

## ENGLISH

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If you are using FaceTime or iMessage in Australia, these additional terms apply to your use of these services. You agree not to use FaceTime or iMessage to send, generate, distribute, store, solicit, or access categories of content as prohibited under the Australian Online Safety Act and related eSafety implementing standards and requirements. Such categories include, to the extent prohibited, content that contains child sexual abuse or exploitation material; promotes, urges, or facilitates terrorist acts; plans or facilitates illegal activity; contains criminal or violent material; contains harmful or illegal drug-related material which describes, depicts, expresses, or otherwise deals with matter of drug misuse or addiction, or provides detailed instructions for the misuse of or promotion of the same, without justification. Apple reserves the right to prevent your use of FaceTime and iMessage if you send, generate, distribute, store, solicit, or access such content (including by suspending or terminating you from FaceTime and iMessage, imposing restrictions on your use of these services, or removing, deleting or limiting access to material on these services as relevant). You also agree that you are responsible for ensuring that all use of FaceTime and iMessage through your account or on your Device does not breach the terms of this License.

## **Japan**

Notwithstanding any other terms in this License, if the Consumer Contract Act of Japan applies, terms which limit Apple's liability for damages arising from breach of the contract or tort committed by Apple shall not apply if such damage is due to Apple's intentional misconduct or gross negligence.

## **Korea**

### **Apple Terms of Use for Location Information Service and Location-Based Service applicable to Korea**

The terms of use applicable to the location services provided by Apple Inc. ("Apple") for Apple's products and services are set forth below. The following terms of use apply together with any applicable Apple Software License Agreements, the consent to the collection of location information included in the mobile carrier's application form, and iPhone and other relevant Terms and Conditions.

**1. Fees for Service.** Apple provides its location services to the users of the products manufactured and sold by Apple at no additional charge.

**2. Details of Service.** With user consent, location services are provided for Apple and third-party apps and websites to gather and use information based on the current location of a device or item, such as (i) a map application that allows users to locate their current position on the map; (ii) a camera application that allows the users to include the location of taking photos or videos; (iii) a compass application; (iv) an application that allows users to share location of their device or to locate a lost device or item; and (v) a location technology-related application developed by Apple or external developers. Please note that if a user wishes to use any external application or service that provides location information on Apple's products, the user must be familiar with and comply with the concerned developer's or service provider's license agreement and the privacy policy for location information used in such application or service.

**3. Location Information.** Apple products with location features, such as iPhone, will periodically send geo-tagged locations of nearby Wi-Fi hotspots and cell towers (where supported by a device) in an anonymous and encrypted form to Apple to be used to improve the accuracy and performance of

Apple's location technology. This information is only transmitted when the user is connected to a WiFi or cellular network. Aside from anonymous geo-tagged locations, personal location information is shared with services like Find My when users choose to share location, mark a device or item as lost, or enable Send Last Location, and is stored as encrypted on Apple servers for up to 24 hours.

#### **4. Purpose of Location Information Collection and Retention Period**

Apple retains location information for the purpose of providing the location services to the user. Apple deletes the location information when the purpose of collection and use of such location information is achieved and there is no need to retain such data.

#### **5. Users' and Legal Guardians' Rights and Methods of Exercising Such Rights**

Users can control Apple's location services on their device at any time by going to Settings > Privacy & Security > Location Services. Additional information on users' rights to control location services is available at Apple's Location Services & Privacy at <https://www.apple.com/kr/legal/privacy/data/ko/location-services/>.

Information on users' and legal guardians' rights in relation to personal information is available in the Korean Addendum to Apple's Privacy Policy at <https://www.apple.com/kr/legal/privacy/kr>.

#### **6. Details Regarding Notification to Users of Provisions of Location Information to Their Designated Third Parties**

The user's device does not provide location information to third parties without the user's consent. The user will be notified if location information is provided to designated third parties consented to by the user.

#### **7. Grounds for and Period of Retaining Location Information Data Logs**

Apple and Apple devices retain records verifying the collection, use, and provision of location information for at least 6 months.

