

Terms and Conditions

Welcome and thank you for choosing to use the "Verified by Visa" Service offered from Credit Agricole Egypt. Please read carefully the below Terms and Conditions (T&C)before using the Verified by Visa.

1. Acceptance rules

- Crédit Agricole Egypt offers you the Verified by Visa Service, which offers you the possibility of performing on-line transactions (through the Internet) in more maximize security conditions , only in accordance with the present T&C. You agree that creation of the Verified by Visa account password, and/or use of the Verified by Visa, will represent your acceptance of the current T&C, and that your continuation for using the Verified by Visa after revising the current T&C shall constitute your agreement to such revised T&C, and any applicable posted guidelines or rules issued in this regard . The transactions which you will perform by using the Verified by Visa Service are in compliance with the T&C version that is in force at the date of performing the transaction.
- Crédit Agricole Egypt and Visa International reserves the right to modify, improve or cease this Service without any prior notice.

2. Description of the Verified by Visa Service

The Verified by Visa Service offers you a security standard for e-commerce transactions (transactions performed on-line, through the internet) which includes the latest technologies, and reduce the possibilities of fraudulent transactions through the internet. By activating this Service the Card member must fill on-line some required data related to his/her personal information and to establish a set of identification data that will be used later on to confirm his/her identity while performing e-commerce transactions. The information provided will not be shown to merchants through the internet under any circumstances. The Verified by Visa also may be used for record keeping and reporting purposes, as well as to assist in resolving any transaction disputes.

3. Registration obligations

- In order to use The Verified by Visa, you must provide to Credit Agricole certain information on line in order to validate your identity and verify that the user is the authorized user and owner of the specified card(s)
- The information that you will provide to Credit Agricole will be validated against information we already have on our files that is associated with your card(s)
- If you are unable to provide adequate information for Credit Agricole to validate your identity, Credit Agricole have the right not to allow you to register to The Verified by Visa. You warrant that the information provided to us is correct, and that you have the legal right to use the credit card(s) ,debit card(s) & prepaid card(s) that you register for The Verified by Visa.
- If you do not successfully register to The Verified by Visa, the merchant may not accept your Visa credit card in payment for an e-commerce or other transaction subject to The Verified by Visa
- In order to use The Verified by Visa, you must have the ability to access the World Wide Web and must pay any Service fees associated with such access. In addition, you must have the equipment necessary to make such connection to the World Wide Web, including a computer and modem or other access device.
- For any supplementary information regarding The Verified by Visa Service and e-commerce transactions, or in case of any problems that may occur while activating the Service, the Card member should direct his/her question to Credit Agricole Call Center 24/7 by dialing locally **19191** and internationally on **+202-27911888**.

4. Obligations related to the enrollment in the Verified by Visa Service

By activating this Service, you agree to:

- a. Provide true, accurate, current and complete information about yourself ("Registration Data") as prompted by The Verified by Visa's registration form.
- b. Maintain and promptly update the Registration Data to keep it true, accurate, current and complete. If you provide any Registration Data that is untrue, inaccurate, not current or incomplete, or if we have reasonable grounds to suspect that your Registration Data is untrue, inaccurate, not current or incomplete, Credit Agricole have the right to suspend, terminate, or refuse your current or future use of The Verified by Visa or your card account.

c. Authorize Crédit Agricole Egypt to keep your personal information and the information regarding the card(s) you owned and to use of them in compliance with the stipulations of the present T&C for using the Service and the Laws in force.

5. Confidentiality

- The Verified by Visa will maintain and keep your Registration Data which will not be shared with any retail merchants under any circumstances.
- By using the Service, the Card member authorizes Crédit Agricole Egypt to use his/her personal information in order to verify his/her identity while performing transactions through the internet and to reveal this information only to the entitled parties, in accordance with the Laws in force
- In case the personal information has been disclosed or the Card member suspects this situation (ex: card number, expiry date, CVV2/CVC2 code) it is mandatory to inform Credit Agricole Call Center 24/7 by dialing locally **19191** and internationally on **+202-27911888** and to request the blocking of the card until the situation is resolved.

6. Security of the access password

- You are solely responsible for maintaining the confidentiality of your password, Registration Data and other verification information established by you with The Verified by Visa, and all activities that occur using your password, Registration Data or other verification information supplied to or established by you with The Verified by Visa. You agree not to transfer or sell your use of, or access to The Verified by Visa to any third party. You agree to immediately notify us of any unauthorized use of your password or other verification information, or any other breach of security. You acknowledge and agree that, except as otherwise provided by the applicable law or in the Card member agreement, Credit Agricole shall not be liable for any financial loss or damage arising from your failure to comply with this T&C
- The access password which the Card member will use in order to perform transactions is static. As a result, at every transaction made, you will have to enter the same password. It is the card member's responsibility to keep the confidentiality of the password, and of the identification information which he/she uses in order to perform transaction through the internet
- The Card member engages himself/herself to notify Crédit Agricole Egypt immediately, in case there is suspicion regarding the confidentiality of the personal information and the usage through the internet. Also, he/she will not disclose under any circumstance information regarding the password and the identification data
- Before providing any identification information in order to perform payments through the internet, it is mandatory for the Card member to verify the authenticity of the website, using at least the following measures:
 - a- Existence of the "**Verified by Visa**" logo
 - b- Security certificates of the pages who are requesting these information
 - c- Existence of the specific Crédit Agricole Egypt greeting messages for The Verified by VISA, such messages will appear at the moment of activating the Service.

7. Interdictions/Prohibitions

The following are forbidden:

- Replacing a person or entity who is using The Verified by VISA or has a card issued by Crédit Agricole Egypt
- Sending by any method, virus programs in order to interrupt destroy or limit the functionality of any hardware / software component (including communication) of the Service
- Sending spam messages by any method or invading The Verified by Visa website that has been accessed.
- Erasing any notification regarding property rights (copyright, trademark).
- The usage of any methods (search application, devices, processes) in order to find or reproduce the navigation structure, the presentation and content of the website by displaying The Verified by Visa.
- Interrupting the access to this Service to other users, to servers or connected networks.
- Not following the present T&C of using the Service and also of the rules and specific procedures for The Verified by VISA in general or to any network related to this.
- Violating, with or without intention any legal regulation, whether it is local, international or any other rules established by Visa for using this Service.

8. Responsibility

- The Card member is directly responsible for the confidentiality of the password and the identification information and implicitly for the e-commerce transactions performed by accessing The Verified by Visa.
- Crédit Agricole Egypt cannot be held responsible for:
 - a- Modifications, ceasing or interruption of the service from independent causes
 - b- Malfunctions of the computer or phone services / connections to the network that may occur during e-commerce transactions
 - c- Any damage that may appear due to viruses that can affect the Card member's equipment while performing transactions.
- The payments signed with The Verified by Visa password are irrevocable and cannot be disputed; their cancellation and possible solutions to problems that may appear will be solved only based on an agreement with the merchant beneficiary of the payment.

9. Ceasing of the Service

- The card member has the possibility at any point of time to contact the customer service on 19191 or Internationally on **+202-27911888** in order to block the service
- Crédit Agricole Egypt reserves the right to deactivate temporarily or permanently the card and to inform the Card member about the reason for blocking / deactivation of the card which will lead to the disability of performing transactions through the internet
- The Card member's responsibility regarding the transactions already performed cannot be modify, even if the Service has been deactivated for any reason

10. Merchant relationship

- The Card member has the liberty to buy goods / services through the internet by accessing this Service, although, the correspondence with the chosen merchants, participating at on-line promotions, payment and delivery of the goods / services bought, any other conditions and guarantees associated with these are only between him/her and the merchant. Crédit Agricole Egypt, Visa International cannot be held responsible under any circumstances for any damages that may occur from the direct relationship between the Card member and the merchants
- By using this Service it does not mean that Crédit Agricole Egypt, Visa International recommend in any way a certain merchant through the internet or that they guarantee the quality of the goods / services
- Any litigation regarding the merchant's inability to comply with the payment conditions, delivery, quality of the goods / services bought will be solved exclusively between the merchant and the Card member. The Card member must have as many information as possible about the merchant and to save on his/her computer the page that contains the proof of making the transaction, the delivery conditions, details of the transaction, the correspondence with the merchant, etc.

11. Property rights

Through these T&C, the Card member acknowledges and agrees that:

- The Verified by Visa contains information that is protected by the law of intellectual property and other laws in force
- Crédit Agricole Egypt will grant a license of usage and any improvements that will be added in time will be in compliance with the present T&C
- The Card member will not copy, alter or use in any way the trademarks for Crédit Agricole Egypt – property of Crédit Agricole Egypt, The Verified by Visa (property of Visa International) and the logos, products and names related to this Service.

12. General rules

- By accepting these T&C, the Card member admits that he/she has the legal capacity to honor the payment obligations that may occur from using this Service.
- These T&C are a benefit offered by Crédit Agricole Egypt to the card member, based on the card contract signed between the Card member and Crédit Agricole Egypt.
- Crédit Agricole Egypt can modify the T&C at any point of time and you will be notified through the official Internet page of Crédit Agricole Egypt, www.ca-egypt.com; these pages offer you the possibility of having access to the latest version of the Terms and Conditions of using the Service.