Click to Pay Terms and Conditions

Effective from 30 September 2026

1. Introduction

1.1 Click to Pay is an online checkout service provided by Visa Worldwide Pte. Limited ("Visa") that allows you to use an eligible Visa card to make payments with participating online merchants without manually entering your card details at checkout.

1.2 Click to Pay may allow certain payment and profile information to be automatically populated when making purchases with participating merchants.

1.3 These Terms and Conditions apply to your use of Click to Pay with Visa cards issued by Hume Bank Limited ("Hume Bank", "we" or "us"). You must not use Click to Pay if you do not agree to these Terms and Conditions.

2. Eligibility and Enrolment

2.1 Click to Pay is available only to individuals who are the holder or authorised user of an eligible Visa card issued by us. Hume Bank and Visa may determine which cards or payment methods are eligible for Click to Pay and may change eligibility at any time.

2.2 You may self-enrol an eligible card into Click to Pay where we make the service available to you.

2.3 We may automatically enrol any eligible Visa card into the Click to Pay service.

2.4 To use Click to Pay, your eligible Visa card must be active and enrolled in the service.

3. Your Use of Click to Pay

3.1 When using Click to Pay, you acknowledge and agree that:

(a) information associated with your eligible card may be used to enable the service and facilitate transactions with participating merchants;

(b) Click to Pay may automatically populate payment or profile information required to complete a transaction;

(c) you are authorised to use the enrolled card;

(d) information used is accurate, complete and up to date; and

(e) you will not misuse or attempt to disrupt the service.

3.2 You are responsible for maintaining the security of any device, password, authentication method or contact details used in connection with Click to Pay.

3.3 Click to Pay may permit you to use authentication methods available on your device, including fingerprints, facial recognition or your device passcode ("Passkeys"). By using Passkeys, you acknowledge and agree that:

(a) the use of any Passkey is governed by the agreement between you and your device manufacturer or platform provider;

(b) your fingerprints, face authentication data and device passcode used by Passkeys to authenticate you remain on your device and is not transferred to Visa; and

(c) you may choose whether to use Passkeys in connection with Click to Pay and may disable their use by unlinking your enrolled card, removing the registered device or using any other method made available by Hume Bank or Visa.

3.4 When using Click to Pay, you must not:

(a) use Click to Pay in breach of any law;

(b) disrupt or interfere with the security or operation of, or otherwise abuse, Click to Pay or any part of Click to Pay;

(c) attempt to obtain unauthorised access to Click to Pay or portions of Click to Pay that are restricted from general access;

(d) use Click to Pay in any manner that could be deemed false and/or defamatory, abusive, vulgar, hateful, harassing, obscene, profane, threatening, invasive of a person's privacy, or in violation of any third party rights; or

(e) reproduce Click to Pay in any form, or store or incorporate Click to Pay into any information retrieval system, electronic, mechanical or otherwise;

(f) copy, emulate, clone, rent, lease, sell, commercially exploit, modify, decompile, disassemble, distribute, reverse engineer or transfer Click to Pay or any portion thereof;

(g) use any device, software or routine to interfere or attempt to interfere with the proper working of Click to Pay and/or take any action that imposes an unreasonable or disproportionately large burden on the Click to Pay system, as determined by Visa in its sole discretion.

4. Managing Your Opt In or Opt Out Preferences for Click to Pay

4.1 You can opt out at any time by calling Hume Bank on 1300 004 863 or by visiting one of our branches.

5. Visa Terms and Changes to the Service

5.1 Click to Pay is provided by Visa and may be subject to additional Visa terms, conditions or requirements imposed by Visa.

5.2 You may be required to accept Visa's terms in connection with your use of Click to Pay

5.3 Visa may update, modify, improve, restrict or discontinue Click to Pay or any part of the service from time to time. We may also update these Terms and Conditions to reflect changes to Click to Pay, Visa’s requirements or the way the service operates. We may also remove cards from Click to Pay, suspend access to Click to Pay or change card eligibility where required by Visa or otherwise permitted by law.

