

SHOP SAFE Terms and Conditions

1. These terms are in addition to and are to be read in conjunction with the Cardmembers Agreement. Unless otherwise defined, all capitalised terms shall have the same meaning given to them in the Cardmembers Agreement.
2. You are not liable in the event of an unsuspected unauthorised use of your Card for E-Commerce Transactions if the following conditions are met ("**SHOP SAFE**");
 - (a) you have exercised vigilant care in safeguarding your Card from risk of unauthorised use;
 - (b) you immediately and without delay notify us upon discovery of the unauthorised use;
 - (c) you inform us of the unauthorised transactions within 30 days from the Card statement date or 60 days from the date of the relevant unauthorised transactions;
 - (d) you take all reasonable steps to help stop the use of the Card and provide information to us about the unauthorised use of the Card;
 - (e) you give us a police report, a legal document called a statutory declaration in the form approved by us, a completed dispute form (a copy of which will be provided by us to you) and/or any other document or information we require;
 - (f) our investigations (which may take at least 45 days from our receipt of the required documents from you) confirm your claim of unauthorised use of the Card;
 - (g) your account is in good standing; and
 - (h) you have complied with the Cardmembers Agreement.
3. SHOP SAFE does not apply:
 - (a) if the unauthorised transaction is a 3-D Secure Transaction; and
 - (b) if a PIN is used for the unauthorised transaction.
4. We will provide provisional credit to your Card Account in the amount of the alleged unauthorised transaction within 10 business days from our receipt of the required documents from you.
5. The provisional credit (including interest, where applicable) provided to you shall be debited from your Card Account if our investigations show that the alleged unauthorised use does not qualify for SHOP SAFE.
6. The following expressions shall have the following meaning:
 - (a) '**3-D Secure**' is an authentication technology which uses several layers of security to:
 - (i) pass information and query participants to authenticate the Cardmember during an online purchase; and
 - (ii) protect Card information as it is transmitted via the internet.
 - (b) '**3-D Secure Transaction**' means a transaction that is authenticated by 3-D Secure.
 - (c) '**Cardmember**' means Principal Cardmember and Supplementary Cardmember.
 - (d) '**E-Commerce Transactions**' means a Card transaction that is not made between a merchant and Cardmember at a physical payment terminal and is not a 3-D Secure Transaction.