Apple Pay Terms and Conditions

Source: /legal/apple-pay-terms

1. Introduction

These Apple Pay Terms and Conditions ("Terms") govern your use of Apple Pay with your Smart Energy Pay Solutions Ltd Payment card. By enrolling in and using Apple Pay, you agree to these Terms. Please read them carefully.

2. Eligibility

To use Apple Pay, you must:

- Have a compatible Apple device
- Have a valid Smart Energy Pay Solutions Ltd Payment card
- Be enrolled in our mobile banking service
- Have an active Apple ID

3. Enrollment

To enroll in Apple Pay:

- Open the Wallet app on your Apple device
- Tap the '+' button
- Follow the prompts to add your Smart Energy Pay Solutions Ltd Payment card
- Verify your identity as required
- Accept these Terms

4. Using Apple Pay

You can use Apple Pay to:

- Make purchases at participating merchants
- Make in-app purchases
- Send money to other Apple Pay users

You must keep your device secure and not share your device passcode or biometric data with anyone.

5. Fees

There are no additional fees for using Apple Pay. Standard card fees and charges still apply as per your card agreement.

6. Data Collection

We collect and process data related to your Apple Pay transactions, including:

- Transaction details
- Device information
- Location data (if enabled)
- Usage patterns

This data is used to provide the service, prevent fraud, and improve our services.

7. Merchant Relationships

We are not responsible for:

- The quality of goods or services purchased using Apple Pay
- Disputes with merchants
- Refund policies of merchants

Please contact the merchant directly for any issues with purchases.

8. Changes to Terms

We may modify these Terms at any time. We will notify you of significant changes through the app or by email. Continued use of Apple Pay after changes constitutes acceptance of the new Terms.

9. Intellectual Property

Apple Pay and related trademarks are owned by Apple Inc. We do not claim ownership of any Apple intellectual property.

10. Disclaimer

Apple Pay is provided "as is" without warranties of any kind. We are not responsible for any issues with Apple's services or your Apple device.

11. Limitation of Liability

To the extent permitted by law, we are not liable for any indirect, incidental, or consequential damages arising from your use of Apple Pay.

12. Indemnity

You agree to indemnify us against any claims, losses, or damages arising from your use of Apple Pay or violation of these Terms.

13. Termination

We may terminate your access to Apple Pay at any time for any reason, including suspected fraud or violation of these Terms.

14. Governing Law

These Terms are governed by the laws of the jurisdiction where your card was issued.

15. Contact Information

For questions about Apple Pay, contact our customer service at support@smartenergypays.io

16. Additional Terms

These Terms are in addition to your existing card agreement and our general terms and conditions. In case of conflict, these Terms will prevail for Apple Pay-specific matters.