

## **One-Time-Password (OTP) Service**

### **Terms and Conditions (T&C)**

- 1) In line with the new online security verification, CardMembers are required to key in a 6-digit One-Time-Password (“OTP”) when making online transactions at participating 3D Secure merchants.
- 2) The “OTP” will be sent via SMS to the CardMember’s registered mobile phone number with MBFC. CardMembers are fully responsible to update the Principal CardMember’s and Supplementary CardMember’s latest mobile phone numbers with MBFC by calling our Customer Service Hotline at 03-2167 7600.
- 3) MBFC shall not be held responsible, in the event CardMember (be it Principal or Supplementary) does not receive the “OTP” due to mobile phone number not valid or not available and/or system failure (including but not limited to MBFC’s and 3<sup>rd</sup> party system, any electronic, mechanical, system failure or corruption, computer viruses, bugs or related problems, operating system malfunction, telecommunication network or internet or network failure, power breakdown or UPS breakdown or any other reason beyond the reasonable control that may be attributable to services provided by any relevant internet service provider, network provider or communication network provider or any other provider) which will result in CardMember not being able to make purchase online at participating 3D Secure merchants.
- 4) In event where CardMember require any services of and/or software support provided by third parties, who are not under MBFC control, to access and operate Services, MBFC do not warrant the security and confidentiality of information transmitted through the internet service provider, network provider or communication network provider or any equivalent system in any jurisdiction.
- 5) CardMember is solely responsible for CardMember’s computer, system or any device from which CardMember uses to access the service, including without limitation the maintenance, operation and permitted use of such computer, system or other device and that it is CardMember’s obligation to comply with any criteria imposed by MBFC from time to time with respect to CardMember’s computer, system or any device.
- 6) The “OTP” issued to the CardMember is strictly confidential and the CardMember shall not disclose the “OTP” to any person under any circumstances or by any means whatsoever. CardMember is fully responsible for all online transactions effected by the use of the “OTP”.
- 7) CardMember will receive “OTP” via SMS when abroad if the CardMember’s mobile phone number is on roaming mode at CardMember’s own cost of the prevailing Telco charges.