

# Secure Online Shopping

Terms and Conditions

Effective at 1 July 2020



## Overview

St.George helps facilitate the Service for you without charge and is offered as part of St.George Secure Online Shopping to confirm your identity as the cardholder when shopping with a Participating Online Retailer.

Use of the Service is subject to these Terms and Conditions (**Terms**).

Some Participating Online Retailers may make it a condition that you must authenticate a transaction using the Service before they will accept your Card to complete your online transaction.

Any personal data used for the Service is not visible to or shared with any Participating Online Retailer.

You agree to the Terms each time you use your Card to make an online transaction at a Participating Online Retailer. If you do not agree, you may not be able to complete your transaction at a Participating Online Retailer.

We may amend these Terms at any time. You can review the most current version of these Terms at [stgeorge.com.au](https://stgeorge.com.au)

Please save or print a copy of these Terms for your records.

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# 1. Important Words

**“Account holder”** as provided in the Cardholder Conditions, is the person in whose name an account is conducted and who is responsible for all transactions on the account.

**“Card”** means any authorised Card issued by us to access a nominated account and includes a Debit Visa Card, Business Debit Visa Card, Mastercard® Credit Card, Visa Credit Card, and Mastercard Prepaid Card.

**“Cardholder Conditions”** means the relevant Credit Card Conditions of Use, Product Disclosure Statement, or terms and conditions – e.g. Transaction, Savings and Investment Accounts Terms and Conditions, Business Visa Debit Card Terms and Conditions, Corporate Mastercard Conditions of Use, Worldwide Wallet Product Disclosure Statement, and Amplify Business Credit Card Conditions of Use.

**“Internet Banking”** means St.George’s online banking service available at stgeorge.com.au including mobile banking unless specified otherwise.

**“Mobile Phone”** means the mobile device with the Australian mobile phone number you have provided to us as your contact number.

**“One Time Password”** or **“password”** means a randomly generated password that we send you to authenticate an online transaction. The One Time Password is sent to your Australian Mobile Phone by SMS or by email to the email address you have provided to us.

**“Participating Online Retailer”** means a merchant who has agreed to participate in the Service and is designated as a participating online Mastercard Identity Check™ or Visa Secure retailer.

**“Service”** means Mastercard Identity Check™ for Mastercard cardholders, and Visa Secure for Visa cardholders.

**“SMS”** means the telecommunications “short message service” technology which may allow text messages to be sent to your Mobile Phone.

**“we,” “us,” “our”** or **“St.George”** means St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 and its successors and assigns.

**“you,” “your,”** or **“yours”** means the cardholder using the Service, including any additional cardholder.

## 2. Cardholder Conditions

The provisions of the Cardholder Conditions relating to security and unauthorised transactions apply in relation to the Service as if your One Time Password were a "PIN" or "code" as defined in the Cardholder Conditions.

## 3. Description of Service

- a. The Service provides you with a way of increasing security for online transactions at Participating Online Retailers by reducing the likelihood of fraud for those transactions. The Service may also be used for transaction record keeping and reporting purposes, as well as to help resolve any transaction disputes.
- b. You may use the Service to make transactions online with Participating Online Retailers unless the use of the Service is terminated in accordance with clause 6.

## 4. Authentication

- a. When making an online transaction at a Participating Online Retailer, you may be required to enter a One Time Password in the password field to authenticate the transaction (before the Participating Online Retailer accepts your Card for the transaction). The password is only valid for single use.
- b. As part of the Service, we will provide you with a list of Mobile Phone numbers and email addresses that you have provided to us as your contact details. We recommend you select a Mobile Phone number or email address used only by you. If the Mobile Phone or email address is used by other people, they may receive, or be able to access your One Time Password.
- c. We don't charge you a fee for sending a One Time Password to your Mobile Phone number. However, your Mobile Phone service provider may impose fees and charges, including fees and charges for sending and receiving SMS messages. The payment of such fees and charges is the responsibility of the Mobile Phone account holder.
- d. If you are unable to enter your password in the One Time Password field, or if the authentication through the Service otherwise fails, the Participating Online Retailer may not accept your Card for that transaction.
- e. For security purposes, in the event that the allowable number of attempts to authenticate your identity have been exceeded, the transaction may not be able to be completed and your Card and any other Cards linked to your account may be temporarily blocked. The Account holder must contact St.George to unblock all Cards linked to the account.
- f. You should delete any message we send you containing the password once you have entered the password in the One Time Password field.

## 5. Updating your contact details

You must keep your nominated Mobile Phone number and email address current. You may update these details by:

- a. updating your email address by logging on to Internet Banking;
- b. contacting St. George using the number on the back of your Card; or
- c. visiting your nearest branch.

If you don't provide us with a correct Mobile Phone number or email address, you may not be able to proceed with your online transaction at a Participating Online Retailer.

## 6. Termination

Where it is reasonably necessary to do so, we may temporarily or permanently terminate the Service at any time, in accordance with the notice requirements set out in the Cardholder Conditions. You can continue to use your Card to make online transactions following termination.

Any records of transactions made using the Service prior to termination will be retained.

## 7. Dealing with Participating Online Retailers

- a. We do not endorse or recommend any Participating Online Retailer.
- b. Participating Online Retailers may impose restrictions on the use of your Card to make an online transaction.
- c. Please discuss any dispute you have in relation to a transaction you make using the Service with the Participating Online Retailer.



