

Digital Wallet Terms of Use for Laboratories Credit Union

When you use your Card in the Digital Wallet our [Electronic Access Facilities & ePayments Conditions of Use](#) will apply to the transaction. Here is a link to those *Conditions of Use*.

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.

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