

## FNB Consumer Card

### Online Secure Disclaimer

1. *Online Secure uses a One Time PIN (OTP) to protect your FNB card against unauthorised use while transacting online.*
2. *By completing this process you are activating the card that you have selected only, please ensure that you activate Online Secure on all your FNB cards that have not yet been automatically activated.*
3. *You will be unable to use your FNB card for online purchases at participating retailers without entering your OTP.*
4. *Your participation, or failure to participate, does not affect your FNB card or account status, but will prevent you from proceeding with Online Secure transactions.*
5. *You agree to immediately notify us of any unauthorised use of your OTP.*
6. *Should you fail to notify us of any unauthorised use of your OTP or are negligent with your OTP, you may be liable for all unauthorised or fraudulent transactions.*
7. *You agree that the information provided is true, accurate, and complete.*
8. *FNB has the right to suspend, terminate, or refuse you access and use of Online Secure.*
9. *In order to use Online Secure, you must be registered for FNB Online Banking.*
10. *The use of Online Secure is applicable to online transactions only.*
11. *You agree to be bound by our Product, Card and Service Terms and Conditions, which can be viewed at [www.fnb.co.za](http://www.fnb.co.za)*
12. *In the event that you have a query regarding an Online Secure transaction, please call the number on the back of your FNB card for assistance.*

*I accept and agree to the disclaimer above.*