

CIBC FirstCaribbean bizline™ Visa Business Debit Card



Cardholder's Guide



FirstCaribbean
International Bank

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Welcome

Welcome and thank you for choosing the **CIBC FirstCaribbean bizline™ Visa Business Debit Card**. This is the debit card that has been designed exclusively for business owners like you.

Your CIBC FirstCaribbean bizline™ Visa Business Debit Card lets you conveniently pay for purchases using funds deducted directly from your linked business bank account at CIBC FirstCaribbean. Use your card to:

- Make business purchases and payments wherever Visa cards are accepted
- Pay for goods and services at the point-of-sale (POS) register; when travelling overseas; or when doing business online
- When necessary, obtain cash from your business bank account from any cash dispenser worldwide that accepts Visa or PLUS cards

Using your Visa Business Debit card, you eliminate the need to pay business expenses using your personal debit card or credit card. You also reduce business costs by avoiding credit charges and eliminating the payment of fees for cheques, drafts and wires.

Your business record-keeping is made simpler as all card activity is shown on your detailed bank account statement - updated in real time - with six months' history always available online.

The CIBC FirstCaribbean bizline™ Visa Business Debit Card also offers special benefits such as Travel Accident Insurance coverage and Visa Purchase Protection that provide you with increased security and peace of mind while you do business.

This Cardholder's Guide explains everything you need to know to make full use of your new card. We suggest that you read this guide in full to discover your card's features & benefits and that you keep it at hand for future reference.

First Things First

Activate Your Card

When you receive your new CIBC FirstCaribbean bizline™ Visa Business Debit Card you will need to activate your card before first use. To activate, call the Customer Care number shown on the back of your card or at the end of this guide.

If your business has been issued with multiple cards on your account, each card will need to be activated separately by each cardholder. By activating the card, all cardholders agree to be bound by the terms and conditions of the FirstCaribbean Visa Debit Cardholder Agreement as amended by FirstCaribbean International Bank from time to time.

The Visa Business Debit Advantage

Your CIBC FirstCaribbean bizline™ Visa Business Debit Card is the solution to your business payment needs that offers more convenience and more control, at lower cost.

- Make business purchases and payments wherever Visa cards are accepted
- Make deposits at any CIBC FirstCaribbean instant Teller™
- Withdraw cash from your account at any Visa or PLUS-branded ABM worldwide
- No transaction fee is charged on point-of-sale (POS) or online purchases
- Purchases immediately debit your business bank account - your balance is updated in real time
- All card activity is shown on your account statement
- You can monitor your account activity in real time using our free Internet Banking service, with six months transaction history available
- If your card is lost or stolen, you can receive an emergency card and may request emergency cash

Please note that the Visa Business Debit card is not a credit card and the dollar amount of purchases made with this card will be deducted from your linked business bank account.

Accessing Your Accounts

Your card allows access to your Primary linked bank account for point-of-sale transactions and online payments. At a CIBC FirstCaribbean Instant Teller™ you can access both your Primary and Secondary accounts.

At the Point-of-Sale

If prompted to select “Debit” or “Credit” at the point-of-sale terminal, select “Credit”. The Visa Business Debit card is not a credit card but is meant to be processed in this way.

Obtaining Cash

You can use your Visa Business Debit card to withdraw cash from your account in local currency from any CIBC FirstCaribbean Instant Teller™ or from any other Automated Banking Machine (ABM) or cash dispenser that displays the Visa or PLUS logo. There are over a million cash dispensers around the world allowing you instant access to cash 24 hours a day, 7 days a week.

Daily Limits

For your protection, there are limits on the number and value of purchase & cash advances that you may make with your Visa Business Debit card in any one day. However, your daily limit can be temporarily increased to accommodate a large value transaction. To do so, call our Customer Care team or visit any CIBC FirstCaribbean branch. For details of the limits, call Customer Care.



Personal Identification Number (PIN)

Selecting Your PIN

A Personal Identification Number (PIN) is used with your Visa Business Debit card when you wish to withdraw cash from a cash dispenser.

After you have first activated your card, you should select your own PIN by calling the Customer Care telephone number and following the automated voice prompts.

Never keep your PIN with your card and never disclose it to anyone else. You should memorise it and do not write it down. Never give your PIN when paying for goods or service by phone, post or online.

Choosing a PIN

Never select a four-digit portion of your Visa Business Debit card number for use as your PIN. Never use the expiry date of the card as your PIN. Never select any of the following restricted numbers when changing your PIN.

