

VISA® Debit Card



Every day
the easiest
way to pay.



**CAYMAN
NATIONAL**



The VISA Debit Card from Cayman National

Forget cheques or cash, that was yesterday. This card is going to change your life. And the biggest change is the way you'll pay for things.

You can use it just like a credit card: present your Cayman National VISA debit card to the cashier, sign the sales slip and you're done. That's it – no searching for your pen and cheque book or waiting for change. It really is the better way to pay.

The VISA advantage...

Whether you're buying a cart full of groceries or filling your car with fuel, your Cayman National VISA debit card is the easy way to pay.

It's easy to control your spending too. Your card is as easy to use as a credit card, but because it's a debit card, you can only spend the money you actually have in your account and you never risk getting yourself into credit debt.

Plus, every transaction you make is itemised on your bank statement, so you always know your current financial status. There's more too: as a VISA debit card, it's accepted throughout the Cayman Islands and around the world.

Amazing benefits

- Billed in the currency of your primary bank account
- 24 hour Visa Global Customer Service Centre
- Price Protection up to US \$200 per year

One card that does so much

Think of your Cayman National VISA debit card as your key to the bank. It's also an ATM card which means that you can get cash 24 hours a day from our extensive network of ATMs throughout the Cayman Islands, or any VISA/PLUS ATM worldwide.

Not only that, use it in Cayman to check the balances on your Cayman National accounts as well as to move funds between them. Soon you'll wonder how you ever lived without a Cayman National VISA debit card.

Use it anywhere

- Accepted at over 30 million VISA locations worldwide
- Accepted at over 1.9 million ATMs in over 200 countries
- In shops, restaurants and gas stations in Cayman and around the world.

Q&As

- Q** How do I apply for the Cayman National VISA debit card?
- A** Fill out an application and mail or deliver to a Cayman National Customer Service Centre near you.
- Q** How much does the card cost?
- A** Your first personal Visa debit card is issued free of charge. Fees may apply for replacement cards, additional cards on accounts or cards issued for commercial purposes. A government required 25 cent stamp duty is charged on all transactions. Other banks may charge a fee when their ATMs are used.
- Q** Can I still request a cheque book?
- A** Yes, but the Cayman National VISA debit card is the better, easier way to pay.
- Q** Are the funds automatically deducted from my account?
- A** Yes, each time you make a transaction.
- Q** Do I need a PIN?
(Personal Identification Number)
- A** Yes, if you wish to use your card in Cayman National ATMs or ATMs worldwide, you must obtain a PIN at a Cayman National Customer Service Centre near you.

VISA Debit Card Terms and Conditions

1. Definitions

- "Account"**: means a deposit account in the Customer's own name(s).
"ATMs": means Automated Teller Machines.
"Cardholder": means the person(s) who holds Visa Debit Cards issued by Cayman National.
"Card limit": means the maximum daily limit established to which the Cardholder might make transactions with the Debit Card to their Account.
"Cayman National": means Cayman National Bank Ltd.
"Customer": means any or all of the account holder(s) with whom Cayman National has entered these Terms and Conditions.
"Debit Card": means the Visa Debit Card issued by Cayman National.
"PIN": means the Personal Identification Number that the Cardholder enters into the ATM.

2. General

- 2.1 These VISA Debit Card Terms and Conditions apply to all Cayman National issued Debit Cards, and replaces any prior terms and conditions, Cardholder Agreements between Cayman National and the Cardholder, Agreement and Disclosure Statement with respect to Debit Cards, or any Visa Debit Card Agreement.
- 2.2 Cayman National may change these Terms and Conditions from time to time, without prior notice. Cayman National will give notice to Cardholders either directly in writing, or by posting notification in Cayman National branches and on its website.
- 2.3 Continued use of any Debit Card constitutes acceptance of these changes.
- 2.4 These Terms and Conditions are in addition to any other agreements, or terms and conditions for services that the Customer may have with Cayman National at present, or in the future. If there is a conflict between these Terms and Conditions and any other agreement or other terms and conditions, those terms and conditions are subordinate to the extent of the conflict, unless the other agreement or terms and conditions expressly states otherwise.
- 2.5 The Cardholder agrees to provide Cayman National with such information and documents within the Cardholder's power or possession as Cayman National may require from time to time.

