



**Bank of Cyprus UK Verified by Visa Service  
Conditions of Use**

**Please read these conditions before you register for Verified by Visa. By registering you are accepting these Conditions.**

Bank of Cyprus UK Verified by Visa is a service designed to provide you with extra security when using your Bank of Cyprus UK Visa Debit Card for making purchases over the internet. It does not verify, endorse or give you any extra rights concerning quality or fitness for purpose of the goods or services that you purchase on the websites that offer the Verified by Visa service. Please therefore ensure that you only make online purchases with reputable retailers.

These Conditions should be read in conjunction with the Personal Banking Conditions and or Business Banking Conditions whichever is applicable. Terms not otherwise defined herein shall bear the same meaning attributed to them in those other conditions.

**1) Agreement to the Conditions**

By registering for and/or using Bank of Cyprus UK Verified by Visa you are deemed to have read, understood and accepted these Conditions.

**2) Definitions**

**“Identity Details”**

means your personal identification information that allows us to identify you.

**“Personal Message”**

means the message displayed when you register for Bank of Cyprus UK Verified by Visa which will also be displayed on the pop-up window receipt that appears when making online purchases with participating VbV merchants.

**“Password”**

means the password that you choose when you register for Bank of Cyprus UK Verified by Visa and subsequently identify yourself with when using Verified by Visa.

**“Security Details”**

means the Personal Message and your Password.

**“VbV”**

means Verified by Visa, a 3-D secure password-protected identity-checking service designed to reduce the risk of online retail transactions processed through the Visa system.

**“We”, “us” and “our”**

means Bank of Cyprus UK, a division of Bank of Cyprus Public Company Limited.

**“You”, “your” and “yours”**

means the customer who is registering his or her Bank of Cyprus UK debit card with Verified by Visa.

**3) Registration**

- 3.1. To use Verified by Visa you need to provide us with certain personal information (your “Personal Details”). These will be used to identify you. You agree that your Personal Details will be accurate and that you will tell us promptly if they change.
- 3.2. We may verify your Identity Details against information held by us and by independent third parties and you agree to us using your Identity Details in this way.
- 3.3. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how information held by fraud prevention agencies may be used can be found on our website and in the Personal and Business Banking Conditions.
- 3.4. You will be required to choose a Password that will form part of your Security Details.
- 3.5. If any of the Identity Details you supply to us are inadequate or incomplete, or if we cannot verify your Identity Details, we may refuse your registration.

- 3.6. Your failure to register may result in your inability to use your card for internet transactions which require authentication by us, and we accept no liability for failure to make these transactions.

#### **4) Security**

- 4.1. You are responsible for maintaining the confidentiality of your Security Details and you must not disclose it to anyone else, write it down or store it in a way that could be understood by anyone else.
- 4.2. If you suspect or know that someone else knows your Security Details you must inform us immediately. Please contact Customer Service on 0845 850 5555 (+44 20 8267 7343\* if calling from abroad).
- 4.3. If you identify or believe that unauthorised transaction(s) have been carried out on your account you must inform us immediately. Please contact Customer Service.
- 4.4. We may require you to change your Security Details at any time for security or administrative reasons. In this event we will notify you of the requirement by telephone or in writing.

#### **5) Use of Information**

- 5.1. We may supply the police or any prosecuting authority with any information obtained in connection with Verified by Visa in order to allow them to investigate any suspected misuse of your Security Details.
- 5.2. We will not pass on any of your Identity Details or Security Details to any merchant or retailer.
- 5.3. We may however pass on your Identity Details to any third party which assists us in providing or administering Verified by Visa.

#### **6) Liability**

- 6.1. You will be liable for each use of your Security Details unless it is as a result of fraud by someone other than you or due to our negligence or the negligence of any party assisting us in providing you with the Verified by Visa service.
- 6.2. In circumstances where we are liable this liability will not extend to indirect or consequential losses such as loss of profit, or to special damages.
- 6.3. We cannot accept liability for any damage to your computer as a result of you accessing or downloading this website or using the Verified by Visa service. This includes damage from any computer viruses or similar devices that enter your computer.
- 6.4. You accept that we are not recommending or endorsing the goods or services of any online retailer or verifying that retailer's identity just because that retailer participates in Verified by Visa. The retailer is responsible to you for the quality of the goods or services you purchase online using Verified by Visa.
- 6.5. You accept that although Verified by Visa is a tool to reduce the risk of online fraud, there can be no guarantee against you being the victim of fraud when you purchase online using Verified by Visa.
- 6.6. We will not be liable for any failures of the Verified by Visa service if such failures are caused by:
- Any machines or equipment failing to work;
  - Any industrial disputes;
  - Events we cannot reasonably control.

#### **7) Termination**

- 7.1 We may immediately terminate or suspend your use of Verified by Visa if we suspect that:
- Someone else is using or attempting to use your Security Details;
  - Someone else knows your Security Details;
  - Your Security Details are being used illegally; or
  - You have breached these conditions and or the Personal/Business Banking Conditions.
- 7.2 We may terminate your use of Verified by Visa with immediate effect if we are required to do so by any third party that assists us in providing the service, by any law or by any other requirement affecting us.
- 7.3 In circumstances not covered under 7.1 or 7.2 we may terminate your use of Verified by Visa by giving you at least 30 days' notice.

**8) Changing these Conditions**

- 8.1 We may change these Conditions by sending a written notice of the change to any address you have given us, including any email address.
- 8.2 Regardless of Condition 8.1 we can also make changes with immediate effect to reflect any requirements imposed on us by any party assisting us in providing the Verified by Visa service, or to comply with any law or regulatory requirement affecting us.
- 8.3 We will normally give you two months' notice before making any change to these Conditions.

**9) Governing Law**

- 9.1 These Conditions are governed by English law and in the event of a dispute between you and us you submit to the jurisdiction of the English courts.

**You should print a copy of these Conditions and keep it for future reference.**