



- **VERIFIED BY VISA TERMS OF SERVICE**

Welcome and thank you for choosing to use the Verified by Visa service ("Verified by Visa") from Standard Chartered Bank. Please read this Terms of Service Agreement carefully before using Verified by Visa. In this Agreement, "we," "us," or "our" refers to Standard Chartered Bank Nigeria Limited, and "you," "your," or "yours" refers to the user of Verified by Visa.

This Terms of Service Agreement is supplementary to and is incorporated in our cardholder agreement(s) with you. In addition to this Terms of Service Agreement, Verified by Visa also is subject to the cardholder agreement governing the card transactions for which Verified by Visa is used.

- **ACCEPTANCE OF TERMS**

1. Verified by Visa provides its service to you, subject to the following Terms of Service ("TOS") and our Client Terms. The TOS may be updated by us from time to time without notice to you. You can review the most current version of the TOS at any time on our website. In addition, when using Verified by Visa, you shall be subject to any guidelines or rules applicable to Verified by Visa that may be posted from time to time at the same web site.
2. You agree that use of Verified by Visa, will represent your acceptance of this TOS and that continued use of Verified by Visa after you have been advised of revisions to this TOS shall constitute your agreement to such revised terms and any applicable posted guidelines or rules.
3. Unless explicitly stated otherwise, any new features that augment, enhance or otherwise change Verified by Visa shall be subject to this TOS.
4. We reserve the right at any time and from time to time to modify or discontinue, temporarily or permanently, Verified by Visa (or any part thereof) with or without notice.
5. Upon our request, you agree to sign a non-electronic version of this TOS.

- **DESCRIPTION OF VERIFIED BY VISA**

Verified by Visa provides you with a way of increasing security in online and other transactions for which Verified by Visa is used by reducing the chances of fraud for those transactions.

- **YOUR VERIFIED BY VISA OBLIGATIONS**

By signing up for Verified by Visa, you authorize us to retain certain information about you, and your cards. You authorize us to obtain from certain third parties selected by us, including consumer credit bureaus and other consumer reporting agencies, information about you, and your cards, to use in connection with Verified by Visa. You authorize us to use and retain this information in accordance with our Privacy Policy. Your information will be associated with a unique identifier for you (your card and your name).

- **REGISTRATION**

3D Secure is a service provided by us to help ensure a secure way of conducting online transactions for all cardholders. There is no registration required.

1. By submitting your OTP, you agree and accept the 3D Secure terms and conditions
2. In order to use Verified by Visa, you must have access to the World Wide Web and must pay any service fees associated with such access.
3. In the event you have a question regarding each Verified by Visa transaction or using Verified by Visa, you should contact our customer service department through +234 1 2704611-4 or 0800 123 5000