

Terms and Conditions for Using LGB Cards with Google Pay

1. Scope & Acceptance

These Terms and Conditions govern the use of eligible debit and credit cards issued by LGB BANK S.A.L. (the “Bank”) when such cards are added to or used through Google Pay or any similar digital wallet service (the “Wallet”) on a compatible mobile device (the “Device”).

These Terms are supplementary to the Bank’s general Cardholder Terms and Conditions, Mobile Banking Terms, and Account Terms (collectively, the “General Terms and Conditions”). In the event of any conflict or inconsistency between these Terms and the General Terms and Conditions, the General Terms and Conditions shall prevail.

By adding your Card to, or using it through, Google Pay, you agree to comply with these Terms and Conditions and that you have read, understood, and accepted these Terms.

Transaction remain subject to the rules of the relevant card schemes such as Visa and Mastercard.

2. Description of the Service

Google Pay enables you to add an eligible LGB BANK card to a compatible Device and use a digital version of your card (the “Tokenized Card”) to perform payment transactions.

When your Card is added to Google Pay, your actual card number is not stored on your Device. Instead, a unique digital token is generated through a secure tokenization process managed by the relevant card networks and authorized service providers. This token is used to process transactions.

Payments using Google Pay may be made:

- At merchants that accept contactless payments
- Within mobile applications or online platform that support Google Pay
- Online at merchants where Google Pay is accepted
- Google Pay may not be accepted at all locations where your physical card is accepted.

All transactions conducted through Google Pay will be treated as standard card transactions and will appear on your account statement accordingly.

3. Relationship with Google Pay and Third-Party Providers

Google Pay is provided and operated by Google LLC or its affiliates and is not owned, managed, or controlled by LGB BANK.

The Bank does not assume responsibility for:

- The performance or availability of Google Pay
- The security or functionality of the Device or operating system
- Telecommunications networks, or any Third-Party services used in connection with the Wallet.

Your use of Google Pay is subject to the applicable terms, conditions, and privacy policies of Google and other relevant third parties.

The Bank shall not be liable for any loss, damage, or service disruption arising from the acts, omissions, or failures of such third parties.

4. Eligible Devices

To use Google Pay, you must possess a compatible Device and operating system that meets Google Pay's technical and security requirements.

Device compatibility and eligibility are determined solely by Google, the device manufacturer, and the operating system provider.

The Bank does not guarantee that Google Pay will function on all Devices or software versions.

For security reasons, Google Pay should only be used on Devices that comply with manufacturer security standards. Devices that are rooted, jailbroken, modified, or otherwise compromised may expose your credentials to security risks and may not be supported.

The Bank shall not be liable for any losses resulting from the use of Google Pay on compromised or insecure Devices.

You must comply with applicable laws and regulation governing electronic payments.

5. Adding Your Card to Google Pay

To add a Card to Google Pay, you must complete the authentication and verification procedures required by the Bank, the card network, and Google.

These procedures may include:

- Identity verification
- One-time passwords (OTP)
- Other security authentication methods

The Bank reserves the right to refuse the addition of a Card to Google Pay if:

- Your identity cannot be verified
- The Card is not eligible for Wallet use
- Fraudulent or suspicious activity is detected
- Regulatory or security requirements are not satisfied
- The Card account is not in good standing

Any fraudulent, illegal or unauthorized use is stickily prohibited.

The Bank may require additional verification procedures at its sole discretion.

6. Continued Application of Card Terms

Adding your Card to Google Pay does not modify or replace the existing terms and conditions governing your Card.

All applicable fees, interest rates, transaction limits, and other charges related to your Card remain applicable to transactions conducted through Google Pay.

Transactions performed via Google Pay are processed through the existing payment networks and remain subject to the rules of the relevant card schemes, including but not limited to Visa and Mastercard.

7. Tokenization and Digital Credentials

By adding your Card to Google Pay, you authorize the creation of a digital payment token linked to your Card.