**8. Compliance with Law.** Apple shall bear the liabilities in connection with the provision of location service pursuant to relevant laws and regulations.

**9. Contact Information.** If you have any questions or issues with respect to the location service, please contact Apple Korea Ltd.

**Apple Korea Ltd.**

517, Yeongdong-daero, Gangnam-gu, Seoul  
39F, ASEM Tower (06164)  
Tel: +82 2 6712 6700

*Last updated in March 31, 2025. Updates have been made to account for additional services provided by Apple.*

#### **United Kingdom**

If you are using the Apple Software and Services in the United Kingdom, these additional terms apply to your use.

#### **1. Illegal Content**

Apple has developed various systems and processes designed to protect users from illegal content which may be applied to the Apple Software or Services as Apple considers appropriate depending on the nature of the Apple Software feature or Service and the associated risks to users. These systems and processes might include, for example, blocking functions, human moderation, or the ability for users to disable certain functionalities. In some cases, proactive technology may be used to protect users from illegal content, such as image detection technology.

Some of these safeguards, such as the available reporting tools, are designed to minimize the length of time for which serious illegal content could be present on the Apple Software and Services. For this purpose, serious illegal content includes terrorism content, child sexual exploitation and abuse content, and certain other harmful content. Apple uses proportionate systems and processes designed to swiftly remove content upon being alerted to or becoming aware of content on the Apple Software and Services which Apple considers to be illegal.

If you have encountered content which you consider to be illegal while using the Apple Software and Services, you can report it by following the processes set out at <https://www.apple.com/uk/legal/online-safety/index.html>. After you submit a report, Apple will review the report against Apple's legal obligations and this License. Following the review, Apple may remove the content and may also take such other steps as Apple considers appropriate or necessary.

## **2. Reports and Disputes about Illegal Content**

If you have generated, uploaded or shared content on the Apple Software or Services, you can submit a report by following the processes set out at <https://www.apple.com/uk/legal/online-safety/index.html> in the following circumstances: (a) if your content has been removed from the Apple Software or Services, or if you have been given a warning or been suspended, banned, or restricted from accessing or using the Apple Software or Services, on the basis that your content is illegal content; or (b) if any technology used by Apple has resulted in your content being removed or access-restricted in a way which you think is not contemplated by, or is in breach of, this License.

You can also submit a report if you think Apple is not complying with its legal duties in relation to illegal content, content reporting, users' right to freedom of expression within the law, or the privacy of users.

After you submit a report, Apple will review your report against Apple's legal obligations and this License. Following the review, Apple will decide whether to act on your report. Apple may also take such other steps as Apple considers appropriate and inform you of the outcome of your report.

If you are suspended or terminated from the Apple Software or Services, or content which you generate, upload, or share is removed from the Apple Software or Services, or access to it is restricted, in breach of this License, you have a right to bring proceedings for breach of contract.

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## **Apple Pay & Wallet Terms and Conditions**

These Apple Pay & Wallet Terms and Conditions (these "Apple Pay & Wallet Terms") supplement the Apple Software License Agreement for iOS and iPadOS (the "License"); both the terms of the License and these Apple Pay & Wallet Terms govern your use of the Apple Pay feature ("Apple Pay") and Apple Wallet application ("Wallet"), which shall be deemed a "Service" under the License. Capitalized terms used in these Apple Pay & Wallet Terms have the meanings set forth in the License. Your acceptance of these Apple Pay & Wallet Terms constitutes your acceptance of the respective Apple Pay & Wallet Terms on all of your Apple devices that support Apple Pay and Wallet.

Apple Pay and support of your Apple Pay Cards (as defined below) in Wallet are provided in the United

States by Apple Payments Services LLC (“Apple Payments Services”) and outside of the United States by other Apple affiliates. Wallet is otherwise provided by Apple and other Apple affiliates. Apple, Apple Payments Services, and the respective Apple affiliates are each a party to these Apple Pay & Wallet Terms with respect to the Services it provides.

