

Online fraud in the form of phishing and keystroke logging is on the increase. Your best method of protection against these and other scams is to be aware of their existence, understand the risks they pose and know how to recognise them so as not to respond to them. In our ongoing effort to protect you from being a victim of these activities, we will continue to update you on different forms of fraudulent online activity.

As part of our shared responsibility in protecting your confidential details, please take note that the bank is responsible for ensuring that your Business Payment Card Portal session is secure. However, you are responsible for taking precautions to prevent fraudulent activities on your account.

Disclaimer

- I acknowledge that information transmitted through the internet or any other communication system, including wireless communication system, is susceptible to unlawful access, distortion and monitoring, and that I am using the Business Payment Card Portal and software at my own risk.
- I undertake to inform you as soon as I become aware that a suspicious transaction has occurred on my account and to open a case with the South African Police Service. I will cooperate with Bidvest Bank and with the South African Police service in any investigation.
- I understand and accept that Bidvest Bank will not reimburse me for actual losses suffered due to fraudulent activity on my account unless I have complied with the safety measures described in the **Security Information** section on the Bidvest Bank website.
- I understand that, should I increase the transaction or daily limits on my account, I may increase the risk associated with transacting on my accounts via Bidvest Bank internet banking (Business Payment Card Portal). I confirm that I absolve Bidvest Bank from any loss arising from the maintenance of my transaction or daily limits.
- Should I respond to any e-mail requesting internet banking information such as my profile number, PIN and password or any personal details, and fraud is committed on my account, then I understand and agree that the bank will not be liable for any loss(es) that I may incur.

Should I access the Business Payment Card Portal facility from any publicly accessible venue, such as an internet café, there is the risk of keystroke logging or spyware attacks that may compromise my details. I therefore agree that, should I do my internet banking at such a venue, Bidvest Bank will not be liable for any loss (es) that I may incur.