

The Google Pay payment application (hereinafter referred to as the “Application”) is operated by Google Ireland Limited, located in Ireland, Gordon House, Barrow Street, Dublin 4 (hereinafter referred to as the “Operator”), providing the Google Pay service in accordance with a contract concluded with the Bank.

The Operator enables payments through the Google Pay service via the Application installed on devices (for example, smartphones, tablets, smartwatches, hereinafter referred to as the “NFC Device”) with the Android operating system, which supports payments in shops that accept this type of payment service and payment cards.

Google Pay allows cardholders to add and manage payment cards in the Application. Cardholders may use Google Pay to execute transactions up to the limit set for each card.

The validity for registering a card in an NFC Device is identical to the card’s validity, but not more than three years. After the card’s registration expires, the card must be re-registered.

Cardholders must be aware of the degree of risk associated with making contactless transactions and are obliged:

- a. to secure the NFC Device where a card has been registered using an antivirus program, making sure it is updated regularly;
- b. to protect the NFC Device with an access password, protect the access password and the one-off password for registering the payment card, and to not disclose or provide these passwords to another person;
- c. to not allow transactions to be completed by another person;
- d. to protect the NFC Device from software abuse as well as loss, theft or misuse;
- e. to immediately inform the Bank of loss, theft or misuse of the NFC Device;
- f. to not disclose card data (card number, validity and CVC/CVV code) to a third party, except for authorizing a payment transaction.

The Operator may change the functions of the Application and suspend or terminate operation of the Application under the conditions established in the terms and conditions of use of the Application to which the client consented prior to installing the Application.

The terms used and those not covered herein and any other conditions for the use of payment cards are governed by the Product Business Terms and Conditions for the Issue and Use of Payment Cards of UniCredit Bank Czech Republic and Slovakia, a.s. (hereinafter referred to as the “Bank”). The Bank may unilaterally restrict or terminate the completion of transactions on an NFC Device via the Application.

In order to complete payment transactions via the Application, the Bank processes a cardholder’s personal data in the same extent as payment card use. Furthermore, data concerning the NFC Device may be processed for the purposes of providing customer support, resolving disputes and preventing fraud when a service is provided. More information about personal data processing is available in the document [Information About Personal Data Processing](#).

The Bank may provide the Operator with data concerning transactions executed via the Application. The Operator reserves the right to use this information for the purposes referred to in the terms and conditions for the use of the Google Pay service and in accordance with the Information About Personal Data Processing.