5.4 Continued use of Click to Pay constitutes acceptance of changes in clause 5.3 unless otherwise required by law.

5.5 If you do not agree to any change to these Terms and Conditions, you must stop using Click to Pay and may terminate or opt out of the service at any time.

6. Use and Sharing of Your Information

6.1 We (or our nominated service provider) may collect personal information to provide Click to Pay and you authorise us to collect, handle and disclose your personal information in order to execute your instructions when using, or related to, your use of the Click to Pay service.

6.2 We will handle your personal information in accordance with applicable laws and our Privacy Policy (available at Hume Bank's website). Refer to our Privacy Policy for information handling practices.

6.3 We may automatically enrol any active Visa card and share cardholder and contact details with Visa including:

(a) the name on your Visa card;

(b) your Visa card number and expiry date; and

(c) personal details we hold on file for you, including your first and last name, your mobile number, your email address and your mailing and/or billing address.

You authorise us to provide this information to Visa for the purposes of enrolling, administering and facilitating Click to Pay.

6.4 Visa may create or update your Click to Pay profile using this information.

6.5 You acknowledge that Visa, participating merchants and other service providers may collect, use, disclose and share your Click to Pay account holder data and information about you and your transactions to facilitate Click to Pay transactions, determine eligibility for card benefits or features, provide rewards functionality, support instalment options and otherwise provide Click to Pay services.

6.6 If you choose to use Passkeys in connection with Click to Pay, you consent to Visa processing relevant personal information in accordance with Visa Global Privacy Notice (accessible at https://visa.com/privacy), including the transfer, storage and processing of information in Visa data centres, which may be located overseas, where permitted by applicable law.

7. Additional Visa Requirements

7.1 A card that is successfully enrolled in Click to Pay through Hume Bank ("Enrolled Card") is not eligible to be separately enrolled in Visa's direct Click to Pay service. Any attempt to register an Enrolled Card through Visa's direct Click to Pay service will not create a separate agreement between you and Visa for that card.

7.2 Information you provide to Visa when attempting to enrol an Enrolled Card into Visa's direct Click to Pay service may be shared with Hume Bank to facilitate enrolment, administration or support of Click to Pay.

8. Liability and Merchant Transactions

8.1 While Click to Pay facilitates transactions between you and participating merchants, Visa is not a party to any transaction or payment to or from a merchant in connection with your use of Click to Pay, including the purchase or return of goods or services. Any purchase, return, refund, exchange, dispute or other matter relating to goods or services acquired from a merchant is solely between you and that merchant.

8.2 Liability for transactions remains subject to:

(a) these Terms and Conditions;

(b) Hume Bank's Visa Debit Terms & Conditions;

(c) Hume Bank's Credit Card Conditions of Use; and

(d) Hume Bank's Product Disclosure Statement.

8.3 Visa and its affiliates and each of their respective directors, officers, employees, customers, members, or authorised agents ("Visa Parties") are not liable for any damages, claims or losses incurred (including compensatory, incidental, indirect, special, consequential, punitive or exemplary damages), however caused and under any theory of liability, arising from or in connection with Click to Pay, even if a Visa Party is advised of the possibility of such damages, claims or losses, except to the extent that liability cannot be excluded under applicable law.

8.4 Where any exclusion of liability in clause 8.3 is not effective under applicable law, the aggregate liability of the Visa Parties to you for all claims arising out of or in connection with Click to Pay is limited to the lesser of:

(a) the maximum amount permitted under applicable law;

(b) USD $100 (or the equivalent amount in Australian dollars at the relevant time); and

(c) the amount of your actual loss.

8.5 Nothing in these Terms and Conditions excludes, restricts or modifies any of your rights or remedies that cannot lawfully be excluded, restricted or modified under applicable law.

8.6 Nothing in clauses 8.3 or 8.4 excludes liability of a Visa Party for fraud, fraudulent misrepresentation, death, personal injury or any other liability that cannot be excluded or limited under applicable law.

9. Suspension or Removal of Click to Pay

9.1 Subject to clause 5.3, we may discontinue, terminate or suspend Click to Pay, or change any aspect of the service, without prior notice.

9.2 Where reasonably practicable, we will provide notice before suspending or discontinuing Click to Pay.