Restricted PINs:

0000	1111	3000	5000	7000	9000
0100	1234	3333	5555	7777	9999
0123	2000	4000	6000	8000	
1000	2222	4444	6666	8888	

How to Change Your PIN

- You can change your PIN by calling CIBC FirstCaribbean's Customer Care number and following the voice prompts
- You can request a printed PIN by calling Customer Care
- You can also change your PIN at any CIBC FirstCaribbean Instant Teller™ in the home country where the card was issued (you must know your existing PIN to do so)

US Dollar cards

If you have a US Dollar-denominated Visa Business Debit card, PIN change at an Instant Teller™ is available

only in the following countries: Anguilla, British Virgin Islands, Cayman Islands, Curaçao, St. Maarten, Trinidad & Tobago and Turks & Caicos Islands. In all other countries, you should call our Customer Care number and follow the voice prompts to change your PIN.

If You Forget Your PIN

- You may select a new one by calling CIBC FirstCaribbean's Customer Care number and following the voice prompts
- You may contact Customer Care to request a printed copy

Using Your Visa Business Debit Card

At the Point-of-Sale

There are over 24 million locations in the Caribbean and around the world where you can use your CIBC FirstCaribbean bizline™ Visa Business Debit Card - just look for the Visa symbol. When paying, simply swipe your card, sign the slip and the purchase amount will be deducted directly from your linked business bank account. Remember to check the amount of the transaction before you sign and retain all slips to reconcile with your electronic or paper statements.



Internet Purchases

Your Visa Business Debit card can be used to make purchases over the internet. On the checkout page of the merchant's website, you will need to fill in your delivery and card details to complete the transaction. The total amount of the online purchase will be deducted directly from your linked business bank account. Please remember to reconcile your internet purchases with your electronic or paper statements.

To minimise the risk of fraud, give your card details only to reputable and secure websites, usually identified by URLs that start with the letters "https" instead of "http".

Telephone Purchases

You can use your Visa Business Debit card to purchase items over the telephone. The purchase cost will be deducted directly from your linked business bank account. When you speak to the merchant, they will ask you for several details. These will include your card number, your full name as it appears on the card, your card expiry date as well as your full address details. Please remember to reconcile your telephone purchases with your electronic or paper statements.

Mail Order Purchases

If you want to buy something from a catalogue, you will find space on the order forms to complete your Visa Business Debit card details along with your name and address. The total amount of the purchase will be deducted directly from your linked business bank account. Please remember to reconcile your mail order purchases with your electronic or paper statements.

CVV

When making a purchase over the internet or by telephone, you may be asked for the 3-digit number printed on the signature panel on the reverse side of your card. This number, referred to as the CVV number, is unique to your card and is a further security feature. With these details, the retailer can complete your transaction.

Verified by Visa

Verified by Visa is an innovative service that offers you a more secure internet shopping experience when you use your Visa Business Debit card online.

Using a personal password that you create for your Visa Business Debit card, you gain an extra level of protection against unauthorised use of your card. Once you register your *Verified by Visa* password, no one can use your Visa Business Debit card number at participating online stores without it. To register or obtain more information on this service, visit cibcfib.com.



Services, Benefits and Protection

Your CIBC FirstCaribbean bizline™ Visa Business Debit Card lets you enjoy a superior benefits package and exclusive services designed to facilitate your business needs at home and around the world.

Services

- International Customer Service 24x7
- Emergency Card Replacement
- Emergency Cash Advance
- Travel Assistance Worldwide

Protection

- Travel Accident Insurance up to US\$250,000
- Auto Rental Insurance worldwide

Premium Benefits

- Purchase Protection up to US\$5,000
- Corporate Liability Waiver up to US\$15,000

Below we provide a brief outline of each of these benefits. Should you require further information on any specific conditions that may apply, please call our Customer Care team. Offers and benefits are subject to change without notice.

Services

International Customer Service

Lost your card? Can't get your baggage because it is delayed? Do you need to book a flight or send someone a gift? Don't worry: you have Visa. Wherever you are, you can call our Customer Care team to obtain assistance 24 hours a day, 365 days a year, to help with anything you need, from sending flowers to locating the nearest ABM or sending you a replacement card or emergency cash advance.

Call CIBC FirstCaribbean Customer Service at the toll-free number shown at the back of your card.



Emergency Card Replacement

Should your Visa Business Debit card be lost or stolen, simply call the CIBC FirstCaribbean Customer Care team or Visa Customer Service Centre. The card will immediately be blocked and a replacement card sent for you as quickly as possible. A temporary card can be issued by Visa within as little as one business day; requests for rushed delivery of a card from CIBC FirstCaribbean will be fulfilled within 3-5 days. A fee will apply for this emergency service.

