

## Olivier Online Payments – Terms and Conditions

Olivier Mutual Society (the “Company” or “Olivier”) payment gateway (“Olivier Online Payments”) is an online payments service intended to ease the settlement of your Olivier insurance contract(s)’ contributions (the “Service”). These Terms and Conditions apply to any consumer of Olivier Online Payments (the “User”).

### Acknowledgment

These are the Terms and Conditions governing the use of this Service and the agreement that operates between You and the Company. These Terms and Conditions set out the rights and obligations of all Users regarding the use of the Service.

Your access to and use of the Service is conditioned on Your acceptance of and compliance with these Terms and Conditions. These Terms and Conditions apply to all visitors, users and others who access or use the Service.

By accessing or using the Service You agree to be bound by these Terms and Conditions. If You disagree with any part of these Terms and Conditions, then You may not access the Service.

### Payments:

We may provide paid products and/or services within the Service. In that case, we use third-party service for payment processing (e.g: payment processor).

We will not store or collect your payment card details. That information is provided directly to our third-party payment processor whose use of your personal information is governed by their Privacy Policy. This payment processor adheres to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, Mastercard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

The payment processor we work with is:

- **NetCommerce SAL**

Please visit their website for further information: <https://www.netcommercepay.com>

### Privacy Policy:

Olivier M.S. is committed to safeguarding the data privacy of all Users of Olivier Online Payments and website. Personally identifiable information (referred to as “Data”) collected is for processing your online payments to Olivier M.S. policies and to improve our Service. Data collected are full name, phone number, email address, and details related to your Olivier insurance policy as provided by Olivier staff. Such Data will never be shared with any third party, nor will it be used for reasons outside of its original intended purpose.

Olivier does not collect any banking, credit card, or debit card details. The latter are automatically redirected to our payment processor which follows the PCI-DSS standards overseen by the PCI Security Standards Council.

It is the User's rights to contact us for any change or deletion requests of any data submitted on Olivier Online Payments.

**Cancellation of your contract:**

For cancelations, refunds, or any other amendment to your contract following your use of Olivier Online Payments, please get in contact with us so we can serve you in accordance with your policy's general and special terms and conditions.

**Laws and Regulation:**

The laws and regulations of The Republic of Lebanon shall govern these terms and your use of the Service.

**Termination:**

We may terminate or suspend your access immediately, without prior notice or liability, for any reason whatsoever, including without limitation if you breach these Terms and Conditions.

Upon termination, your right to use the Service will cease immediately.

**Changes:**

We reserve the right, at our sole discretion, to modify or replace these terms at any time. If a revision is material, we will make reasonable efforts to provide at least 15 days' notice prior to any new terms taking effect. What constitutes a material change will be determined at our sole discretion.

It is the responsibility of the User to have read the Terms and Conditions before Using the Service.

**Disclaimer:**

The Service is provided to the User "AS IS" and "AS AVAILABLE" and with all faults and defects without warranty of any kind. To the maximum extent permitted under applicable law, the Company, on its own behalf and on behalf of its Affiliates and its and their respective licensors and service providers, expressly disclaims all warranties, whether express, implied, statutory or otherwise, with respect to the Service, including all implied warranties of merchantability, fitness for a particular purpose, title and non-infringement, and warranties that may arise out of course of dealing, course of performance, usage or trade practice. Without limitation to the foregoing, the Company provides no warranty or undertaking, and makes no representation of any kind that the Service will meet Your requirements, achieve any intended results, be compatible or work with any other software, applications, systems, or services, operate without interruption, meet any performance or reliability standards or be error free or that any errors or defects can or will be corrected.

Without limiting the foregoing, neither the Company nor any of the company's delegates and affiliates makes any representation or warranty of any kind, express or implied: (i) as to the operation or availability of the Service, or the information, content, and materials or products included thereon; (ii) that the Service will be uninterrupted or error-free; (iii) as to the accuracy, reliability, or currency of any information or content provided through the Service; or (iv) that the Service, its servers, the content, or e-mails sent from or on behalf of the Company are free of viruses, scripts, trojan horses, worms, malware, timebombs or other harmful components.

**Limitation of Liability:**

Under no circumstances shall the Company, nor any of its agents, delegates, employees, or affiliates, be liable for any special, incidental, or indirect damage, cost or loss suffered as a result as your Use of the Service. Such damages include but are not limited to loss of profit, data, goodwill, or other intangible losses; whether we have been notified of the possibility of such damages, and even if a later action fails to provide any remedy or solution.

**Disputes Resolution:**

If you have any concern or dispute about the Service, you agree to first try to resolve the dispute informally by contacting the company.

**Consent:**

By using the Olivier Online Payment service, you automatically consent to the above stated Terms and Conditions and agree to claim full responsibility and bear any risk that might arise because of you using this service. If you do not agree to the new terms, in whole or in part, please stop using the website and the Service.

**Contact Us:**

If you have any questions about these Terms and Conditions, you can contact us by email:  
[info@mutuelleolivier.com](mailto:info@mutuelleolivier.com)