

Terms and Conditions

The user accepts and unconditionally agrees to abide by the following terms and conditions.

'Bank' means Corporation Bank, a body corporate constituted under the Banking Companies (Acquisition and transfer of Undertakings) Act 1980 having its Head Office at Mangaladevi Temple Road, Mangalore - 575 001, India including any branch/office thereof.

In addition to the following, the words and phrases in these Terms and Conditions shall have the meanings as defined under the General Terms and Conditions as appertaining to the respective Debit/Credit Card at the time of applying and/or accepting and/or transacting with the same.

"Cardmember" means any person holding a valid Debit Card or Credit Card issued by the Bank and who desires to make Debit Card or Credit Card payments to the Merchant over Internet.

"Merchant" means any person who owns or manages or operates the Merchant Establishment through a physical establishment and/or a website.

"Password" means the passwords, digital signatures or other means of authentication as the Bank may specify, from time to time using which the Cardmember may make Debit Card or Credit Card payments through the Internet.

"Service" means the Verified by Visa facility being offered by the Bank enabling Cardmember to make Debit Card or Credit Card payments through the Internet.

These Terms form the contract between the Cardmember and the Bank for the Service. The Cardmember shall register online on the Bank's web sites or at other web sites as prescribed by the Bank for use of the Service. The Bank shall be entitled at its sole discretion to accept or reject such applications. These terms and conditions are in addition to and not in derogation of the terms and conditions relating to any account/Service of the user and in addition to any contract between the user and the Bank.

The Cardmember shall register for the Service by providing his/her card number and card name as visible on the Debit/Credit Card to the Bank. The Cardmember shall be prompted to select and register for a Password for the purposes of authentication of the Cardmember. The Cardmember shall keep the password totally confidential and shall not reveal the password to any other person/party. The Cardmember shall choose a password, as guided at the time of password registration, which must not relate to any readily accessible personal data, such as Cardmember's name, address, telephone number, driving license etc. or easily guessable combination of letters and numbers. The Cardmember shall commit the password to memory and not record them in a written or electronic form, and not let any unauthorized person has access to his computer or leave the computer unattended while accessing the Service. The Cardmember is solely responsible for

maintaining secrecy of the password and shall ensure that the same shall not be disclosed to any person either voluntarily, accidentally or by mistake. When the Cardmember believes that the password is known to someone else, he/she shall invariably change the password. Where the Cardmember forgets the password, he/she shall reset to new password from online password generation facility. The Bank shall not be held responsible in this behalf, including against any loss, incurred by the user as a result of misuse/ unauthorized use of the password.

The Bank shall validate the Debit Card or Credit Card details provided by the Cardmember during the course of a transaction directly and the Merchant will not be privy to the same. The Bank shall further ensure that the Merchants' website shall be identified by way of display of the logo, trademark, hyperlinks of/to the Bank, such that the Cardmember can transact through the Internet.

The Cardmember is aware that in case of Debit/Credit Card payment over the Internet, he/she will not sign the charge-slips at the time of making the payment through the Internet. Accordingly, the Cardmember accepts that, in the event of any dispute regarding the authenticity or validity of such a payment, for any reason whatsoever, he/she shall be liable to pay the outstanding amount payable. The Bank shall not be liable, in any manner whatsoever, for the same.

The Cardmember shall be solely responsible for the payments made through the Internet even in the event of the Cardmember claiming non-possession of the Debit/Credit Card with him/her. Any payment made on the Internet using the Cardmember's Password shall be deemed to be an order received from the Cardmember. The Cardmember's Password issued to him/her, allows Cardmember to make payments through Internet and that Cardmember is the sole and exclusive owner of the Cardmember's Password and accepts sole responsibility for use, confidentiality and protection of the Password, as well as for all payments made using such Password. The use of the Debit/Credit Card by the Cardmember for making payments through Internet is at the Cardmember's own risk and is the Cardmember's sole responsibility.

The Cardmember shall indemnify and hold the Bank, including its officers, employees and agents, indemnified against all losses and expenses which the Bank may incur, sustain, suffer or is likely to suffer in connection with the execution of the Cardmember's instructions and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses as a consequence or by reason of providing the Service.

This Service shall be provided at the discretion of the Bank which reserves the right to add, revise, suspend in whole or in part any of the services provided by it, without any notice and it shall be binding on the Cardmember. By using the Service, the Cardmember shall be deemed to have accepted these Terms and Conditions.

All disputes, if any, arising out of or in connection with, or as a result of this Terms and Conditions or otherwise relating hereto, shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Mangalore only.