3. Use of Account

- 3.1 The Customer confirms that:
- all funds deposited to an Account are owned by the Customer and certifies that no Account is being used on behalf of a third party;
 - if the Customer is not the Cardholder, that the Customer approves and authorises the use of a Debit Card by the Cardholder and agrees that the Cardholder is bound by relevant terms;
 - no Cardholder is a resident of India, and that no Debit Card will be distributed, transferred, or provided to a resident of India; and
 - it will not use the Debit Card in any way that is contrary to the laws of the Cayman Islands or VISA's rules and regulations.

4. Rates and Fees

- 4.1 Customer agrees to pay all fees that apply to the use of the Debit Card as charged by Cayman National, as set out in its Schedule of Fees, which may be amended at any time. Fees will be debited from the relevant Account.

5. Cardholder Responsibilities

- 5.1 Each Cardholder must:
- sign the Debit Card as issued upon receipt;
 - keep the Debit Card secure at all times and not allow any other person to use it; and
 - keep the PIN confidential and not disclose it to anyone or write it down in a manner which could be understood by someone else.
- 5.2 The Customer must notify Cayman National in writing of any errors, omissions or objections relating to any Debit Card transaction within 30 days from the transaction date.

6. Use of the Debit Card

- 6.1 The Cardholder may use the Debit Card to purchase goods or services wherever the Debit Card is accepted, or to withdraw cash at Cayman National ATMs or any ATM that displays the VISA or PLUS logo worldwide, provided there are sufficient funds in the Account to cover the transaction. In the event that there are not sufficient funds in the Account or any overdraft limit has been exceeded, the transaction may not be processed.
- 6.2 When using the Debit Card, Cayman National will immediately debit the Customer's Account. Deposits through the Cayman National ATMs will receive same day value provided that the Cardholder makes the deposit to the ATM prior to 4:00 p.m. on normal business days.
- 6.3 The Customer remains liable for all amounts charged to the Account by the Cardholder's Debit Card (even if details on a sales voucher are wrong or where no sales voucher is signed) if it is clear that the Cardholder has authorised the transaction.
- 6.4 Cayman National is not liable to the Customer or Cardholder if the Debit Card is not accepted by any party or if a withdrawal cannot be made.
- 6.5 A vendor may ask Cayman National for authorisation before accepting payment by the Cardholder's Debit Card. Cayman National may not authorise the transaction if:
- the Debit Card has been reported as lost or stolen, or Cayman National believes the Debit Card is lost, stolen, or compromised;
 - the Customer or Cardholder has breached these Terms and Conditions; or
 - taking account of all other transactions that have been authorised, including those not yet charged to the Account, there are or will be insufficient funds available in the Account.
- 6.6 Once a Cardholder has carried out a transaction using the Debit Card, Cayman National cannot stop that transaction. Cayman National may be able to cancel a transaction that has been authorised but not paid if Cayman National receives satisfactory evidence that the transaction has been cancelled.
- 6.7 Disputes relating to any transaction must be accompanied by documents proving that the Cardholder attempted to resolve the matter with the merchant but was unsuccessful.
- 6.8 When a Cardholder makes a transaction in a country other than the Cayman Islands or in the Cayman Islands in currencies other than the currency of the Account, the transaction will automatically be converted to KYD (Cayman Islands Dollars) at the exchange rates offered on the transaction date plus 1%. The KYD amount is then converted to the currency of the Account at the exchange rate offered on the posting date.
- 6.9 The Debit Card is issued for the exclusive use of the Cardholder's of the Account. Subject to clause 6.10 below, each Cardholder is responsible for all transactions effected by the use of the Debit Card, and each Cardholder and each Customer releases and indemnifies Cayman National for any loss or damage caused by any unauthorised use of the Debit Card or PIN.

