

Bank First

Verified by Visa - Terms and Conditions

1 Introduction

- 1.1 Bank First (The Bank) is required by Visa International to register your Visa Debit and/or Credit Card for the Verified by Visa service. This service is designed to provide you added protection when performing purchases online at merchants who accept payments via Verified by Visa.

2 Acceptance of Terms and Conditions

- 2.1 This service is provided under the Terms and Conditions as detailed below. These terms and conditions are in addition to and do not replace any other terms and conditions provided to you for the operation of your Card and account.

3 How does Verified by Visa work?

- 3.1 Your Visa Debit or Credit Card is automatically registered for the Verified by Visa service. When shopping online at a merchant who accepts payments via Verified by Visa you may be prompted to enter information that is matched against the Bank's records. This is known as the Authentication Process. The Bank will never ask you for information that we don't already have on file and the merchant will not see any information provided during the Authentication Process. By entering the correct responses the Verified by Visa service will authenticate you as the authorised card holder and complete your online transaction.

- 3.2 Not all online merchants are registered to accept payments via Verified by Visa.

4 What if the transaction fails?

- 4.1 If a transaction fails authentication please call one of our friendly Member Service Consultants on **1300 654 822**.

5 How are your card records kept up to date?

- 5.1 We will regularly update your records with the Verified by Visa service. You will not be required to re-register for this service.

6 Our Liability

- 6.1 The Bank is not responsible to you or anyone else for any loss (including any indirect or consequential loss or damage) suffered in connection with the use of this website or any of the content. This includes, but is not limited to, the transmission of any computer virus.
- 6.2 The Bank makes no warranties or representations about the Verified by Visa website or any of the content displayed on it. The Bank accepts no liability which may

arise as a result of the use of this website, its content or the information on it.

- 6.3 Where liability cannot be excluded, any liability incurred by the Bank in relation to the use of the Verified by Visa website or the content, is limited as provided under the Trade Practices Act 1974. By accessing and using this website you agree that the Bank will not be liable for any indirect, incidental, special or consequential loss arising out of your use of this website.
- 6.4 This website is linked to other websites over which the Bank has no control. The Bank makes no representations about the accuracy of the information contained on those websites and is not liable for the content on those websites.
- 6.5 The Bank will not be responsible for any unauthorised access to information you enter while using the Verified by Visa service. If you are not comfortable sending information over the Internet, please contact the Bank's Member Contract Centre on **1300 654 822** to discuss alternative methods for providing information.

7 Privacy Policy

- 7.1 Information gathered will only be used for the purpose of providing the Verified by Visa service. For further information refer to the Bank's Privacy Policy.

8 Dealings with merchants

- 8.1 The Bank will not take responsibility or become liable for any loss or damage that may occur as the result of conducting a transaction using the Verified by Visa service. The Bank does not in any way warrant, recommend or endorse any merchant that accepts payments via the Verified by Visa service.

9 Your responsibility

- 9.1 If you believe your card information has been stolen or a purchase has been performed via the Verified by Visa service without your authority you must advise the Bank immediately.
- 9.2 You agree to not disclose your card details to another party or allow another party to perform a transaction using your card details at a merchant who accepts payments via Verified by Visa.
- 9.3 Failure to adhere to all Verified by Visa terms and conditions may result in you being liable for any loss that may arise from the use of the Verified by Visa service.

10 Copyright

- 10.1 The information and material contained on the Verified by Visa website is subject to copyright, which is owned by the Bank unless otherwise indicated.