This token replaces your actual card number during transactions and may be securely stored within the Device or Wallet infrastructure.

The Bank may manage the lifecycle of the token, including its activation, suspension, renewal, or deletion, in accordance with applicable security requirements and card network rules.

The Bank reserves the right to revoke or suspend any token associated with your Card if security concerns arise.

8. Customer Responsibilities

You are solely responsible for:

- Maintaining the security of your Device and access credentials
- Enabling security protections such as passcodes, passwords, fingerprints, or facial recognition
- Ensuring your Device operating system is regularly updated
- Protecting your Device from malware and unauthorized software
- Preventing unauthorized access to your Device or Wallet
- Removing your Cards from the Wallet before selling, transferring, or disposing of your Device

If you allow another person to access your Device or security credentials, that person may be able to perform transactions using your Card.

Biometric authentication methods (such as fingerprint or facial recognition) are managed by the Device manufacturer and not by the Bank. Any payment authenticated through the Device's security mechanisms may be considered a validly authorized transaction.

9. Lost or Stolen Devices

If your Device is lost, stolen, or compromised, you must notify the Bank immediately, in the same manner as reporting a lost or stolen physical card.

You should also take steps to disable or remove your Cards from the Wallet and, where possible, remotely lock or erase your Device.

Failure to promptly notify the Bank may result in your liability for unauthorized transactions, subject to applicable laws and card network rules.

10. Suspension or Removal of Cards

The Bank may suspend, block, revoke, or remove your Card or its associated token from Google Pay at any time if:

- Fraudulent or suspicious activity is detected
- The Card account is closed or replaced
- Regulatory or legal requirements require suspension
- Security concerns arise regarding you Device or Wallet
- The Card is reported lost or stolen
- Continued use presents a risk to the Bank or the Cardholder

The Bank may also suspend the Wallet service without prior notice where necessary to protect the Bank or its customers.

11. Transaction Monitoring and Regulatory Compliance

Transactions conducted through Google Pay remain subject to the Bank's fraud monitoring and detection, anti-money laundering (AML), sanctions screening, and regulatory compliance procedures.

The Bank may delay, block, decline, or report transactions where required by applicable laws, regulatory obligations, or internal risk management policies and controls.

12. Service Availability

The Bank does not guarantee uninterrupted access to Google Pay.

- Service interruptions may occur due to:
- System maintenance or upgrades
- Telecommunications or internet disruptions
- Device or operating system failures
- Service disruptions involving Google, payment networks, or other third parties

The Bank shall not be liable for losses arising from such interruptions.

13. Data Sharing and Confidentiality

In order to enable the Google Pay service, the Bank may share limited information related to your Card with:

- Google
- Card networks
- Token service providers
- Other authorized participants involved in processing the transaction

Such information will be shared only to the extent necessary to provision the Wallet, process transactions, and maintain security controls.

Your use of Google Pay may also be subject to Google's privacy policies.

14. Limitation of Liability

The Bank shall not be liable for:

- The performance, availability, or security of Google Pay
- Device malfunctions or software failures
- Unauthorized access resulting from failure to secure your Device or credentials
- Telecommunications or internet service disruptions
- Actions or omissions of third-party service providers, merchants, or Wallet operators

Where liability cannot be excluded, it shall be limited in accordance with the Bank's General Terms and applicable law.

15. Amendments

The Bank reserves the right to amend these Terms at any time.

Updates may be communicated through the Bank's website, mobile application, or other official communication channels.

Your continued use of Google Pay following the publication of such amendments shall constitute acceptance of the revised Terms.

16. Termination

The Bank may suspend or terminate your ability to use Google Pay at any time without prior notice.

You may remove your Card from Google Pay at any time through your Device settings.

Termination of the Wallet service does not affect your underlying Card agreement with the Bank.

17. Governing Law

These Terms shall be governed by and interpreted in accordance with the laws of the Republic of Lebanon.

Any disputes arising from or related to these Terms shall be subject to the exclusive jurisdiction of the competent courts of Lebanon.