Emergency Cash Advance

If your Visa Business Debit card is lost or stolen, you can request an emergency cash advance on your account, subject to approval by CIBC FirstCaribbean. The Visa Customer Service Center will make all necessary arrangements to send you the cash - wherever you are - through the fastest method available.

Services, Benefits and Protection cont'd

Travel Assistance Services

Your Visa Business Debit card provides free travel assistance services so you can travel with increased safety and save time and money. You can receive information and assistance 24 hours a day, 7 days a week, simply by calling the Customer Service telephone number shown on the reverse of your card.

You can use Visa Travel Assistance for help with planning any personal or business trip and - should the unforeseen happen - receive assistance with lost travel tickets or lost baggage, or in the event of a medical emergency.

Protection

Travel Accident Insurance

Purchasing tickets for air, sea or rail travel with your CIBC FirstCaribbean bizline™ Visa Business Debit Card automatically entitles you to Travel Accident Insurance coverage. In the event that you, your spouse or dependent children under 23 years of age are injured while travelling, each of you will be protected for up to US\$250,000. This coverage is worldwide and is a useful complement to other travel and medical insurance, which you may still wish to arrange.

Our Customer Care team is available to provide additional information or answer any queries about your card's insurance coverage.

Auto Rental Insurance

When you rent a vehicle using your CIBC FirstCaribbean bizline™ Visa Business Debit Card, anywhere in the world, you will be covered by Visa's Auto Rental Insurance at no additional cost. This provides coverage for the vehicle in the event that it is lost, stolen or damaged, up to the value of the vehicle. To be eligible for coverage under the Visa Auto Rental Insurance program, we ask that you decline the coverage offered by the auto rental company.

Visa Premium Benefits

Purchase Protection

If something you purchased entirely using your Visa Business Debit card is damaged or stolen within 45 days of purchase, you're protected. Most new purchases are protected against theft or damage for 45 days from the date of purchase by insurance that covers its repair or replacement cost. Coverage is limited to the cost of most new products and items you buy for your own use or as a gift (excluding delivery and transportation costs), up to US\$1,000 per item and US\$5,000 per cardholder account per year.

Corporate Liability Waiver

This program will waive liability of your business for any unauthorised charges to your CIBC FirstCaribbean bizline™ Visa Business Debit Card up to US\$15,000, provided that your business has complied with the terms of the insurance. Further details are available from our Customer Care team.

Reconciling Your Purchases

When your bank account statement arrives, you should review your transactions and charges carefully. This review should be performed at least monthly. When reconciling your purchases, confirm that all of your Visa Business Debit card and other transactions are recorded accurately. You should also monitor your account balances to ensure that your accounts have sufficient funds. Accounts with insufficient available funds will be assessed the usual Non-Sufficient Funds (NSF) fee and other relevant fees.

If your Visa Business Debit card is linked to an account for which you do not receive monthly statements, you can use CIBC FirstCaribbean's Internet Banking service to keep track of your account activity online, day or night. Contact our Customer Care team to register for this free service.



Safety and Security

Lost, Stolen or Damaged Card

If your card is ever damaged, destroyed, lost or stolen, please call Customer Care or contact your local CIBC FirstCaribbean branch to request a replacement card. On our receiving notification by telephone, the card will immediately be blocked. However, the card will not be replaced until we receive from you a written request for a replacement card. You must confirm in writing within seven (7) days of making the initial report. After you receive your replacement card, you may continue to use your existing PIN.

Fighting Fraud

Your Visa Business Debit card is your direct link to your money, so follow these simple precautions to keep your card safe and to protect yourself should it be lost, stolen or misused.

- **Keep track of your card.** If you discover your card missing, notify us immediately by telephoning the Customer Care team at the number shown in this guide.
- **Sign your card as soon as you receive it.** A signed card gives you protection from fraud. An unsigned card is a crook's friend as, by signing the card himself, he can more easily defraud your account.
- **Check your statements carefully.** Report any unauthorised or unusual transaction to us as soon as possible.
- **Always take your receipts.** Your receipt contains your card details and is your transaction record. Never leave it behind at the merchant or at an ABM.
- **Always ensure that your card is returned.** After a purchase or use at an ABM, return the card to your purse or wallet.
- **Check the numbers.** Before signing, make sure the purchase amount and currency are correct.
- **Be cautious when using your card at an ABM.** Watch for people trying to see your PIN or account balance. Always shield the screen and keypad and always be careful when using an ABM after dark.

