



Royal Bank of Canada (Channel Islands) Limited (“RBC”) Verified by Visa Service

Terms and Conditions

RBC Verified by Visa is a service designed to provide you with extra security when using your RBC Visa debit card for making purchases over the internet. It does not verify, endorse or give you any extra rights concerning quality or fitness for purpose of the goods or services that you purchase on the websites that offer the Verified by Visa service. Please therefore ensure that you only make online purchases with reputable retailers.

These Terms and Conditions should be read in conjunction with, and are supplemental to, the RBC Visa debit card terms and conditions. Terms not otherwise defined herein shall bear the same meaning attributed to them in those other Terms and Conditions.

1. Agreement to the Terms

By registering for and/or using RBC Verified by Visa you are deemed to have read, understood and accepted these Terms and Conditions.

2. Definitions

“Identity Details” means your personal identification information that allows us to identify you.

“Password” means the password that you choose when you register for RBC Verified by Visa and subsequently identify yourself with when using RBC Verified by Visa.

“VbV” means Verified by Visa, a 3-D secure password-protected identity-checking service designed to reduce the risk of online retail transactions processed through the Visa system.

“We”, “us”, “our” and “the Bank” mean RBC

“You”, “your” and “yours” mean the person who has entered into this agreement with us.

3. Registration

3.1. In order to use RBC Verified by Visa you must provide us with certain Identity Details so that we can verify that you are the authorised cardholder.

3.2. We may verify your Identity Details against information held by us and by independent third parties, and you agree to us using your Identity Details in this way.

3.3. You will be required to choose a Password that will form part of your access to the Verified by Visa service.

3.4. If any of the Identity Details you supply to us are inadequate or incomplete, or if we cannot verify your Identity Details, we may refuse your registration for RBC Verified by Visa.

3.5. Your failure to register for RBC Verified by Visa may result in your inability to use your RBC card for internet transactions which require authentication by us, and we accept no liability for failure to make these transactions.

4. Security

4.1. You are responsible for maintaining the confidentiality of your Password and you must not disclose it to anyone else, write it down or store it in a way that could be understood by anyone else.

4.2. If you suspect or know that someone else knows your Password you must inform us immediately. Please contact your Relationship Manager.

4.3. If you identify or believe that unauthorised transaction(s) have been carried out on your Account, you must inform us immediately. Please contact your Relationship Manager.

4.4. We may require you to change your Password at any time for security or administrative reasons. In this event we will notify you of the requirement by telephone or in writing.

5. Use of Information

5.1. We may supply the police or any prosecuting authority with any information obtained in connection with RBC Verified by Visa in order to allow them to investigate any suspected misuse of your Password.

5.2. We will not pass on any of your Identity Details or Password to any merchant or retailer.

5.3. We may however pass on your Identity Details to any third party which assists us in providing or administering RBC Verified by Visa.

6. Liability

6.1. You will be liable for all transactions resulting from the provision of your Password in using RBC Verified by Visa unless it is a result of fraud or due to our negligence or the negligence of any third party used by us in the provision of RBC Verified by Visa to you.

6.2. In circumstances where we are liable this liability will not extend to indirect or consequential losses such as loss of profit, or to special damages.

6.3. We shall not be liable for any failures in the RBC Verified by Visa service caused by computer or software failure, viruses, industrial disputes or other events beyond our reasonable control.

7. Termination

7.1. We may immediately terminate or suspend your use of RBC Verified by Visa if we suspect that:

- someone else is using or attempting to use your Password
- someone else knows your Password
- your Password is being used illegally
- you have breached these conditions or the conditions under which we have supplied you with RBC Visa debit cards.

7.2. We may terminate your use of RBC Verified by Visa with immediate effect if we are required to do so by any third party that assists us in providing the service, by any law or by any other requirement affecting us.

7.3. In circumstances not covered under 7.1 or 7.2 we may terminate your use of RBC Verified by Visa by giving you at least 30 days notice.

8. Amendment to Terms and Conditions

8.1. We reserve the right at our own discretion at any time or times to review and waive, vary or amend these terms and conditions and the practices relating thereto. Any such waiver, variation or amendment shall take effect immediately from the date that we provide written notice to you.

8.2. We may make amendments to these Terms and Conditions with immediate effect without notice to update or improve the RBC Verified by Visa service or if required to do so by any law or other requirement affecting us.

9. Governing Law

9.1. These terms and conditions are governed by and construed in accordance with the laws of Jersey. In any disputes arising from these Terms and Conditions both we and you agree and submit to the exclusive jurisdiction of the courts of Jersey except that nothing in this clause shall be taken to have limited our right to proceed in the courts of any other competent jurisdiction.