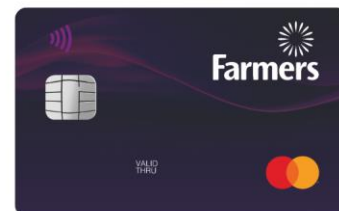


# Farmers Mastercard®

## Mobile App Terms and Conditions



In these terms and conditions **Mobile App** means, if applicable, the mobile app applicable to your Card and the related Card Account.

Customers who choose to download the Mobile App are bound by the following additional terms and conditions:

1. This service is only available for active customers.
2. We may at any time suspend or cancel your access to the service without any notice to you.
3. We will endeavour to provide you with uninterrupted access to the service subject to any necessary downtime required for system maintenance or repairs or as a result of an event outside of our reasonable control.
4. The Mobile App will only operate on Android 4.1 and above, and iOS9 and above.
5. An internet connection is required to use the Mobile App. Normal data charges apply.
6. We use specialised software on the Mobile App to help us understand how the app is performing.
7. No personal information is used during this process. The type of information we obtain is statistical such as the number of page views made, number of page clicks, unique visitors, number of downloads, time spent on the app and types of devices used to access the Mobile App. We will use this information to help deliver you a better service.
8. To the extent permitted by law, we are not liable to you in any way and do not accept responsibility for any loss, damage, cost or expense whether direct or indirect, consequential or economic which arises in connection with any one or more of the following:
  - a) any damage or loss to your mobile device from using or trying to use the Mobile App;
  - b) your inability to access or use the Mobile App at any time; or
  - c) (if you have enabled biometric authentication functionality on your mobile device) any access or use of the Mobile App by anyone using biometric identification data that is saved on your mobile device, including where someone else's fingerprint or voice identification phrase is saved on your mobile device.
9. We own and have rights to all copyright and intellectual property in the Mobile App and in the service.
10. Downloading of our Mobile App is subject to your cardholder terms and conditions.

Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated.