

Terms and Conditions

3D Secure Verification Code

In this Terms and Conditions of Service "You or your" means or refers to the cardholder using the 3D Secure verification code which is a One Time Passcode "OTP". "We, us, our" means the bank. 3D Secure is a service facilitated by Visa Secure and MasterCard Identity Check to securely transact online. "OTP" means the One Time Passcode or Verification Code sent to you by your bank through SMS to secure your internet card payments. It allows you to confirm your identity with a unique Verification Code when you make an online transaction at participating merchants in 3D Secure. "Merchant" means any person or company who owns or manages or operates the merchant establishment through a physical establishment and/or a website. "SMS" refers to a Short Message Service which allows you to receive the Verification Code sent by your bank through a mobile service network.

The following Terms and Conditions shall be read in conjunction with the bank Card's Terms and Conditions and the General Terms and Conditions of Account Opening and Banking Services and shall govern together the 3D Secure Verification Code or "OTP".

1. By using the 3D Secure Verification Code you will be deemed to have accepted and agreed to comply with these terms and conditions of service, which shall be applicable in addition to all other terms, including our data policies, the terms and conditions governing the use of your Card, the terms and conditions governing the use of our website (which include the Website Conditions of Use) and any security measures provided by us from time to time for online shopping or OTP guidelines.
2. In order to use the 3D Secure Verification Code, you must have the ability to access the internet and must pay any service fees associated with such access. In addition, you must have the equipment necessary to make such a connection to the internet, including a computer and modem or other access device. For avoidance of doubt, OTP services are limited to online and internet transactions only.
3. When engaging in an online transaction or other transactions for which the Service is applicable, you are required to enter a 3D Secure Verification Code sent to you by us via SMS before the acceptance of your Card by the merchant. If you are unable to provide the 3D Secure Verification Code the transaction will be declined and accordingly the Merchant may not accept your Card to pay for the transaction concerned. We will not be liable or responsible for any Merchant's refusal to accept your Card for any reason whatsoever.
4. You will be solely responsible for the accuracy of your personal details provided to us and you must inform us immediately of any changes or amendments of such details in particular the change of your mobile number linked to the card.
5. You will ensure that your mobile phone and number are capable to receive SMS both in Lebanon and overseas. You will be responsible for any fees or costs imposed by your mobile phone service provider.
6. You acknowledge and agree that the sending of any SMS by the bank and/or its delivery may be delayed or prevented by factor(s) outside of the bank's reasonable control and therefore you agree not to hold the bank responsible or liable for any or all losses, damages, expenses, fees costs, (including legal costs on a full indemnity basis), that may arise, directly or indirectly, in whole or in part, from (a) the non-delivery, the delayed delivery, or the misdirected delivery of a SMS ; (b) the non-receipt of an SMS; (c) inaccurate or incomplete content in a SMS (d) reliance on or use of the information provided in a SMS for any purpose; or (e) any third party, whether authorized or not accessing your mobile phone.
7. You are fully and solely responsible and liable for all the transactions made by using the 3D Secure Verification Code received by you.
8. You must keep the 3D Secure Verification Code secret at all times and must not disclose it to any person or write it down or record it in a manner that could result in its disclosure or misuse. Therefore you must not allow any unauthorized access or any other person to access your card and 3D Secure Verification Code.

9. If you discover that your Card details or the 3D Secure Verification Code have been used in an unauthorized way, you must notify us immediately by calling the bank's Card Center. In certain circumstances, we may also require you to make a police report accompanied by any other information we may require. Nevertheless you are solely responsible and liable for all such transactions.
10. You accept that you are responsible for the use of the Service and agree to act prudently and in good faith, including by taking the measures listed above to safeguard the security of the Service. You must also follow our security instructions and any other notices related to the Service from time to time. If you fail to observe any such notices and/or your responsibilities under these terms, you are liable for all claims, losses, liabilities and other consequences arising from or in connection with the use of the Service.
11. You agree not to
 - a. Impersonate any person or entity using the 3D Secure Verification Code.
 - b. Upload, post, email or otherwise transmit any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment used by the 3D Secure Verification Code.
 - c. Spam or flood the bank's Website or service.
 - d. Modify, adapt, sub-license, translate, sell, reverse engineer, decompile or disassemble any portion of the 3D Secure Verification Code Website or service or the software used in connection with the 3D Secure Verification Code.
 - e. Remove any copyright, trademark, or other proprietary rights / notices contained in the 3D Secure Verification Code
 - f. 'Frame' or 'mirror' any part of the 3D Secure Verification Code Website or service without prior written authorization.
 - g. Use any robot, spider, site search / retrieval application, or other manual or automatic device or process to retrieve, index, 'data mine', or in any way reproduce or circumvent the navigational structure or presentation of the 3D Secure Verification Code website or service or its contents.
 - h. Otherwise interfere with, or disrupt, 3D Secure Verification Code or servers or networks connected to the service, or violate the Terms and Conditions or any requirements, procedures, policies, or regulations of the service or of any network connected to the service.
 - i. Or Intentionally or unintentionally violate any applicable local, state, national or international statute, regulation, regulatory guideline or judicial or administrative interpretation, or any rule or requirement established by the bank (all of which shall constitute "Applicable Law") in connection with the use of the 3D Secure Verification Code
12. The bank will be entitled at any time and at its sole discretion to review and amend these terms and conditions including methods for the use of the Service, as well as the channel for provision or use of the Service.
13. The bank will cease to provide the Service upon the occurrence of any of these circumstances
 - a. if these terms and conditions are not complied with
 - b. if the card account is closed
 - c. upon the death or incapacity of the Cardholder
 - d. upon written request of the Cardholder
 - e. at its own and sole discretion.
14. The bank reserves the right to begin charging a fee for such a service by giving you one month's prior notice.
15. Personal Information and all personally identifying information about you are subject to the strict provisions of the Lebanese Secrecy Law and to the General Data Protection regulations when applicable and therefore will not be disclosed without your written consent. In this respect, please refer to the bank's Privacy Notice available on the bank's website.
16. These terms and conditions are governed by the law of Lebanon, and the parties agree to submit to the non-exclusive jurisdiction of the courts of Lebanon.