

General Terms and Conditions for use of the service 3D Secure Payments on the Internet with international debit and credit cards Maestro/Mastercard/ Visa issued by Piraeus Bank Bulgaria AD

I. Definitions

In the context of these, General Terms and Conditions the terms listed below shall have the following meanings:

1. **International debit/credit card** – a payment instrument in the form of a plastic card on which information is recorded electronically and which is used repeatedly to identify the Cardholder, for remote access to a bank account or credit limit and for performance of payment operations in compliance with the Bulgarian legislation, with the rules and regulations of the card operator Borika and/or the international card organization Mastercard/Visa, as well as with the conditions and procedures agreed between the payment instrument user and Piraeus Bank Bulgaria AD and used by the payment instrument user for the purpose of submitting a payment order.
2. **Service 3D Secure Payments on the Internet** – a service that enables the registration of international debit and/or credit card with the logo Maestro/Mastercard in the program Mastercard Secure Code and/or with the logo Visa in the program Verified by Visa in order to increase the security of online payments via virtual POS terminal.
3. **Mastercard Secure Code** – a program of international card organization Mastercard, developed based on 3D method for electronic protection of the Cardholder through his/her identification by way of registration in the program and verification of his bank card when carrying out payments online via virtual POS terminal that accepts this type of payment.
4. **Verified by Visa** - a program of international card organization Visa, developed based on 3D method for electronic protection of the Cardholder through his/her identification by way of registration in the program and verification of his bank card when carrying out payments online via virtual POS terminal that accepts this type of payment.
5. **Cardholder** – individual – an authorized payment service user, with whom the Bank enters into framework agreement for the issuance of a bank card and framework agreement for issuance of a credit card and in whose name the bank card is issued.
6. **3-D secret code** – a combination of characters, through which the Cardholder is identified in Internet payments to merchants participating in the program Mastercard Secure Code/ Verified by Visa. The secret code, along with the number of the bank card, are used to access the customer account.

II. General provisions

1. This document describes the conditions under which Piraeus Bank Bulgaria AD makes available to the Cardholder the usage of the program Mastercard SecureCode/Verified by Visa and the service "3D Secure payments on the Internet." These General Terms and Conditions supplement the framework agreement between the Cardholder and Piraeus Bank Bulgaria AD, on the grounds of which in the name of the Cardholder an international debit card and/or credit card Maestro/Mastercard/ Visa is issued, as well as Conditions to Framework Agreement of Piraeus Bank Bulgaria AD for issuance and use of bank debit card and Conditions to framework agreement for issuance of a credit card. These General Terms and Conditions apply until the time of termination of the service "3D Secure payments on the Internet" by the Cardholder.
2. Piraeus Bank Bulgaria AD provides the following options to the Cardholder for registration of international debit and credit card Maestro/Mastercard/Visa for the service " 3D Secure Internet Payments":
 - 2.1. Dynamic 3-D password:
 - 2.2.1. The Cardholder have to identify themselves for any internet transactions entering Dynamic 3D password, which has been received, via SMS on his/her phone during the transaction.
 - 2.2.2. The Dynamic 3-D password is only valid for the specific transaction. It is a unique password that is indicated via received SMS.
 - 2.2.3. The subscription for the service is done by the Bank. The Cardholder has to provide a mobile phone number on which to receive Dynamic 3-D password.
 - 2.2. Piraeus Bank Bulgaria AD reserves their right depending on the current legislation, the current risk situation and the market situation in the country, and may:
 - 2.2.1. Limit the offering of some of the opportunities for using and registering the service "3D Secure Payments on the Internet";
 - 2.2.2. Transform one kind of opportunity into another.
 - 2.2.3. Offer new possibilities to use and register the "3D Secure Payments on the Internet" service.
 - 2.2.4. Any changes under this Article will be introduced after notification to the Cardholder in accordance with the applicable legislation.
 - 2.2.5. Information on the possibilities for using and registering for the service as well as the changes related to the "3D Secure Payments on the Internet" service is published on the website of Piraeus Bank Bulgaria AD www.piraeusbank.bg.

