

Terms and Conditions for the Use of Online Services Ed. (04/2010)

1. Online Services

The credit card issuer provides various services which are accessible on the internet (www.viseca.ch) (hereinafter referred to as "Online Services"), in particular the display of transactions ("MyAccount"), the provision of monthly statements in paperless, electronic format ("Self Servicing") and registration for secure payment methods on the internet ("3-D Secure"), as well as registration for SMS services ("SMS Service").

The cardholder must register for the means of identification applicable to the individual online services in order to be able to access the online services.

2. Applying/ Registering for "MyAccount"

The cardholder may apply for the free online service "MyAccount" at www.viseca.ch. For verification purposes, the cardholder must first provide information regarding his/her credit card details (e.g. credit card number, expiry date, birth date, amount of last monthly invoice, etc) as well as enter a valid e-mail address. A personal user name and password for the use of "MyAccount" can then be defined.

3. Use of "MyAccount" / Applying for Additional Online Services

Once confirmation of the successful activation of "MyAccount" has been received, the cardholder can log in to "My Account" by entering his/her user name and password in order to view the transactions made in the updated account overview. The transactions booked by the credit card issuer are usually updated once a day (except Sundays and Mondays as well as the day following a public holiday). In addition, the last monthly invoices prepared by the credit card issuer can be seen. The cardholder can register for additional Online Services provided by the credit card issuer under the heading "Services".

4. Confidentiality, User Name and Password

The cardholder is obligated to keep his/her user name in a secure location and not to transmit same to third parties. The cardholder shall keep passwords, as well as any other identification means confidential, shall not record same, not even in an encrypted fashion, and shall not pass same on to third parties. The password may not consist of easily determinable combinations, e.g. telephone numbers, birth dates, vehicle license plate numbers, name of the cardholder or any family members, etc. The credit card issuer rejects any and all responsibility should the cardholder not observe these Terms and Conditions and for any adverse consequences thereof.

5. Security

The cardholder acknowledges that, due to the open configuration of the internet or any other communication channels, and despite all the security measures taken by the credit card issuer, unauthorised third parties may gain access to the information technology system of the credit card issuer. In order to reduce this risk to a minimum, the cardholder shall use all the options available to protect the terminal equipment used by same (e.g. computer, mobile telephone, etc) namely by installing and regularly updating extensive anti-virus and internet security programmes as well as updates to the operating system used and the internet browser. The cardholder is liable for all the consequences which may arise due to any unauthorised interception of data by third parties. The cardholder acknowledges that the Online Services provided by the credit card issuer may not be available from time to time for technical or other reasons.

6. Amendments

The credit card issuer reserves the right to amend these Terms and Conditions for the Use of Online Services at any time.

7. Further Provisions

These Terms and Conditions shall have priority in the event of any contradictions between these specific Terms and Conditions and the credit card issuer's respective valid conditions for the use of credit cards. In addition to these Terms and Conditions, the cardholder shall also observe the additional Terms and Conditions brought to the cardholder's attention during the application/ registration process.