Reconciling Your Purchases cont'd

To Dispute a Transaction

If you wish to dispute a transaction or charge relating to your Visa Business Debit card, please call Customer Care or speak to your Relationship Manager or Business Banker. You must confirm the dispute in writing to your branch within 65 days of the transaction posting date. Our Customer Care team is available to provide additional information or answer any queries about your card's insurance coverage.

Safety and Security cont'd

- **Keep your PIN safe.** Never keep your PIN with your card and never disclose it to anyone else. You should memorise it and do not write it down.
- **Please notify us before travelling.** Let our Customer Care team know of plans for any upcoming travel during which you intend to use your card. With this information, we'll be better able to protect you from fraudulent card activity when you are away from home and so avoid inconvenience.



Cardholder Agreement

Included in this Cardholder's Guide is a copy of your FirstCaribbean Visa Debit Cardholder Agreement. We may change this Agreement from time to time, by mailing a notice to you at the most recent address appearing in our records, by notifying you of the change by statement message on your issued statement, or by making the updated Agreement available via our website at cibcfib.com.

Alternatively, you may visit any CIBC FirstCaribbean branch to obtain a most recent copy of your Agreement.

Talk to Us

If you ever have any challenges or queries regarding the use of your Visa Business Debit card, contact our Customer Care team by telephoning the number shown below. Have your card with you, as you will need to tell the customer service agent the numbers on your card. We are committed to handling your issue within 48 hours of receipt.

Please advise us immediately if your address or contact details change. This will ensure that you continue to receive important information and updates that we communicate to our cardholders from time to time.

FirstCaribbean Visa™ Debit Cardholder Agreement

Rev. 8757-FC-15/01

The FirstCaribbean Visa™ Debit Cardholder Agreement (“Agreement”) provides and explains the terms and conditions governing the use of the Visa Debit Card at all times. Please read it carefully and retain the Agreement for Your records. Words and phrases used in this Agreement shall be construed so that the singular includes the plural and the plural includes the singular. The words “Bank”, “FirstCaribbean”, “we”, “our” and “us” refer to FirstCaribbean International Bank (Barbados) Limited or FirstCaribbean International Trust and Merchant Bank (Barbados) Limited or FirstCaribbean International Finance Corporation (Barbados) Limited or FirstCaribbean International (Bahamas) Limited or FirstCaribbean International Bank (Cayman) Limited or FirstCaribbean International Finance Corporation (Cayman) Limited or FirstCaribbean International Bank (Curaçao) N.V. or FirstCaribbean International Bank (Jamaica) Limited or FirstCaribbean International Building Society or FirstCaribbean International Finance Corporation (Netherlands Antilles) Limited or FirstCaribbean International Finance Corporation (Leeward and Windward) Limited or FirstCaribbean International Bank (Trinidad & Tobago) Limited or FirstCaribbean International Wealth Management Bank (Barbados) Limited and such other subsidiaries or affiliates of FirstCaribbean International Bank Limited as may from time to time hereafter come into existence and any successors or assignees of these companies. The words “You” and “Your” refer to the Owner of the specific account for which the Card is issued and for which Card transactions are permitted (the “Designated Account”). If “You” or “Your” includes more than 1 person, “You” or “Your” means each of you. All of you are individually and together responsible under and bound by this Agreement and are jointly and severally liable to pay us for any amounts any of you may owe in respect of the Card or Your Designated Account. If You allow someone else to use Your Card or Your Card number, You will be liable for any charges incurred by that person even though You intended to limit Your authorisation for a particular use or time. The word “Card” or “Visa Debit Card” refers to each Visa Debit Card issued at Your request, and the word “Cardholder” refers to You and any other person authorised by you or on Your behalf to use the Card. “PIN” means a personal identification number which is provided by FirstCaribbean or selected by the Cardholder and which authenticates a Cardholder when a Card is used at ABMs or other devices which require a PIN.

PERSONAL IDENTIFICATION NUMBER (PIN)

Your PIN is equivalent to your signature. Therefore, You must keep your PIN absolutely confidential; it is for Your use alone. You will not tell anyone else (including a close family member or friend, or any bank, public official or merchant) what Your PIN is. When choosing a PIN, You will not use all or any part of:

- Your name, or a close relative’s name;
- Your birth date, year of birth, telephone number or address, or a close relative’s;
- A number on Your Card, or any other account number;
- A number on any ID card You keep with or near Your Card (such as Your Passport number or driver’s licence number); or
- Any other number which can be easily obtained or guessed by some one else.

