



## MasterCard® SecureCode™ Terms of Use

**These guidelines explain how the service works and what your responsibilities are. By registering for MasterCard SecureCode, you are telling us that you have read and agreed to these terms of use. If there is a conflict between these guidelines and the terms of your Agreement for your Post Office® Credit Card, then the terms of your Agreement will apply.**

### 1. Use of the Service

1.1 Post Office MasterCard® SecureCode™ is an extra security measure for using your Post Office® Credit Card to purchase goods and services online from those retailers who are active with the scheme.

1.2 During the purchase of these goods/services with participating retailers, you will be prompted to register. You will be asked to input some personal details to confirm who you are. Once this information is verified, you will be asked to input a password, known as your SecureCode™. You must keep your personal information safe at all times.

1.3 After registering, when you use your card online with participating retailers, you will be asked to enter your SecureCode to confirm your identity.

1.4 If you forget your SecureCode, you can create a new one by clicking on the 'Forgot your Password link' during the shopping process. You will be prompted to input some personal details to verify your identity.

1.5 If you enter your SecureCode incorrectly three times or if we are unable to verify your identity, the transaction could be declined.

1.6 Once you have registered for SecureCode, you will not be permitted to cancel that registration.

1.7 The service is an extra security feature of your card and is not intended to replace any security obligations in the terms of your Agreement for your Post Office® Credit Card or your responsibility to purchase goods and services from a reputable retailer.

1.8 An additional cardholder will have to register for the service separately. The additional cardholder will have their own security details. You and any additional cardholders will be jointly and severally responsible for the use of the service.

## **2. Security**

2.1 You must keep your security information (including your SecureCode) safe and confidential at all times.

2.2 If you think someone may be accessing your Account or the service without your authority you must notify us immediately.

## **3. Use of your Information**

3.1 We may use the data you supply to us in relation to SecureCode to administer the service.

3.2 We will not share your information with online retailers; however details may be supplied to third parties if this is required for a legal or regulatory reason.

3.3 You must keep your information up to date at all times. If there is a change to your personal details, you must notify us immediately.

## **4. Changes to these Terms of Use**

4.1 We may make changes to these Terms of Use to update or improve MasterCard SecureCode or to reflect requirements imposed by us by any party which assists us to provide the MasterCard SecureCode service.

4.2 We may make changes with immediate effect if required to do so by any law or regulatory requirement affecting us.

4.3 We will normally give you 30 days notice if the changes of these Terms of Use are to your disadvantage. We will do so by publishing a note on our website ([www.postoffice.co.uk/creditcards](http://www.postoffice.co.uk/creditcards)).

## **5. Suspension or Ending Use of the Service**

5.1 We may suspend, restrict use or terminate the service where:

- There is a breach of security
- You have broken the terms of your Credit Card Agreement
- There is a legal or regulatory requirement
- You have breached these terms of use
- We reasonably think you or someone impersonating you has used the service fraudulently, illegally or improperly
- In exceptional circumstances if we are required to do so by MasterCard International or any third party which assists us to provide the MasterCard SecureCode service

## **6. Liability**

6.1 Unless you are a victim of fraud, you are responsible for all instructions sent using your SecureCode.

6.2 We shall not be liable for any failures of the MasterCard SecureCode service caused by any systems failing or other events which we cannot reasonably control.

## **7. Governing Law**

7.1 These terms shall be governed and interpreted in accordance with Northern Irish law if you are ordinarily resident in Northern Ireland, or Scottish law if you are ordinarily resident in Scotland or English law if you are resident anywhere else.

7.2 All communication with you will be in English.