



## Additional Terms and Conditions of use of SECURITY DEVICE SERVICE

In these Terms and Conditions:

**These Terms and Conditions shall be read in conjunction with the General Terms for Customer-Bank Transactions and the Terms and Conditions of Use of Eurobank Cyprus Ltd e-Banking**

“**Account Owner**” means the physical or legal person or other entity that holds an account with the Bank and has signed an application for security device service, which has been accepted by the Bank for the use by the Security Device User of the above service

“**Bank**” means Eurobank Cyprus Ltd, its subsidiaries and their successors and/or assignees.

“**VIP Credential**” consists of both a shared key and a unique VIP Credential ID. The shared key is protected by, and/or embedded in, a token or a software or hardware device (the ‘Security Device’)

“**VIP Network**” means a network of online service providers and enterprises who promote the use of stronger authentication to increase the security of their applications and better protect consumers against identity theft.

“**VIP Policy**” means the policy document for the VIP Network as set forth on [www.verisign.com](http://www.verisign.com) and as amended from time to time in accordance with its terms.

“**Symantec**” means the Symantec Corporation being responsible for the operation of the VIP Network

“**Security Device User**” means the person that has been provided with a Security Device following an approved application to the Bank by the Account Owner

### 1. Functions and Limitations of VIP Network and Credentials

- (a) **Review VIP Policy.** The Security Device service is provided subject to the VIP Policy (available at [www.verisign.com/repository](http://www.verisign.com/repository) or at request), which further explains and defines some of the terms used in these Additional Terms and Conditions.
- (b) **Limited Functionality of Credentials.** A VIP Credential is intended to help the Security Device User authenticate himself to the Bank and increase the level of security of his web/fax transactions. The Bank will use the VIP Credential to verify – with a higher degree of certainty, albeit not complete security – that the Security Device User is the one giving the Instructions. But, the VIP Credential is not failproof nor can it be used as a substitute for official proof of identity.
- (c) **Security Risks.** As there are inherent security risks on the Internet, the Security Device User must carefully consider the degree to which he chooses to rely on his VIP Credential.
- (d) **Contract Parties.** The agreement for provision of Security Device Service is between the Account Owner and the Bank. Symantec only operates the infrastructure to support the use of VIP Credentials across the VIP Network.

### 2. Rules of Use

- (a) **Obligation.** The Account Owner must ensure that the Security Device User accepts and complies fully and at all times with these Additional Terms and Conditions.
- (b) **Comply with these Additional Terms and Conditions, the VIP Policy and all laws.** The Security Device User must use the VIP Credential and any related service only in accordance with the General Terms for Customer-Bank Transactions, the Terms and Conditions of Use of Eurobank Cyprus Ltd e-Banking (where applicable), these Additional Terms and Conditions and the VIP Policy (available at [www.verisign.com/repository](http://www.verisign.com/repository) or at request) and all applicable laws and regulations.
- (c) **Accurate Information.** The Security Device User must provide accurate information and provide all information reasonably requested by Symantec or the Bank.
- (d) **Security Obligations.** The Security Device User must maintain secure possession of the VIP Credential and promptly notify the Bank in case of loss of possession for any reason (for example, if you change of mobile phone containing the VIP Credential or in case the token or hardware device which stores the VIP Credential is lost). The Security Device User may not let someone else use the VIP Credential.



(e) **Termination.** Symantec and the Bank may revoke the VIP Credential, each at its own discretion, if the Account Owner breaches these Additional Terms and Conditions or if the security or integrity of the VIP Network is compromised.

### **3. Disclaimers**

In light of the limited functionality of the VIP Credentials and VIP Network as defined in these Additional Terms and Conditions, the Bank and Symantec disclaim all warranties and representations and limit their liability for any losses or damages related to the use of the VIP Credential to the fullest extent possible under applicable law. The Account Owner's sole and exclusive remedy for any malfunction, deficiency or other dissatisfaction related to VIP Credentials is a claim against the Bank to issue a replacement VIP Credential.

### **4. Amendment of these terms**

The Bank is entitled at any time to amend, supplement or replace these Terms and/or the Instructions of Use of the Security Device Service. Any amendment and/or change to these Terms shall be effective (i) within two (2) months from the date that is notified to the Account Owner or (ii) at any time within the two (2) months notice period if the Account Owner notify his acceptance to such amendment and/or supplemented Terms. The Account Owner shall be deemed to have accepted such changes if he does not notify the Bank that he does not accept them before the proposed date of their entry into force. In case that the Account Owner does not accept the proposed changes has the right to terminate the Terms immediately and without charge before the date of the proposed application of the changes