III. Rights and obligations of Piraeus Bank Bulgaria AD

1. After a three-time entering of an incorrect secret code, Piraeus Bank Bulgaria AD shall block the access of the Cardholder to the service "3D Secure payments on the Internet". In order to unblock the access to the service, the Cardholder must contact the Bank.
2. Piraeus Bank Bulgaria AD shall not be held liable for any transactions carried out by third parties through properly used correct secret code due to improper storage and protection of the secret code on the part of the Cardholder
3. Piraeus Bank Bulgaria AD shall not be held liable for any direct or indirect losses, lost profits, not completed payments that have occurred as a result of using the service "3D Secure payments on the Internet", as well as any misuse of card data due to their improper protection by the Cardholder.
4. Piraeus Bank Bulgaria AD shall have the right not to accept for processing any challenge/claim in respect of any payment on the Internet if same does contain the necessary documents or if it has been submitted after the expiry of the time period provided for such purpose.
5. Piraeus Bank Bulgaria AD is entitled to collect from the Cardholder a charge for unreasonably challenging/claim as per the currently valid Tariff of the Bank in the event that the challenge has been proven as unfounded.
6. Piraeus Bank Bulgaria AD is not a party to the purchases being carried out by the Cardholder on the Internet and shall not be held liable for any disputes concerning the terms and conditions of purchase, delivery, quality, quantity, price, warranty terms and conditions.
7. Due to security considerations Piraeus Bank Bulgaria AD reserves, the right to refuse a payment by card on websites of certain Internet merchants in the event that the bank card is not registered for the service "3D Secure payments on the Internet".
8. Due to security considerations, Piraeus Bank Bulgaria reserves the right to limit the card payment on the Internet when the Cardholder has not provided a GSM number for receiving a Dynamic 3-D Password.
9. Piraeus Bank Bulgaria AD shall not be held liable because of technical, communication or other reasons, including the impossibility to receive "One- D Secret Code" via SMS, out of the control of the Bank due to which the Cardholder cannot temporarily use the service "3D Secure Payments on the Internet",.

IV. Rights and Obligations of the Cardholder:

1. The Cardholder is obligated to provide a mobile telephone number to which will receive a Dynamic 3-D password during the transaction.
2. All actions for registering a phone number for receiving a Dynamic 3-D Password and for the actual receiving a Dynamic 3-D Password may only be done personally by the Cardholder. Action by a procurator is not allowed.
3. The Cardholder is obligated to use his/her Dynamic 3-D Password by taking all necessary and sufficient actions against the discovery and usage by other persons.
4. The Cardholder is obligated to take all necessary and sufficient actions to protect and control his / her mobile phone (device) to which he / she receives SMS with the Dynamic 3-D Password against discovery or usage of the 3D password by other people not related to the payment for the specific transaction.
5. The Cardholder is obliged to use his/her secret code only personally.
6. The Cardholder must immediately inform Piraeus Bank Bulgaria AD upon compromising or suspected compromising of Dynamic 3-D Password as in such case the Cardholder must state his/her wish to block the card following the procedure described in the Terms and Conditions to the Framework Agreement of Piraeus Bank Bulgaria AD for issuance and use of bank debit cards and the Terms and Conditions to the Framework Agreement for a issuance of a credit card.
7. The Cardholder must immediately notify Piraeus Bank Bulgaria AD upon receiving any requests about the Dynamic 3-D Password, on the part of any source other than payment on the internet.
8. In the event of any disputes concerning any specific conditions for purchase of goods and services on the Internet (price, delivery, warranty, insurance), the Cardholder shall address the Internet merchant directly.
9. In the event of destruction, loss, damage, misappropriation of a bank card or the PIN/secret code being known to a third party, the Cardholder must notify Piraeus Bank Bulgaria AD immediately:
 - 9.1. in writing at a branch of Piraeus Bank Bulgaria AD or
 - 9.2. by calling tel.: 0700 12 002

V. Additional provisions

1. Piraeus Bank Bulgaria AD reserves the right to change these General Terms and Conditions by informing the Cardholder thereon in accordance with the procedure prescribed by the applicable laws before the entry into force of the respective change.
2. As regards any matters unsettled by these Terms and Conditions, the applicable legislation of the Republic of Bulgaria and the rules of Mastercard/ Visa shall apply.