You understand that You should memorize Your PIN rather than keep any written record of it. If a printed pin is requested, on receipt of the pin You will destroy the document on which the PIN is printed. However, if You decide that You truly need to keep a written record, You agree that:

- You will store the PIN in a safe place;
- You will not record any PIN on, or near, Your Card;
- Your PIN must be disguised within the written record You make, so that no one else can easily guess that it is a record of Your PIN; and
- You will not record Your PIN on, or near, a telephone.

In the event that You know or suspect that someone else knows Your PIN, You must change Your PIN immediately, and contact us by telephone. If You fail to comply with any obligation in the Section entitled “Personal Identification Number (PIN)” and someone other than You makes any PIN-based Transactions on Your Designated Account, You will be liable for those Transactions and any interest, fees and losses incurred, to the maximum extent permitted by law. This applies regardless of whether: (i) the Transactions occurred after a Card was lost or stolen; or (ii) the Transactions were authorised by You or not.

USE OF CARDS

You will ensure that each Card is signed immediately upon receipt and will take every reasonable precaution to keep it safe. This Card is not a credit card and its issuance does not entitle You to overdraw Your Designated Account or otherwise obtain credit from us. You understand that the dollar amount and associated fees of purchases with this Card will be deducted from Your Designated Account. You understand that by activating and using Your Card, You agree to accept and irrevocably honour any and all terms and conditions set out in this Agreement. The Card(s) is our property and we may in our sole discretion refuse to reissue or replace Your Card at any time. You will not use Your Card for any illegal, improper or unlawful purpose. We reserve the right to refuse our authorisation for certain types of transactions as determined by us. You agree and accept that the use of the Card will be at all times subject to statutory restrictions, and/or regulations that any regulatory authority may impose. You acknowledge and accept that any transaction that FirstCaribbean, in its sole discretion, considers to be in breach of any statutory restrictions, regulations, procedures, suspicious and/or illegal activity or use of the Card for an illegal, improper or unlawful purpose, will be declined. Once You have sufficient funds in Your Designated Account, Your Card(s) may be used for the purchases/services mentioned below, but not to exceed the daily transaction limits. Should You require a higher maximum daily limit for a special circumstance, please contact us. From time to time there may be exceptions to the daily transaction limits due to security procedures or local interchange restrictions. You can access Your Designated Account through the following Banking Channels (where available):

- Designated Automated Teller Machines (“ATM”);
- Debit Point of Sale (POS) Terminals that display the VISA and VISA Electron symbols or any other system that we may designate from time to time for purchase transactions paid using Your Card;
- FirstCaribbean Online Banking.

You authorise us to accept any of Your instructions, using any of the delivery channels outlined above, as if those instructions were given in writing; e.g. instructions to make bill payments, transfer funds between accounts, complete foreign exchange transactions i.e. drafts, wires etc. or any other banking service offered by us from time to time.

TRANSACTION LIMITS

We may establish and change limits, dollar or otherwise, from time to time, on the various transactions which may be available, without prior notice to You. Under certain circumstances, such as system down time, transactions may be further limited. Cumulative limits (e.g. daily, weekly or per transaction) vary from country to country and notice is provided in a readily available place in our branches or such other means as designated by us.

TRANSACTION CHARGES AND FEES

The Bank may impose such fees and charges in respect of its services in connection with Your Designated Account and such other services, products or agreements as are agreed with You in writing from time to time. In the absence of any such agreed fees and charges, the Bank may impose its customary fees and charges. The Bank may vary at its sole discretion the amount and the way of calculating those customary fees and charges by mailing a notice to You (or otherwise publishing it). Any such variations shall take effect as between You and the Bank thirty (30) calendar days after such variations have been made and You will be deemed to have accepted the variations if You use Your Card or access Your Designated Account in any way after the effective date as stated herein. The Bank may (without any notice) debit all fees and charges due by You from Your Designated Account, irrespective of whether the fees and charges due relate to or result from any such account. All payments by You under this Clause shall be made free of withholding or deduction on account of tax or other charges.

You shall pay to the Bank all reasonable costs and expenses (including legal fees on a full indemnity basis) incurred by the Bank in connection with:

- (i) Your Designated Account, agreement, banking services using the Card (whether imposed by other financial institutions) or transaction between You and the Bank, as well as any other relationship, whether contractual or non-contractual, between You and the Bank;
- (ii) the exercise and preservation of the Bank's rights under any agreement and the Agreement; or
- (iii) any legal proceedings or disputes between You and a third party where the Bank is or becomes involved.

You shall on first demand indemnify the Bank against any liability, cost or expense it incurs in respect of any payment on account of tax or any other liability to tax (not being tax on the Bank's overall net income) or in respect of any stamp duty, registration and similar tax incurred by the Bank in connection with Your Designated Account, agreement, or transaction using the Card or other relationship between You and the Bank.

