

## **MasterCard®SecureCode™**

### **Description of the service**

MasterCard®SecureCode™ (hereinafter "3D Secure") is an internationally recognized standard of cardholder identification for online credit card payments when paying with MasterCard®. Its purpose is to increase security in online transactions, by reducing the chances of fraud for those transactions.

### **Subject**

The following provisions govern the relationship between CREDIT SUISSE (LUXEMBOURG) S.A. (hereinafter "CS") and the cardholder with respect to 3-D Secure. These provisions are in addition to the other regulations that apply to the credit card relationship between CS and the cardholder, in particular the Terms and Conditions for the use of the CREDIT SUISSE MasterCard ("T&C MC") and the General Terms & Conditions ("GTC") of CS. In case of discrepancies, the other provisions take precedence over the provisions below.

### **Special Provisions for using 3D Secure**

#### **1. Registration**

1.1 The cardholder must register online each card for the safe use in the internet with a retailer certified for this service via the link provided by CS for this purpose. This registration consists of the choice of a personal password through the cardholder in accordance with the guidelines such as defined under article 2 of the present provisions (hereinafter referred to as "Password"). This password must be subsequently entered for each transaction at participating merchants. In addition, the choice of a personal security message is required (hereinafter referred to as "Security Message"). The Security Message indicates to the cardholders that he is on a safe Internet connection authorized by CS. Without this registration, online transactions with a site that offers 3D Secure cannot be not be successfully completed.

1.2 The cardholder registers for each credit card online. The cardholder identifies himself by entering the information requested in the respective CS input screen. At each replacement, the cardholder must register again for the new card.

1.3 The registration for 3D Secure is free and takes place over an encrypted Internet connection.

#### **2. Obligation to exercise due diligence**

2.1 The Password and Security Message are to be stored with care and separate from each other and are to be kept confidential at all times. They may not be given to other persons. The password and the security message must not be written on the card or saved electronically. Passwords should not include

combinations that are easily ascertainable (e.g. telephone numbers, birthdays, car license numbers, the name of the Customer or names of family members). If there are grounds for suspecting that any other person has gained knowledge of the password and/or the security message, the cardholder must change the password and the security message immediately.

2.2 When shopping online, the password may be entered only if the input mask displays the security message as well as the as well as the Master-Card® SecureCode™ logo. If the security message is not displayed or if there is suspicion of misuse, the client service must be informed immediately (irrespective of any time difference) by calling the number on the back of the card.

2.3 CS can request at any time that the cardholder change the password or the security message.

#### **3. Liability**

3.1 If all obligations to exercise due diligence are complied with, the liability provisions of the underlying credit card relationship continue unchanged.

3.2 CS does not guarantee that 3D Secure will always be available at all times and is not liable for any damages resulting from disruption, interruptions (including necessary system maintenance) or overloading of the systems of CS, or of any of CS's commissioned third parties, except in cases in which CS is in breach of the standards of care and diligence customary in the business.

#### **4. Further provisions**

4.1 CS reserves the right to amend these provisions or to terminate 3D Secure at any time pursuant to the provisions stipulated in the T&C MC.

4.2. Applicable law and place of jurisdictions are based on the provisions of the underlying credit card relationship.