



## Visa Secure - Terms and Conditions

### 1 Introduction

- 1.1 Maitland Mutual Limited Trading as The Mutual Bank ABN 94087651983 AFSL/Australian credit licence 238139 (The Bank) is required by Visa International to register your Mutual Visa Debit Card (Visa Card) and Mutual Visa Credit Card (Visa Card) with the Bank for the Visa Secure service. This service is designed to provide you added protection when performing purchases online at merchants who accept payments via Visa Secure.

### 2 Acceptance of Terms and Conditions

- 2.1 This service is provided under the Terms and Conditions as detailed below.
- 2.2 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 Visa Card and account.

### 3 How does Visa Secure work?

- 3.1 Your Visa Card is automatically registered for the Visa Secure service.
- 3.2 When shopping online at a merchant who accepts payments via Visa Secure you may be prompted to enter information that is matched against the information held in 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 Visa Secure service will authenticate you as the authorised card holder and complete your online transaction.
- 3.3 Not all online merchants are registered to accept payments via Visa Secure.
- 3.4 For more information on Visa Secure and how it works please visit Visa Secure website [www.visa.com.au/pay-with-visa/featured-technologies/visa-secure](http://www.visa.com.au/pay-with-visa/featured-technologies/visa-secure)

### 4 What if the transaction fails?

- 4.1 If a transaction fails authentication please call The Bank's Member Services on 1300 688 825.

### 5 How are your Visa Card records kept upto date?

- 5.1 We will regularly update your records with the Visa Secure 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 Visa Secure 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 Visa Secure 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.

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- 6.5 The Bank will not be responsible for any unauthorised access to information you enter while using the Visa Secure service. If you are not comfortable sending information over the Internet, please contact the Bank's Member Services on 1300 688 825 to discuss alternative methods for providing information.

### 7 Privacy Policy

- 7.1 Information gathered will only be used for the purpose of providing the Visa Secure service. For further information refer to The Mutual Bank's Privacy Policy which is available by contacting Member Services on 1300688825, visiting our website [www.themutual.com.au](http://www.themutual.com.au) or one of our branches.

### 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 Visa Secure service. The Bank does not in any way warrant, recommend or endorse any merchant that accepts payments via the Visa Secure service.

### 9 Your responsibility

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

### 10 Copyright

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