

Online Service Agreement

What is covered by this Service Agreement?

This Online Service Agreement applies to all Libro Credit Union Limited (“Libro”) Owners effective January 1, 2020 who use Libro mobile and computer banking using the internet.

By clicking “I agree”, or by using the online service, you agree to be bound by the terms of this Online Service Agreement. The consideration for entering into this Online Service Agreement is being granted access to Libro’s online service. This Online Service Agreement is in addition to, and does not replace, the Libro Service Agreement, which is [available here](#).

Interac e-Transfer and Western Union Money Transfer Services

By turning on Two-Step Verification or Enhanced Security you are able to take advantage of Interac e-Transfer and Western Union Money Transfer services.

Interac e-Transfers

Definition: “Interac e-Transfers” means the service provided by Interac and offered to Owners as a part of Libro’s Online Services. This service allows Owners to send and receive money to another person provided they hold a Canadian dollar account with another Canadian financial institution;

You understand that Interac e-Transfer is a service provided by Interac and offered as a part of Libro’s Online Services. This service allows you to send money to another person and receive money, provided they hold a Canadian dollar account with another Canadian financial institution. You understand that there are limits to the amount of money that you can send and receive. These limits are applied daily, weekly and monthly. The limits for outbound transactions are set by Libro at its discretion and are subject to change without prior notice to you. You are responsible for ensuring that the correct e-mail address for the intended recipient is provided. The receiving financial institution may charge a fee to the recipient. Terms and conditions may vary by institution. More information about e-Transfers can be found on Libro’s public website.

Western Union Money Transfers

Definitions: “WUC” means Western Union Financial Services (Canada) Inc. “Western Union Services” means the money transfer service provided by WUC that facilitates the sending or receiving of money transfers through Direct Services to or from WUC and the WUC agent network.

Western Union Services: If the Depositor uses the Western Union Services, the Depositor acknowledges and agrees that:

1. the Depositor must accept WUC’s terms and conditions before authorizing a Transaction using the Western Union Services;
2. the Account will be debited or credited, as the case may be, as soon as the Depositor authorizes a Transaction;

3. Libro will not be responsible or liable for any losses or damages incurred as a result of funds held and/or limits set by the Financial Institution, WUC, Acxsys Corporation, or any member of the WUC agent network;
4. Libro may cancel a Transaction if it has reason to believe that a mistake has occurred or if it believes that the Transaction is a product of unlawful or fraudulent activity;
5. all disputes will be handled directly between the sender and the recipient, without the participation of Libro or any other party;
6. your joint Account holders, if any, may see the details of your Western Union Services Transactions;
7. Libro may refuse to provide Western Union Services for the Depositor; and
8. Libro will not be liable for any cost, expense, loss, damage, or inconvenience of any nature or kind whatsoever arising as a result of a delay in processing a Transaction or for Transactions claimed by someone other than the intended recipient.

Online Obligations:

When using the online service, Owners must keep the following obligations in mind, which summarize more detailed provisions in the Libro Service Agreement.

1. All Electronic Signature information [passwords, security codes, Personal Identification Numbers (PINs), etc.] must be kept secret and confidential. You may not show or tell them to any other person, not even family members.
2. Do not record Electronic Signature information in a form that can be read by others.
3. Do not use easily guessed Electronic Signature words or codes such as those based on consecutive numbers, address, phone number, birth date, etc.
4. Take all reasonable precautions to prevent others from hearing, seeing or otherwise learning the Electronic Signature information including when keying the information on a private or public computer station or while using the phone.
5. You are responsible for all activity that occurs under the usage of your Electronic Signature. You, not Libro, are liable and responsible for any and all losses created by your failure to maintain Electronic Signature information confidential. The onus is on you to establish that this confidentiality has not been breached.

I agree