

Terms and Conditions

VM Assist by Victoria Mutual Building Society (VMBS)

1. Introduction

These Terms and Conditions govern the use of VM Assist, an online platform provided by Victoria Mutual Building Society (VMBS) designed to facilitate communication between VMBS and its customers regarding service requests and account management support. In these Terms and Conditions “VMBS” “Us” and “Our” refer to Victoria Mutual Building Society and “You” and “Your” refer to the customers of VMBS. By using VM Assist, You agree to these terms, which form a binding legal agreement between You and VMBS.

2. Eligibility and Registration

To use VM Assist, You must be a VMBS account holder in good standing. You are required to provide accurate and current information during registration and maintain the confidentiality of Your login credentials. Any breach of security or unauthorized use of Your account must be immediately reported to VMBS.

3. Services Offered

VM Assist provides the following non-financial services:

- - Submission and tracking of service requests (e.g., account updates, document requests)
- - Inquiries about VMBS products and services
- - Secure communication with VMBS customer service

4. Prohibited Uses

You may not use VM Assist for any unlawful or prohibited purposes, including but not limited to:

- - Committing fraud
- - Engaging in phishing or identity theft
- - Transmitting harmful or malicious software

5. Privacy and Data Protection

VMBS is committed to protecting Your privacy. Personal information collected through VM Assist is used solely for the purpose of processing Your requests and improving service delivery. VMBS complies with all applicable privacy laws and regulations.

6. Changes to Terms and Conditions

VMBS reserves the right to modify these Terms and Conditions at any time (“updated Terms and Conditions”). Any changes made will become effective immediately upon posting to the VM Assist platform. Your continued use of VM Assist **after** any changes made, confirms Your acceptance of the updated Terms and Conditions.

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7. Intellectual Property

All content provided on VM Assist is owned by or licensed to VMBS and is protected by copyright, trademark, or other intellectual property laws. You are granted a limited license to access and use VM Assist for its intended purposes only and You are not permitted to infringe on Our intellectual property rights.

8. Limitation of Liability

VMBS will not be liable for any direct, indirect, incidental, special, or consequential damages arising out of or in connection with Your use of VM Assist, except where prohibited by law or by these Terms and Conditions.

9. Indemnification

You agree to indemnify and hold harmless VMBS, its directors, officers, employees, and agents from any claims, damages, losses, liabilities, and expenses arising out of Your breach of these Terms and Conditions or Your misuse of VM Assist.

10. Termination and Suspension

VMBS reserves the right to suspend or terminate Your access to VM Assist if You violate these Terms and Conditions or engage in activities that may damage the reputation or operation of VMBS.

11. Governing Law

These Terms and Conditions are governed by the laws of Jamaica.

12. Contact Information

For any inquiries or concerns regarding these Terms and Conditions or VM Assist, please contact the VMBS Member Engagement Centre using the contact details provided on the VMBS website.

13. Updates and Maintenance

VMBS reserves the rights to perform scheduled and in some instances, unscheduled maintenance to improve and maintain the performance of VM Assist. Users will be notified of planned maintenance activities and their potential impacts in advance through notifications on the platform or via email. VMBS shall not be liable for any inconvenience or loss caused as a result of any maintenance performed.

14. Disclaimer of Warranties

VM Assist is provided 'as is' and 'as available' without any warranty of any kind, either express or implied, including but not limited to the implied warranties of merchantability, fitness for a particular purpose, or non-infringement. VMBS does not guarantee that VM Assist will always be safe, secure, error-free, or timely; nor does it guarantee that VM Assist will always function without disruptions, delays, or imperfections.

15. Third-Party Links and Services

VM Assist may contain links to third-party websites, advertisers, services, special offers, or other events or activities that are not owned or controlled by VMBS. VMBS does not endorse

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or assume any responsibility for any such third-party sites, information, materials, products, or services. If You access a third party website from VM Assist, You do so at Your own risk, and You understand that this Agreement and VMBS's Privacy Policy do not apply to Your use of such sites.

16. Data Retention and Deletion

VMBS will retain personal information as long as necessary and solely to fulfill the purposes for which it was collected and to comply with applicable laws. Users can request the deletion or anonymization of their personal data by contacting customer support, subject to legal and regulatory constraints.

17. Jurisdiction and Dispute Resolution

This Agreement shall be governed by the laws of Jamaica. Any disputes arising out of or related to the Agreement or the services provided by VM Assist shall be resolved through arbitration, if not settled amicably between the parties. The arbitration will be conducted in Jamaica according to the rules of the Jamaican Arbitration Association.

18. Feedback and Suggestions

VMBS welcomes feedback and suggestions for improvements to VM Assist. By submitting feedback, users agree that they are not entitled to any compensation by VMBS and that VMBS may use the feedback without any additional compensation to them.