

Digital Wallet *terms and conditions*

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When you add your card onto your device you are agreeing to these Conditions of Use. These conditions govern the use of the following digital wallet providers: Apple, Google, Samsung and Garmin. Garmin is only available to existing users that were members of Illawarra Credit Union prior to 12/09/25.

These Conditions of Use form part of the Account & Access Facility Conditions of Use dealing with electronic payments. Here are the links to the Account & Access Facility Conditions of Use for our brands:

- Community First: <https://communityfirst.com.au/support/important-information/disclosure-documents>
- Easy Street: <https://easystreet.com.au/support/important-information-disclosure-documents/>
- Illawarra Credit Union: <https://www.illawarracu.com.au/legal-information/important-documents-info>

The Terms and Conditions of your Card/Account apply to any use by you of your Card in a Digital Wallet. To the extent of any discrepancy, the Terms and Conditions of the Card/Account take precedence over these terms.

You may also have additional terms issued by your Digital Wallet Provider or your telecommunications service provider which you are required to comply with.

You must protect and keep confidential your User ID, phone lock, passcode, passwords, and all other information required for you to make purchases with your Card using the Digital Wallet.

Always protect your passcode by using a unique number or pattern that is not obvious or can be easily guessed. Take precautions when using your Digital Wallet. Try to memorise your passcode or carefully disguise it. Never keep a record of your passcode with your device, on your device or computer, or tell anyone your passcode.

Our Conditions of Use require you to report these events to us immediately:

- if your Device has been lost or stolen
- you believe your security credentials have been compromised
- if you believe there are errors
- if you suspect fraud associated with your Digital Wallet

You may become liable for any unauthorised transactions if you unreasonably delay notifying us. The Digital Wallet Provider is responsible for the functioning of the Digital Wallet, not us. When you load the Card into Digital Wallet, there is a sharing of your personal information between us and the Digital Wallet Provider and between you and the Digital Wallet Provider.

We are not responsible for the functionality of the Visa card on your device other than supplying information to the device provider to enable you to use the Visa card on your device. Your device provider is responsible for your device's ability to communicate your Visa card details at eftpos terminals.



We will not be liable for any losses you incur except as specially described in the Account Agreement or as otherwise provided by law.

Security of your device

You must take reasonable steps to prevent unauthorised access to your device. Anyone who accesses your device could use it to make transactions on your card. You must ensure that:

- only your fingerprint, and no-one else's, is registered in your device
- you do not allow anyone else's fingerprint to remain registered on your device after you have loaded your card
- you keep your device safe and secure
- you lock your device when you are not using it or when you are leaving it unattended
- you install up-to-date anti-virus software on your device
- you remove the card details from your device before disposing of it

If you allow another person's fingerprint to be registered on your device, or you share the device's passcode, you will be taken to have authorised that person to carry out transactions from your device.

WARNING: These transactions will be taken as yours and could lead to your incurring significant loss.

Steps you can take to protect your device:

- remove someone else's fingerprint registered to your device
- change the pass code to access your device
- delete or suspend your card from the device

For the purposes of the ePayments section of our Credit Union Account & Access Facility:

- 'pass code' includes the pass code to your Device
- the pass code security requirements that apply to the pass code of your card also apply to the pass code to your device.

Community First or its subsidiaries are not the provider of the digital wallet and are not responsible for the functionality of the card on your device other than supplying information to enable you to use the card on your device. The Digital Wallet provider is responsible for your device's ability to communicate your card details at eftpos terminals. You should contact the Digital Wallet Provider's customer service if you have questions concerning how to use the Digital Wallet or problems with the Digital Wallet.

Using a Wallet

- Registration of the Card into a Digital Wallet is subject to us identifying and verifying you and is at the discretion of Community First Credit Union.
- We are not liable for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Digital Wallet.
- We are not responsible if there is a security breach affecting any information stored in the Digital Wallet or sent from the Digital Wallet. This is the responsibility of the Digital Wallet provider.

Applicable Fees

- There are no transaction fees for provisioning your Card into a Digital Wallet.
- All applicable account fees and relevant transaction fees still apply.
- There may be charges from your telecommunications provider.



Suspension or Removal of a Card from a Digital Wallet by us

- We can block you from adding an otherwise eligible Card to the Digital Wallet, suspend your ability to use a Card to make purchases using the Digital Wallet, or cancel entirely your ability to continue to use a Card in the Digital Wallet. We may take these actions at any time and for any reason, such as if we suspect fraud with your Card, if you have an overdue or negative balance on your Card account, if applicable laws change or if directed to do so by the Digital Wallet Provider or the applicable card scheme.
- We may also cease supporting the use of Cards in Digital Wallets at any time.

Suspension or Removal of a Card from a Digital Wallet by you

- You may remove a Card from the Digital Wallet by following the Digital Wallet Provider's procedures for removal.

Devices with same Digital Wallet Provider Account

- If you add a Card to one of your Devices and have other Devices sharing the same account ("Other Devices"), this may permit the Card to be added to the Other Devices and permit users of the Other Devices to see Card information. Please contact your Digital Wallet Provider for more information.

Your information

- You agree that we may exchange information about you with the Digital Wallet Provider and the applicable card scheme (such as Visa) to facilitate any purchase you initiate using a Card registered in a Digital Wallet.
- By registering your Card in a Digital Wallet, you are providing consent for your information to be shared with these parties.
- We may also share your information to make available to you in the Digital Wallet information about your Card transactions, or to assist the Digital Wallet Provider in improving the Digital Wallet. We are not responsible for any loss, injury, or other harm you suffer in connection with the Digital Wallet Provider's use of your information.

You Agree to Allow Us to Contact You Electronically

- You acknowledge that we may contact you electronically (for example via SMS, email, notifications in app), and that this is considered written notice for the purpose of these terms.

We May Amend these Terms at Any Time

- We may amend these Terms at any time without prior notice.
- We will notify you of any changes to these Terms.
- You agree to any such amendments by continuing to keep a Card in the Digital Wallet.

Instructions on how to add your card to your device, or remove it, and how to use relevant Digital Wallets on your device, go to <https://communityfirst.com.au/mobile-payments/>

