

## **Verified by Visa Terms and Conditions:**

Verified by Visa service is a password-protected authentication system designed to confirm the identity of the cardholder when a Visa card is used online. By requesting a password known only to the cardholder, the bank can verify that the genuine / supplementary cardholder is entering his card details to make an online transaction at a Verified by Visa enabled online retailer.

By using the Verified by Visa service and continuing to use it, you are indicating that you have read and accepted the Terms and Conditions that applies to your Account/Product in addition to these Terms & Conditions; for example, there are separate Terms and Conditions which apply to your cards.

### **1. Definitions**

Account means your Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card account that we open and maintain in your name.

Supplementary Cardholder means upon your request, we may issue another Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card and Personal Identification Number (PIN) to a person you nominate.

Bank or bank means Attijariwafa bank Egypt S.A.E.

One-Time Password (OTP) means a passcode sent to your registered mobile number and which is a unique 4-6 character code that can only be used once to complete an online transaction with a Verified by Visa enabled retailer (a 'participating retailer').

Personal Information means the personal information you provided to us as part of your Account application such as, for example, your name, address, date of birth, contact details and security information such as your Account password.

Verified by Visa means the online authentication service offered by us for you to use with your Account when you make a purchase or transactions online from a Verified by Visa enabled retailer (a 'participating retailer').

"We", "us" and "our" means Attijariwafa Bank Egypt S.A.E

"You", "your", "yours" means the genuine / Supplementary Cardholder.

### **2. Using Verified by Visa**

When you use your Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card to make an online transaction (at a Verified by Visa enabled online retailer), your transaction will be taken through the Verified by Visa authentication process. You will be prompted to enter a One-Time Password or additional Personal Information to help us verify your identity.

If you choose not to follow the Verified by Visa authentication process, you will not be able to complete your online transaction.

You must notify us immediately when you change any of your Personal Information. If we hold inaccurate or out-of-date Personal Information, this may affect your ability to use the Verified by Visa service.

### **3. Protecting your Account**

We may suspend or limit your use of the Verified by Visa service or decline to process a transaction in the following situations:

You or your Supplementary Cardholder enter an incorrect Account password or One-Time Password, or if the Personal Information supplied to complete the transaction does not match the Personal Information we hold;

if we reasonably believe that it is necessary to do so to protect the security of your Account;

if we reasonably believe it is necessary to do so to prevent: (a) unauthorised use of your Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card; (b) to prevent a crime; or (c) to prevent other misuse of your Account;

if the transaction appears unusual compared to how you normally use your Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card;

if you or your Supplementary Cardholder have reported your Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card as lost or stolen or someone else has your Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card details, PIN, One-Time Password, or your Account password;

if we are required to do so by any party which assists us in providing the Verified by Visa service.

A transaction will be regarded as authorised by you or your Supplementary Cardholder where you or your Supplementary Cardholder authorise the transaction at the point of sale by following whatever instructions are provided by the merchant to authorise the transaction, which may include entering a PIN, Account password, One-Time Password or Personal Information when using the Verified by Visa service or providing any other security code or signing a sales voucher.

### **4. Ending your use of the Verified by Visa service**

We may end your use of the Verified by Visa service if you breach any of these Terms & Conditions or any Terms & Conditions of your Account.

In exceptional circumstances, we may end your access to the Verified by Visa service immediately and notify you as soon as possible.

### **5. Our liability**

We will not be liable to you for any refusal or delay by any person or entity to accept your Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card when using the Verified by Visa service.

We will not be liable to you for any failures of the Verified by Visa service, which are caused by any events, which we cannot reasonably control, such as for example, mobile phone reception or network connection failures, internet connection failures, machine failures or industrial disputes. We shall not accept any

responsibility for, and will not be liable for, any damages to, or any viruses, which may affect, your computer equipment or other property on account of your access to, use of, or downloading from, this website.

Unless you are a victim of fraud, you are responsible for all transactions and instructions sent using the Verified by Visa service.

By using Verified by Visa service, you accept these Terms and Conditions and agree to defend, indemnify and hold harmless against Attijariwafa bank Egypt and our service providers from and against any and all third party claims, damages, liabilities, costs and expenses, including reasonable legal fees and expenses, arising out of or related to any to any breach or alleged breach by you of these Terms and Conditions or any use of Verified by Visa service by you under your control. Attijariwafa bank Egypt or its service providers reserves the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will cooperate with us in asserting any available defenses. You will not settle any action or claims on our behalf without our prior written consent.

We will not be liable to you or any third party for any modification, suspension or discontinuance of Verified by Visa service.

These Terms & Conditions may be amended, suspended or discontinued, temporarily or permanently, by given notice where required by any party which assists us in providing the Verified by Visa service, or by law or other regulatory requirement applicable to us.

## **6. Use of your Personal Information**

To be able to provide you with the Verified by Visa service, you have agreed and accepted to share your information with the Verified by Visa processors, who help us to administer the Verified by Visa services and processes. Only the information which is necessary to perform the Verified by Visa service will be collected and shared with the Verified by Visa processors.

This may mean your data is shared with third parties and outside the country in which you bank with us. We may also verify your identity or suitability for the service by using data available from third parties such as credit reference agencies.

We may also provide your information to the police, fraud protection agencies, or prosecuting authorities or according to regulatory requirements to allow them to investigate any suspected crime or misuse of your Attijariwafa bank Egypt Visa Debit/Credit/Prepaid Card or your information.

If you think any information we have about you is incorrect or incomplete, please contact Attijariwafa Bank Egypt Contact Centre on +2 16222 - Land Line for Retail Customers :+20225296100 - Land Line for Premier Customers +20225291300.

## **7. Governing law and jurisdiction**

These Verified by Visa Terms & Conditions shall be subject to the applicable laws of the Arab Republic of Egypt and all disputes shall be referred to Egyptian courts (as applicable).

**More Information**

If you have any questions about Verified by Visa service, please contact Attijariwafa bank Egypt Contact Centre on: +2 16222 - Land Line for Retail Customers: +20225296100 - Land Line for Premier Customers: +20225291300.