## **1. Overview**

### **Apple Pay**

Apple Pay allows you to make contactless payments using credit, debit, and prepaid cards, as well as third party installment payment services, in select locations, or within select apps or websites.

Apple Pay and certain features of Apple Pay may only be available in select regions, with select card issuers, payment networks, merchants, and other third parties.

### **Wallet**

Wallet allows you to store digital passes, including virtual representations of credit, debit, and prepaid cards to be used with Apple Pay (collectively, “Apple Pay Cards”), as well as other types of cards, passes, and keys together with Apple Pay Cards, the “Wallet Passes”):

Wallet Passes may only be available in select regions with select partners, and where applicable, for residents of participating states, provinces or countries. You acknowledge and agree that certain Wallet Passes created using your government-issued identification document may not constitute an official government-issued identification document or serve as a replacement for your physical government-issued identification document.

Supported Cards may change from time to time.

## **2. Eligibility**

To set up and use Apple Pay and Wallet, you must have (i) a supported Device running a version of operating software that supports the Services (latest version recommended and sometimes required), (ii) an Apple Account associated with an iCloud account that is in good standing with Apple, and (iii) Internet access or cellular data access (fees may apply). Subject to certain exceptions, Apple Pay Cards are only available to individuals aged 13 years or older, and may be subject to additional age-based restrictions imposed by iCloud or the relevant issuer, merchant, or other third party. Transit cards, certain prepaid and e-money cards, government-issued identification documents, corporate badges, and keys are only available for setup on iOS Devices but not iPadOS Devices.

If you are a parent or legal guardian of an iCloud Family (an “Organizer”), you may invite Family members, including those under age 13 (or the equivalent minimum age in the applicable country), to provision and use eligible transit cards in Wallet. As the Organizer, you will be responsible for all payments, purchases, and transactions made using the transit card that has been enabled for Family members, including those initiated by the Family member. Eligibility for, and use of, transit cards in Wallet are subject to the terms and conditions of the relevant transit agency. Organizers are responsible for complying with such terms and conditions and assume all risk related to enabling transit passes with other Family members.

Home keys can only be added or removed from Wallet by adding or removing locks in the Home app or adding or removing yourself from a home in the Home app. If you are the administrator of a home in the Home app, any existing home keys will automatically be shared with people whom you have invited and who join your Home.

### **3. Use of the Services**

Wallet Passes are associated with the Apple Account that you have signed into iCloud to use these features. When you add Wallet Passes to Wallet, the change may appear on your other Apple devices where you are signed in with your Apple Account. You will only be able to associate one government-issued identification document, or one Wallet Pass created using your government-issued identification document, for each government issuing authority with each Apple Account.

Apple Pay and Wallet are intended for your personal use and you may only provision your own Wallet Passes or those that you have been invited to provision from an Organizer or owner. If you are provisioning a supported corporate card, you represent that you are doing so with the authorization of your employer and you are authorized to bind your employer to these Apple Pay & Wallet Terms and all transactions effected by use of Apple Pay and Wallet. If you are provisioning a government-issued identification document or a Wallet Pass created using your government-issued identification document, you represent that you are doing so using your own personal information that accurately and truthfully represents you.

You agree not to use Apple Pay or Wallet for illegal or fraudulent purposes, or any other purposes that are prohibited by the License and these Apple Pay & Wallet Terms. You further agree to use Apple Pay and Wallet in accordance with applicable laws and regulations. You acknowledge that any false information submitted in connection with an government-issued identification document may be a criminal offense under applicable law. You agree not to interfere with or disrupt Apple Pay or Wallet (including accessing the Services through any automated means), or any servers or networks connected to the Services, or any policies, requirements, or regulations of networks connected to the Services (including any unauthorized access to, use, or monitoring of data or traffic thereon).

If your access to or use of Apple Pay or Wallet is prohibited by applicable law, you are not authorized to access or use these Services. We are not responsible if you access or use the Services in any manner that violates applicable law.