FOREIGN CURRENCY TRANSACTIONS

All Card transactions completed in a currency other than the currency of the Card will be converted and posted to the statement in the currency of the Card. This includes debit and credit vouchers.

Foreign currency transactions (including both debits purchases and cash advances) and credits (returns) to your Card account will be converted to the currency of the Card at the foreign exchange rate equal to the rate determined on our behalf by Visa International Inc, plus a percentage mark-up as may be determined by the Bank from time to time, on the date a transaction is debited or credited to the Card account. The exchange rate at the date of conversion may be different from the exchange rate in effect on the date the transaction was made.

We will not assume any risk associated with foreign currency exchange gains or losses from crosscurrency conversions resulting from your use of the Card. Any gains made or any losses incurred by you in connection with foreign currency transactions because of currency rate fluctuations between the date a debit is posted and the date any subsequent credit is posted to your Card are for your account and shall be payable to or by you (as the case may be).

All Foreign Currency Transactions are subject to foreign exchange controls where applicable You are responsible for ensuring that Your foreign spending with the Card is in compliance with national Central Bank Regulations, and You understand that failure to comply can result in the immediate withdrawal of Your Card.

STATEMENTS AND BANK RECORDS; CONCLUSIVE EVIDENCE

You shall:

- (i) promptly examine any statement, confirmation or advice, whether in written, oral or electronic form supplied by the Bank to You ("Statement"), either sent by mail, facsimile or through electronic banking or electronic mail;
- (ii) and shall notify the Bank in writing of any error or omission as soon as possible, but not later than thirty (30) Business Days after You are deemed to have received the Statement.

If You have not informed the Bank in writing of any error or omission contained in any Statement, within thirty (30) Business Days from the date on which You are deemed to have received the relevant Statement in accordance with the provisions of this Clause, You shall be deemed to have:

- (i) confirmed the correctness and accuracy of the contents of any such Statement; and
- (ii) waived Your right to claim any damages and to bring an action against the Bank in respect of any error or omission which could have been brought to the attention of the Bank within said time frame.

Without prejudice to the provisions of this Clause and the Bank's rights and remedies, on Your failure to meet Your obligations pursuant to sub clauses

(i) and (ii) above, if You do not receive a Statement within thirty (30) Business Days of the date on which You should ordinarily expect to receive such a Statement, You shall immediately notify the Bank and request a copy.

LOSS, THEFT OR UNAUTHORISED USE OF CARD

You will immediately notify us about the loss, theft or suspicion of unauthorised use of the Card and/or PIN. If, there is unauthorised use of the Card or the Card and/or PIN is lost or stolen, subject to the applicable laws within the country in which the Card and/ or PIN were issued, you will be liable for all debts, withdrawals, charges and account activity resulting from their use until You have told us that they have been lost or stolen. We may take whatever steps we consider necessary in order to recover the Card including reporting the lost or stolen Card to the appropriate authorities to facilitate card recovery. If You have previously authorised someone to use the Card, and have subsequently withdrawn Your authorisation, You will continue to be liable for all debts, withdrawals, charges and account activity resulting from its use until the Card has been surrendered to the Bank.

NO LIABILITY

The Bank shall not be liable towards You for any action or omission in respect of Your Designated Account, banking services, transaction using the Card under the Agreement, except in case of gross negligence or willful misconduct. Notwithstanding the above the Bank shall not be liable for any damages, costs and expenses incurred by You, which directly or indirectly results from the banking channels or banking services not being wholly or partially available because of technical, hardware or software interruptions or failures.

Notwithstanding the above, the Bank shall not be liable for any consequential losses, damages or loss of profit to You, notwithstanding that You may have advised the Bank of the possibility of such loss or damage.

All claims or disputes between You and a merchant, including Your rights to compensation or any offsetting rights necessary shall be settled directly by You and such merchant. However, You may contact us to discuss disputes You may have with a merchant or with us with respect to a Transaction on Your Statement, although we are not obliged to take any action for merchant disputes unless required to do so by law.

We are not liable if a merchant or ATM does not accept the Card at any time. Where a merchant becomes liable to make any refund to You, we will credit Your Designated Account with the refunded amount only on our receipt of a properly issued credit voucher or other appropriate verification or authorisation of the refund.

We are not responsible for Your acts or omissions, or those of any third party. Furthermore, FirstCaribbean shall in no way be liable for any accident, act of aggression, theft, loss or damage You may suffer while using ATM, whether You are on our or other premises.

