

VERISIGN IDENTITY PROTECTION END USER AGREEMENT

NOTE! YOU WILL CONCLUDE A LEGALLY BINDING AGREEMENT WITH THE ISSUER OF THE CREDENTIAL IF YOU CLICK "I ACCEPT" OR DOWNLOAD OR USE THE CREDENTIAL. IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT, DO NOT CLICK "I ACCEPT" AND DO NOT DOWNLOAD OR USE THE CREDENTIAL.

~Functions and Limitations of VIP Network and Credentials~

You acknowledge the following:

- **Review VIP Policy.** You have reviewed and understood the VIP Policy (available at www.verisign.com/repository or at request), which further explains and defines some of the terms used in this Agreement.
- **Limited Functionality of Credentials.** You understand that a VIP Credential (for example, a digital certificate or token) is intended to help you authenticate yourself to VIP Network participants (for example, participating online merchants, banks and payment providers) and increase the level of security of your web transactions with these entities. The VIP participants will use the VIP Credential to verify – with a higher degree of certainty, albeit not complete security – that you are indeed who you say you are. But, the VIP Credential is not failproof nor can it be used as a substitute for official proof of your identity.
- **Security Risks.** You understand that as there are inherent security risks on the Internet, you must carefully consider the degree to which you choose to rely on your VIP Credential.
- **Contract Parties.** You understand that this Agreement is between you and the Credential Issuer. VeriSign operates the infrastructure to support the use of VIP Credentials across the VIP Network. The Issuer from which you applied for your Credential has contracted with VeriSign to deliver the Credential to you.
- **Data Privacy.** Credential Issuer, VeriSign and VIP Network participants will process, share and transmit your personal data through the Internet, worldwide, to authenticate you in the context of transactions you conduct with VIP Network participants and for purposes of administering the VIP Network.

~Terms and Conditions of Use~

You agree to the following and shall be held liable if you act in contradiction of these rules:

1. **Comply with this Agreement, the VIP Policy and all laws.** You must use the VIP Credential and any related service only in accordance with this Agreement, the VIP Policy (available at www.verisign.com/repository or at request) and all applicable laws and regulations.
2. **Accurate Information.** You agree to provide accurate information and to provide all information reasonably requested by VeriSign or the Credential Issuer.
3. **Your Security Obligations.** You will maintain secure possession of the VIP Credential and promptly notify the Credential Issuer if you lose possession for any reason (for example, if you change your mobile phone containing the VIP Credential or if you lose the token or hardware device which stores the VIP Credential). You may not let someone else use your VIP Credential.
4. **Termination.** VeriSign and the Issuer may revoke your VIP Credential, each at its own discretion, if you breach this Agreement or if you compromise the security or integrity of the VIP Network.

~Disclaimers~

In light of the limited functionality of the VIP Credentials and VIP Network as defined in this Agreement, **Credential Issuer and VeriSign disclaim all warranties and representations (Credentials are issued "AS IS"!) and limit their liability for any losses or damages** (whether based on contract, tort, statute or any other legal theory) related to your use of the VIP Credential to the fullest extent possible under applicable law. **Your sole and exclusive remedy for any malfunction, deficiency or other dissatisfaction related to VIP Credentials is a claim against the Credential Issuer to issue a replacement VIP Credential.**