

Terms & Conditions

Changes to Cumberland Card Terms and Conditions

We are updating the above terms and conditions with effect from early 2019 when revised copies will be available from your local branch or from our website. A summary of the main changes is set out below. Where existing clauses have been amended, only the new text is shown in **bold italics** for ease of reference.

Cumberland Card Terms and Conditions

Clause 1 – the terms “Identity details”, “Personal Message” and “Password” have been removed.

All further clauses relating to the above terms have also been removed.

Clause 1 – the term “OTP (One Time Passcode)” has been changed to read – “a six digit code that you will receive by SMS text message **when transacting online and where authorisation for the transaction is required using Verified by Visa.**”

Clause 1 – the term “Verified by Visa” has been changed to read – “a free service that provides additional security and protects your Visa Debit card against unauthorised online use”

Clause 7.9 has been changed to read – “When you use your card to make card transactions over the internet to purchase goods or services from participating organisations, **you may be required to authorise a transaction using Verified by Visa (VbV).** This is a service designed to reduce the risk of card fraud. If you do not have a mobile telephone number registered with us, you may not be able to make card transactions from participating organisations over the internet.”

Clause 7.10 has been added and states - “When you are making a transaction online, you may be asked to authorise your transaction using VbV. This will involve a One Time Passcode being sent to the mobile telephone number that you have registered with us. You will be asked to enter this passcode into the authorisation screen presented to you by the online merchant.”

Clause 12.2 has been amended to say - “You agree that use of VbV will represent your acceptance of these conditions and that continued use of VbV after revisions to these conditions shall constitute your agreement to such revised terms and any applicable published guidelines or rules.”

Clause 12.5 has been added and states – “When you are making a transaction online, you may be asked to authorise your transaction using VbV. This will involve a One Time Passcode being sent to the mobile telephone number that you have registered with us. You will be asked to enter this passcode into the authorisation screen presented to you by the online merchant.”

Clause 12.6 has been added and states - “If you do not receive the One Time Passcode to your registered mobile telephone, it has expired or you have entered the incorrect code multiple times, your transaction will be blocked and you may need to attempt to make your purchase again. If you experience any further issues, please call our Customer Services Team on 01228 403141.”

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The Cumberland

A member of the Building Societies Association

Cumberland Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority and is entered in the Financial Conduct Authority's Register under Register Number 106074.