### **4. Apple's Relationship With You**

For purposes of this Section 4 only, "Apple" refers to, collectively, Apple Inc., Apple Payments Services LLC, and the respective Apple affiliates. Your use of Apple Pay will be governed by these Apple Pay & Wallet Terms, as well as by the terms of the cardholder agreement you have in place with the relevant issuer or other third party responsible for your Apple Pay Card.

Similarly, your use of Wallet Passes in Wallet will be governed by these Apple Pay & Wallet Terms, as well as by the terms of your agreement with the relevant merchant, transit agency, car and lock manufacturer, university, hotel, resort, cruise line, corporation, government issuing authority, or other third party.

Apple is not a financial institution. Apple Pay Cards are not issued or serviced by Apple, and Apple does not process payments or other non-payment transactions made on your Wallet Passes. Apple has no control over, and is not responsible for, any payments, chargebacks, returns, refunds, funds transfers, rewards, value, discounts, access, identity verification, orders, order fulfillment, or other activity that may arise out of your use of Apple Pay or Wallet or any account associated with your Wallet Passes. Apple is not responsible for any content provided by any other party for or in connection with Wallet Passes.

Installment payments on Apple Pay are supported and managed by third party partners. If you choose to pay in installments or to purchase and pay later with a third party when using Apple Pay, you are contracting with the third party and eligibility determinations and repayment of your purchase obligation are governed by that third party's terms of service, which are presented to you during checkout. Apple is

not a party to any agreement between you and that third party, and expressly disclaims all liability with respect to such installment payment services and agreements.

If there is any conflict between the terms of these Apple Pay & Wallet Terms and your agreement with the relevant issuer, merchant, government issuing authority, or other third party (each, a **“Third Party Agreement”**), the terms of these Apple Pay & Wallet Terms will govern your relationship with Apple, and the terms of the relevant Third Party Agreement will govern your relationship with such third party.

You agree that Apple is not a party to any of your Third Party Agreements, nor is Apple responsible for: (a) the content, accuracy or availability of any Wallet Passes, purchases, transactions, funds transfers, orders, order fulfillment, receipts, or other activities while using Apple Pay or Wallet, including without limitation those made by Family members or others with whom you have shared your Wallet Passes or have access to your Device; (b) the issuance of credit or accessing eligibility for credit; (c) the issuance, suspension, or revocation of a government-issued identification document; (d) activities of issuers, merchants, app developers, or other third parties related to your use of Apple Pay, Wallet or any Wallet Passes; (e) decisions made by an issuer, merchant, government issuing authority or other third party in connection with adding your Wallet Passes to Wallet; (f) your membership or participation in any merchant or partner program or acceptance of any Wallet Passes; (g) any accrual or redemption of rewards or stored value in connection with your Wallet Passes; or (h) funding transactions relating to Wallet Passes.

For all disputes or questions about Wallet Passes or associated commerce activity, please contact your issuer or the applicable merchant, government issuing authority, app developer, or other third party. For questions regarding Apple Pay or Wallet, please contact support for Apple in your region; Apple’s live phone support number for each region is available at <https://support.apple.com/106932?>.

## 5. Privacy

Apple’s, Apple Payments Services’, and the respective Apple affiliates’ collection and use of personal information is governed by the Apple Privacy Policy, available at <https://www.apple.com/legal/privacy/>. You can find detailed information on the personal information collected, used, or shared as part of your use of Apple Pay and Wallet by reading the relevant service specific privacy notices, including About Apple Pay and Privacy, which can be accessed on your Device, or within the Watch app on a paired Device, or by visiting <https://www.apple.com/legal/privacy/>. By using Apple Pay and Wallet, you agree and consent to Apple’s and its affiliates’ and agents’ transmission, collection, maintenance, processing, and use of all of the foregoing information, to provide these Services.

## 6. Security; Lost or Disabled Devices

PROTECTING YOUR SUPPORTED DEVICES AND CREDENTIALS LIKE YOU WOULD PROTECT YOUR PHYSICAL WALLET AND CARDS.