We are not liable if You have insufficient funds to cover Your requests on Your Designated Account.

If Your Card, handwritten signature or PIN is used for a POS Transaction, the Bank is in no way responsible for the quality or non-receipt of the goods or services.

You are responsible for any errors that result from You having incorrectly provided to or selected from us, any account number, dollar amount or other information required for the operation of the service.

We may, at our sole discretion and without prior notice to You, refuse a request for authorisation of any Visa Debit Card transaction, and may notify third parties of such refusal as we think necessary. In exercising such discretion, we may take into account in calculating the funds available, any funds, which we may decide, have been credited or debited to Your Designated Account or result from suspicious and/or illegal transactions. We may refuse to honour any payment and/or funds transfer request if there are insufficient funds in Your Designated Account, suspicious and/or illegal activity or misuse of Your Designated Account. We may place a hold on Your Designated Account or ATM deposits or a deposit at any of our branches, pending verification.

In addition, the Bank will not be liable for any loss whatsoever in the event the Bank is prevented from providing the banking services to You, due to and caused by or resulting from any cause beyond the Bank's reasonable control, such as but not limited to:

- (i) a legal enactment, decree or moratorium or any regulation, rule, practice or guideline of a public authority (de jure or de facto) (including, with out limitation, exchange control or currency restrictions and taxes, levies or imposts applicable to any Account balance (or part of it) attributable to the Customer), and the Bank does not need to perform any obligation which might be in breach of any of the foregoing; or
- (ii) an intervention of a public authority (de jure or de facto), an act of nationalisation, confiscation or expropriation, an act of war, a violent or armed action or inaction; or
- (iii) a failure of a payment or communications system, a power failure, a breakdown of equipment, a software malfunction or a deficiency in a software program; or
- (iv) a strike, a lock-out, a boycott, a blockade by or amongst the staff of the Bank or any other person; or
- (v) a disaster (whether natural or manmade).

INDEMNITY CLAUSE

You must indemnify the Bank and hold the Bank harmless from and against any and all damages, costs and expenses, including lost profits, resulting from any performance or Your failure to perform under the Agreement, including, but not limited to any breach by You under the Agreement, Your violation of any applicable law, any failure to maintain the safety of Your PIN or any third party claims arising out of or relating to any performance, Your failure to perform under the Agreement, including but not limited to:

- The misuse of the Card and/or PIN by You;
- Any misrepresentation with respect to or any breach or non-fulfillment by You, of any of the terms, conditions, and provisions of this Agreement;
- The failure to properly use the Card and/or PIN in accordance herewith; or
- Any other act or omission with respect to use of the Card and/or PIN by You, resulting in claims against or damages or liability to us; together with all judgments, costs, legal and other reasonable expenses resulting from or incidental to any of the above.

TERMINATION OF AGREEMENT

You may cancel this Agreement by informing us in writing that You want to do so and securely disposing of all Cards issued on Your Designated Account by cutting through the magnetic strip and expiration date. We may, without liability to You and without affecting Your liability to us for previous Card transactions, decline to make further charges against Your Designated Account and revoke the Card(s), which remain the property of the Bank and which You agree to surrender upon demand and not transfer to any third party. If we hire an attorney to enforce any right or remedy hereunder or to assist in collecting any amount due hereunder, You agree to pay our reasonable attorneys' fees and other costs and expenses incurred in connection therewith.

AMENDMENTS TO THE AGREEMENT

The Bank may from time to time amend the Agreement and such amendment shall take effect as between You and the Bank thirty (30) calendar days after such modifications have been made. You will be deemed to have accepted the variations if You use Your Card or access Your Designated Account in any way after the effective date as stated herein. Modifications and amendments of the Agreement (inclusive of fees and charges) shall at all times be available at the Bank's branches or on the website of the Bank or can be obtained at all times from the Bank at Your request. Where an amendment is a result of a legal or regulatory requirement applicable to the Bank, such amendment shall come into effect as and when required by the applicable law or regulation.

CHANGES TO CARD ACCOUNT INFORMATION

You will promptly notify the Bank in writing of any change in or amendment of Your name, telephone numbers or facsimile numbers, mail address or electronic mail address. Until the moment the Bank has received a written notification of any such change or amendment, it is entitled to rely on any information, authorisation or document previously provided to it. The Bank shall not be liable for any damages, loss or expenses incurred by You resulting from any misplaced, untimely or erroneous change of the information, authorisation or documentation mentioned herein.

