Terms and Conditions Payments with Apple Pay

Straightforward terms and conditions. Easy to read and easy to follow.

This is Pay with Apple Pay

Make contactless payments quickly and easily with your iPhone, Apple Watch, iPad, or MacBook, anywhere you can currently make contactless payments. How you can pay and how you approve payments is agreed with Apple Inc. Apple Pay and Apple are trademarks of Apple Inc., registered in the U.S. and other countries.

Security

- Make sure you use our payment products securely by following the Uniform Security Regulations. The regulations and tips for secure banking are at ing.nl/de-ing/veilig-bankieren (Businesscard) and ingwb.com/en/insights/banking-safely (ING Corporate Card).
- To use Apple Pay and your credit card securely, you must comply with ING's Uniform Security Regulations. This means, among other things, that you:
  - keep your PIN, access codes, and security codes strictly confidential;
  - adequately secure your Apple device and the ING Commercial Card App, for example by using a passcode or biometric authentication;
  - never share your payment details with others and do not enter them on unreliable websites or apps;
  - stay alert to fraud, phishing, and other forms of misuse.
- Make sure your iOS device and ING Commercial Card App are updated to the latest version.
- Please let us know immediately if your device is lost or stolen, or you suspect that the security is no longer assured, by calling +31 (0)10 428 3844 (Businesscard) or +31 (0)10 428 9581 (ING Corporate Card).

Liability

- Loss due to ING's intent or gross negligence will be refunded.
- We will not refund any loss if this was the result of:
  - fraud, intent, or gross negligence on your part;
  - in case of a malfunction of Apple Inc., the ING payment systems and/or the ING Commercial Card App;
  - for any other reason that prevents you from using Apple Pay;
  - if a payment made with your Apple device is declined, or not processed properly or on time;
  - if you received incorrect information via Apple Inc.

Validity of Apple Pay

- Once your credit card is visible in the Apple Wallet, Apple Pay is valid.
- The validity period ends at the moment you have removed the last credit card from Apple Wallet.

Discontinue / Block

- You can stop using Apple Pay at any time by removing your active credit card(s) from the Apple Wallet.
- We may block your access to Apple Pay if we consider this necessary, or if:
  - we suspect that card is misused, and we no longer guarantee its security;
  - Apple Pay is used at a payment terminal or website that is not working correctly;
  - you have not used it for 3 months;
  - if you have entered a wrong unlock of your Apple device 6 times, Apple will lock your device.

Other conditions

- ING may extend, change, or discontinue Apple Pay for you. ING may also charge you for this service, for example if ING's costs for payment transactions increase. If ING starts charging fees, we will inform you.
- You cannot change or copy the ING Commercial Card App without permission from ING.

About these Terms and Conditions

- Valid from 1 September 2026.
- The 'Pay with Apple Pay' conditions always take precedence over other ING conditions.
- Next to the 'Pay with Apple Pay' conditions, the following conditions also apply:
  - The 'General Banking Conditions';
  - The 'Conditions ING Businesscard' or 'Conditions ING Corporate Card';
  - The 'Terms of Use ING Commercial Card App and Portal'.

Need to know more?

Go to Pay with your ING Corporate Card using Apple Pay
Or call +31 (0)10 428 3844 (Businesscard)
or +31 (0)10 428 9581 (ING Corporate Card)

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