Apple Pay and Wallet store your Wallet Passes and should be protected as you would protect your physical wallet, keys, or credit, debit, prepaid, identity and other cards or passes. You are solely responsible for maintaining the security of your Devices and your Apple Account, your Touch ID and Face ID information, the passcode to your supported Device(s), and any other authentication credentials used in connection with the Services (collectively, your “Credentials”). If you authorize or allow anyone else to use your supported Device (e.g., by providing your Device passcode to a third party or allowing a third party to add their fingerprint to use Touch ID or enable Face ID, or otherwise providing any of your Credentials to a third party), the person may be able to make payments, receive or redeem rewards, use value associated with, unlock or otherwise access your car, room, office or home, impersonate your identity, or make other transactions with your Wallet Passes in Wallet. In such event, you will be

responsible for all payments, access, verifications, and transactions made by that person.

#### JAILBROKEN DEVICES

If you make unauthorized modifications to your Device, such as by disabling hardware or software controls (sometimes referred to as “jailbreaking”), your Device may no longer be eligible to access or use the Services. You acknowledge that the use of a modified Device in connection with the Services is expressly prohibited, constitutes a violation of these Apple Pay & Wallet Terms, and is grounds for us to deny or limit your access to the Services.

#### ADDITIONAL SECURITY MEASURES

You may need to enable additional security measures, such as two-factor authentication for your Apple Account, in order to access particular features of Apple Pay. If you subsequently remove those security features, you may not be able to continue to access particular features of Apple Pay. Deleting the Face ID or Touch ID that is associated with your ID Card for presentment will require you to complete the entire ID Card provisioning process.

#### LOST OR STOLEN DEVICES

If your Device is lost or stolen and you have Find My enabled, you can use Find My to attempt to suspend the ability to transact with the Wallet Passes on that Device by putting it into Lost Mode. If your Device is in Lost Mode, your car key may be disabled in Wallet and you will no longer be able to access or start your car once you have left the vehicle or turned off the engine. Lost Mode only affects keys on the lost Device. If you are the owner, you will no longer be able to share your car key or home key with others, but keys that have already been shared with others will not be impacted from their devices.

You can also erase your Device, which will attempt to suspend the ability to transact with the Wallet Passes on the Device. If you have set up a recurring payment transaction using Apple Pay, you may need to contact the relevant issuer or merchant to cancel the recurring payment. You should also contact the issuer, merchant, or other responsible third party of your Wallet Passes in order to prevent unauthorized access to your Wallet Passes on Apple Pay and in Wallet.

If you report, or Apple or its affiliates suspect, fraudulent or abusive activity, you agree to cooperate with Apple and its affiliates in any investigation and to use any fraud prevention measures we prescribe.

### **7. Limitation of Liability**

IN ADDITION TO THE DISCLAIMERS OF WARRANTIES AND LIMITATION OF LIABILITY SET FORTH IN THE LICENSE, APPLE, APPLE PAYMENTS SERVICES, AND THE RESPECTIVE APPLE AFFILIATES DO NOT ASSUME ANY LIABILITY FOR PURCHASES, PAYMENTS, FUNDS TRANSFERS, ORDERS, ORDER FULFILLMENT, RECEIPT INFORMATION, ACCESS, IDENTITY VERIFICATION, TRANSACTIONS, OR OTHER ACTIVITY MADE USING APPLE PAY, WALLET OR ANY WALLET PASSES, AND YOU AGREE TO LOOK SOLELY TO AGREEMENTS YOU MAY HAVE WITH YOUR CARD ISSUER, PAYMENT NETWORK, FINANCIAL INSTITUTION, MERCHANT, APP DEVELOPER, GOVERNMENT ISSUING AUTHORITY, OR OTHER APPLICABLE THIRD PARTY TO RESOLVE ANY QUESTIONS OR DISPUTES RELATING TO YOUR WALLET PASSES AND ASSOCIATED ACTIVITIES.

#### **Notices from Apple, Apple Payments Services, and the respective Apple affiliates**

If Apple, Apple Payments Services, or an Apple affiliate needs to contact you about the Services, you consent to receive the notices by email. You agree that any such notices that we send you electronically will satisfy any legal communication requirements.