DISCLOSURE OF INFORMATION

By signing this Agreement or using the Card, You consent to and authorise the Bank from time to time provide or obtain information about You, including but not limited to Your name, address, date of birth, employment, income, assets and liabilities, credit history and any other information relating to Your Designated Account or any accounts and transactions, to or from the Bank and its contractors, data carriers, processors, agents or other third parties around the world for the purpose of transaction and payment processing, banking services and for any other purposes directly related to the services which the Bank may provide (including other financial products and services) to You, notwithstanding the fact that some of its affiliates, (sub)contractors, data carriers, processors, agents, professional advisors or other third parties conduct their business from countries which may not have data protection laws or privacy laws providing safeguards equal to the laws applicable to the Bank. The Bank shall also be entitled to disclose information

as permitted or required by any applicable law, legal process, regulation or by an order, judgment or decree of a court or for the purposes of any legal process which concerns the Bank, without Your consent. Disclosure may also be made to government and regulatory agencies and authorities and to credit rating agencies. This permission to transfer and/or disclose information shall survive the termination of this Agreement or any other agreement with, or cessation of any banking service to You.

GOVERNING LAW

This Agreement will be interpreted in accordance with the applicable laws of the jurisdiction where Your Designated Account is maintained. In the event of a dispute, You agree that the courts in the country where Your Designated Account is maintained shall be competent to hear such dispute and You agree to be bound by any judgment of that Court. Should any portion of this Agreement be determined to be unlawful or unenforceable for any reason, the remainder hereof shall not be affected thereby.

ANTI-MONEY LAUNDERING

Anti-money Laundering laws require that we verify the source of funds before accepting deposits or processing transactions and must report suspicious transactions to the relevant authorities. Consent is hereby given to us to disclose this information to money laundering prevention and control officers within FirstCaribbean and outside FirstCaribbean, for the purpose of ensuring we comply with anti-money laundering laws. You will indemnify FirstCaribbean for our out of pocket expenses, including reasonable legal fees and court costs for any investigation under applicable anti-money laundering legislation regarding Your Designated Account, including but not limited to seeking direction from a court of competent jurisdiction on FirstCaribbean's rights and obligations in such matters.

FirstCaribbean International Bank, Licensee of Marks. FirstCaribbean International Bank Visa DebitCards are owned and issued by FirstCaribbean International Bank (Barbados) Limited or FirstCaribbean International Trust and Merchant Bank (Barbados) Limited or FirstCaribbean International Finance Corporation (Barbados) Limited or FirstCaribbean International (Bahamas) Limited or FirstCaribbean International Bank (Cayman) Limited or FirstCaribbean International Finance Corporation (Cayman) Limited or FirstCaribbean International Bank (Curacao) N.V. or FirstCaribbean International Bank (Jamaica) Limited or FirstCaribbean International Building Society or FirstCaribbean International Finance Corporation (Netherlands Antilles) Limited or FirstCaribbean International Finance Corporation (Leeward and Windward) Limited or FirstCaribbean International Bank (Trinidad & Tobago) Limited or FirstCaribbean International Wealth Management Bank (Barbados) Limited and such other subsidiaries or affiliates of FirstCaribbean International Bank Limited as may from time to time hereafter come into existence and any successors or assignees of these companies.

How to Contact Us

To contact our Customer Care & Sales team, day or night, call the appropriate toll-free number below.

Toll-free from The Bahamas:	242-393-4141 242-300-2244
From Curaçao:	0-800-0244
From St. Maarten:	1-844-303-0244
From all other countries:	1-877-888-2422
Or call collect:	246-431-5490
Fax us at:	246-467-8380

Visa Emergency Services

In the event of an emergency while travelling abroad, you may call the Visa Customer Service Centre at the following numbers:

Toll-free from within USA and Canada:	1-800-396-9665
Call collect from other countries:	1-303-967-1098

Write to Us

You may write to your local branch or Business Banker on any matters pertaining to your CIBC FirstCaribbean bizline™ Visa Business Debit Card.

Alternatively, you can write to our Card Centre at the appropriate address below.

In The Bahamas:

CIBC FirstCaribbean International Bank
Credit Card Centre
P.O. Box N-4921
Solomon's Building
East West Highway
Nassau
The Bahamas

In Jamaica:

CIBC FirstCaribbean International Bank
Credit Card Centre
1 King Street
Kingston
Jamaica

In Barbados and all other countries:

CIBC FirstCaribbean International Bank
Credit Card Centre
Barbados Business Centre
25-26 Warrens Industrial Park
Warrens, St. Michael BB22026
Barbados

For more information

talk to a CIBC FirstCaribbean
Business Banker

or

visit cibcfib.com



FirstCaribbean
International Bank

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