

## First National Bank Zambia Terms and Conditions- Online Secure

By transacting with an FNB Card, you agree to participate in Online Secure.

Should you fail to notify us of any unauthorised use of your FNB Card or are negligent with your Card, you may be liable for all unauthorised and/or fraudulent transactions.

You confirm that the information provided to FNB is true, accurate and complete. FNB will not be held liable for any incorrect, inaccurate, or incomplete details provided by you.

For your safety and security, FNB has the right to, within our discretion, suspend, terminate, or refuse you access and the use of Online Secure without notice. FNB will not be held liable for any losses, claims or damages of whatsoever nature, that may arise as a result of the suspension, termination or refute of access. We are not liable for any direct or indirect loss suffered by you arising from any malfunction, failure, or delay to Online Secure, any access channel, service channel or shared networks.

You will be authenticated by way of the FNB APP, specifically Smart inContact Message, that will require you to approve/decline authentication on the FNB APP. If we cannot reach you on the FNB APP, we will request your preferential verification method of receiving an OTP.

The use of Online Secure is applicable to online transactions only.

You are bound by our Product, Card and Service Terms and Conditions.

In the event that you have a query regarding an Online Secure transaction, please contact us on your preferred service channel for further assistance.