SnowPay Google Pay Terms and Conditions

Effective date: 1 October 2026

These terms govern adding an eligible SnowPay payment card to Google Wallet and using that card to make payments with Google Pay. Please read them together with the agreements that apply to your SnowPay account and card. You must accept these Terms before adding your Card to Google Wallet. If you do not agree, do not add or use the Card through Google Pay.

1 Scope and parties

These Google Pay Terms and Conditions (the "Terms") are between you and SnowPay LLC ("SnowPay", "we", "us" or "our"). "Card" means an eligible SnowPay payment card issued to you by REAP (the "Issuer"). SnowPay provides the SnowPay app and related card-management services. The Issuer provides the Card under its cardholder agreement (the "Cardholder Agreement").

These Terms supplement the SnowPay Customer Agreement and Terms of Service and the Cardholder Agreement. Your Cardholder Agreement continues to govern the Card, including payment authorisation, fees, refunds, disputes and liability. These Terms govern the additional obligations between you and SnowPay relating to Google Pay and do not override the Issuer's terms or any mandatory legal rights.

Google provides Google Wallet and Google Pay under its own applicable terms and privacy notices. Those terms govern your relationship with Google. Accepting these Terms does not replace any agreement you must accept with Google or the Issuer.

2 Eligibility

You must be an authorised holder of an active, eligible Card, meet the eligibility requirements of your Cardholder Agreement, and satisfy the requirements applicable to Google Wallet and Google Pay in your country. If you use a business Card, you must have the business's authority to add and use it.

You need a compatible device, the required Google account and software, and the security settings required by Google and the Issuer. Support depends on the Card, country, device and payment type. The availability of the SnowPay app on Google Play does not mean that every Card or device is eligible for Google Pay.

3 Adding your Card

Follow the instructions shown by Google Wallet or the supported card-provisioning flow. You may be required to verify your identity, Card ownership or device and accept additional issuer terms. Information you provide must be accurate and current. A request to add a Card may be declined if verification, eligibility or security requirements are not met.

For supported contactless payments, a digital payment token represents your Card. Creating a token does not create a separate SnowPay account or increase the Card's spending limit. If your Card is replaced or updated, the Issuer or payment network may update the token, or you may need to add the replacement Card again.

4 Making payments and funding your Card

You may use an eligible Card through Google Pay wherever the relevant payment method is supported and accepted. Payments remain subject to your available Card balance or spending capacity, authorisation checks, applicable limits and the Cardholder Agreement. Adding the Card to Google Wallet does not guarantee that a payment will be approved.

USDT or USDC top-ups are carried out separately through the card-funding process described in the SnowPay app and are governed by the applicable funding terms and fees. Google Pay enables payments using the Card; it is not the service used to transfer USDT or USDC to fund the Card. These Terms do not provide cryptocurrency trading or crypto-to-crypto exchange services.

Transaction information in Google Wallet may be incomplete or updated at a different time from your Card records. Review your Card transaction history and report any discrepancy promptly. Contact the merchant regarding its goods, services or fulfilment, without delaying any notification required under your Cardholder Agreement.

5 Fees and limits

The fees, exchange rates and limits disclosed under your Cardholder Agreement and applicable SnowPay fee schedule continue to apply, including any relevant foreign-currency, funding or transaction charges. Any additional fee specifically charged by SnowPay for adding or using the Card with Google Pay will be disclosed before you agree to it. Your mobile network or other service providers may charge separately for their services.

6 Device security and unauthorised use

Keep your device, Google account and SnowPay login secure. Use the required screen lock and authentication settings, keep software up to date, and do not share passwords, passcodes or verification codes. Do not register another person's biometric credentials on a device used for your Card or bypass the device's security protections.

Contact SnowPay and, where required, the Issuer promptly if your device is lost or stolen, your credentials are compromised, or you suspect an unauthorised payment. Use available device-locking or remote-erasure tools and request suspension of affected Cards or tokens as appropriate. Remove the Card before selling, transferring or disposing of a device.

Liability for unauthorised transactions, reporting deadlines and any right to reimbursement are determined by the Cardholder Agreement and applicable law. These Terms do not make every transaction using your device an authorised transaction or remove any statutory protection.

7 Personal information

To provision and use the Card, relevant information may be exchanged among SnowPay, the Issuer, Google, the payment network and service providers involved in tokenisation, verification, payment processing, fraud prevention and support. Depending on the service, this may include contact details, Card and token information, device identifiers, verification results and transaction information.

SnowPay's processing is described in its Privacy Policy. The Issuer and Google explain their processing in their own privacy notices. Any sharing must comply with applicable data-protection requirements. Acceptance of these Terms does not constitute consent to unrelated marketing or replace any separate consent required by law. Removing a Card does not necessarily delete information that must be retained under applicable requirements.

8 Removing or suspending a Card

You may stop using Google Pay and remove your Card through the controls provided by Google. If you use multiple devices or have also saved the Card to your Google account, review and remove the relevant saved payment methods separately where necessary.

SnowPay may restrict access to its related services, or request that the Issuer suspend a token, where reasonably necessary because of suspected fraud, security concerns, legal requirements, a material breach of the applicable terms or termination of the Card programme. The Issuer and Google may also act under their own terms. We will provide notice where required and permitted by law; advance notice may not be possible for urgent security action.

Removing or suspending a Card in Google Wallet does not itself close your SnowPay account or Card, cancel payments already authorised or end a subscription or other agreement with a merchant. Any request to close an account, cancel a payment or stop recurring charges must follow the applicable process.

9 Refunds and payment disputes

Refunds, chargebacks and payment disputes remain subject to the Cardholder Agreement and applicable law. Contact the merchant for a purchase return or refund and contact SnowPay or the Issuer for assistance with disputed or unauthorised Card transactions. A merchant may need details of the Card token used for the purchase. Nothing in these Terms shortens an applicable reporting period or waives a right to dispute a payment.

10 Availability and responsibilities

Google Pay depends on services and systems operated by Google, the Issuer, payment networks, merchants and device or communications providers. Interruptions, maintenance or changes to supported services may affect availability. SnowPay does not guarantee uninterrupted access or acceptance by every merchant. This does not exclude responsibility that SnowPay has under its agreements or applicable law, or responsibility for its own acts or omissions.

11 Changes and governing terms

We may update these Terms to reflect changes to the service, security requirements or applicable law. We will publish the updated version with its effective date and provide any notice required by your agreements or applicable law. Changes apply prospectively. Where acceptance is required, we will request it. You may stop using the service and remove your Card if you do not accept a change.

The governing law and dispute-resolution provisions applicable to your relationship with SnowPay remain those in your SnowPay agreement, subject to mandatory protections available to you. Your relationship with the Issuer remains governed by the Cardholder Agreement. Nothing in these Terms creates a new arbitration agreement or limits a right that cannot lawfully be limited.

12 Contact and related documents

For help with your SnowPay Card or these Terms, contact support@snowpay.xyz. For device or Google Wallet technical issues, use Google Wallet Help.