

## TERMS AND CONDITIONS

These Terms and Conditions apply to the “verified by VISA service” made available to you by ICICI Bank UK PLC in association with Visa. This service provides a way to PIN-protect your Card usage on the Internet. These Terms and Conditions should be read in conjunction with the Debit Card Terms and Conditions and if there is any inconsistency between the Debit Card Terms and Conditions and these Terms and Conditions, these Terms and Conditions will prevail.

Not all online retailers use Verified by Visa to authenticate payments. If you use a non-participating retailer, you will not benefit from the enhanced level of security or need to answer additional questions.

The Service does not give you any extra rights regarding the quality or fitness for purpose of the goods or services that you purchase. You should always make sure that you make your online purchases from reputable retailers.

### Definitions

**"Verified by Visa 3d Secure PIN"** means the 6 digit numeric personal identification password created by the Card Holder in relation to the Debit Card and accepted by ICICI Bank from time to time for the purpose of authentication while making online payment using the Debit Card.

**"Cardholder"** means the account holder who has been issued a valid debit card by ICICI Bank.

**"Service"** means the Verified by Visa process for the purpose of authenticating the Card Holder for online transactions using the Card.

### 1. Creating a Verified By Visa PIN

- 1.1 The Cardholder will need to register for the Service by providing certain information which must be true and accurate. ICICI Bank will validate the information provided based on the information which we already hold about you.
- 1.2 Once we validate the details you have entered, we will send you a One Time Password (OTP) to your registered mobile number.
- 1.3 You can then use the OTP to generate the 3D secure PIN.
- 1.4 In case the details provided by you do not match the information we hold, we will reject the creation of your 3D Secure PIN. You will need to update your details and then try the set-up process again after the details have been updated.

### 2. Using information about you

- 2.1 We will use personal and financial information we hold about you to verify your payment request including information which we seek from you at the time of the transaction.
- 2.2 We will not disclose your information to any online retailer. For more information on how we process your data please refer to our privacy policy available at <http://www.icicibank.co.uk/personal/faqs/privacy-policy.html>

### 3. Protecting your details

- 3.1 You must keep your 3D Secure PIN and your card details, including your card number, safe at all times. We recommend that you do not disclose it to anyone else or allow anyone else to use it.
- 3.2 Please do not write down or record your 3D Secure PIN or card details in any way that can be understood by anyone else or on any software that retains it automatically.
- 3.3 If you suspect that your Verified by Visa 3d Secure PIN or card details have been compromised please contact us immediately on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise the cost would be the same as 01/02 prefix calls)
- 3.4 If your Card gets blocked due to three incorrect 3D Secure PIN attempts, you will be required to contact us on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise the cost would be the same as 01/02 prefix calls) and request for unblocking the Card. This will take 1 working day.