- 6.10 As soon as a Cardholder believes that the Debit Card is lost or stolen, or that someone else knows the PIN, the Cardholder or Customer must notify Cayman National immediately by phoning Customer Support, at 345 949 8300 during normal business hours or at 345 926 2253 outside of normal business hours. At any time the Cardholder can also call 800 847 2911 in the USA or Canada or call collect at 303 967 1096 outside the USA or Canada, or by fax to 345 949 8495, or to any other phone or fax numbers as Cayman National may advise.
- 6.11 The Cardholder or Customer must provide full details of the circumstances of the loss, theft or misuse of the card. The Cardholder must confirm the notification in writing within 7 days of the occurrence to: Cayman National Bank, Card Services, PO Box 1097, Grand Cayman KY1-1102, CAYMAN ISLANDS. Upon notification, Cayman National will cancel the existing Debit Card and a new Debit Card will be issued. If a lost Debit Card is then found, the Cardholder must not use it.
- 6.12 Until Cayman National is notified pursuant to clause 6.10 above, the Customer is liable for any losses incurred in respect of unauthorised transactions using a Debit Card. In addition, the Customer is liable for any and all losses arising if the Cardholder:
- (a) has acted fraudulently; or
 - (b) has granted access to the Debit Card and/or PIN to another person; or
 - (c) has breached any material term of these Terms and Conditions.
- 6.13 Cardholders must not use the Debit Card:
- (a) before or after the period for which the Debit Card is valid;
 - (b) after Cayman National has notified the Cardholder or Customer that the Debit Card has been suspended, withdrawn, or restricted;
 - (c) if Cayman National receives notice of the loss, theft or possible misuse of the Debit Card; or
 - (d) if Cayman National otherwise terminates or withdraws the privilege of using the Debit Card.

7. Suspension of Use of the Debit Card

- 7.1 Cayman National may suspend, withdraw or restrict the use of a Debit Card for any of the following reasons:
- (a) upon reasonable grounds to suspect that the Debit Card details have not been kept safe;
 - (b) upon reasonable grounds to suspect unauthorised or fraudulent use of the Debit Card;
 - (c) as a result of a change in the way the Customer operates the Account;
 - (d) if the Cardholder or Customer has breached any clause in these Terms and Conditions;
 - (e) Cayman National has sent the Cardholder a replacement Debit Card;
 - (f) Cayman National considers it appropriate for the Customer's or Cardholder's protection; or
 - (g) the Account to which the Debit Card is attached is closed.

8. Communications and Instructions

- 8.1 Unless the Customer explicitly stipulates otherwise in writing, Cayman National may rely upon and is hereby authorised to receive and act upon any communications it reasonably believes originates from the Customer (or the Customer's authorised signatory or Attorney in Fact), whether by way of telephone, fax, email, or internet transmission ("Unauthenticated Instruction"). Such Unauthenticated Instruction binds the Customer and makes the Customer to the same extent as if the communication were signed and presented to Cayman National as an original, except where Cayman National has been grossly negligent or acted with willful misconduct.
- 8.2 Cayman National may, in its sole discretion, choose to verify the authenticity of any Unauthenticated Instruction and request proof of identity and authority.
- 8.3 Whether or not Cayman National performs any such verification, the Customer hereby releases, waives, holds harmless, and indemnifies Cayman National from and for any and all actions, claims, costs, demand, damages, expenses, losses and liabilities incurred or sustained if Cayman National acted, acted incorrectly, delayed in acting, or did not act on Unauthenticated Instructions, except where Cayman National has been grossly negligent or acted with willful misconduct.
- 8.4 The Customer and Cardholder each consents to an audio recording of any telephone call, and the keeping of a record of any electronic communication with Cayman National.

9. Authorisation to Release Information

- 9.1 The Customer and Cardholder each authorises Cayman National to give any appropriate third party any relevant information in connection with the loss, theft or possible misuse of a Debit Card or PIN, and in order for Cayman National to meet its obligations as a member of Visa and/or MasterCard and associated networks.

10. Interpretation

- 10.1 These Terms and Conditions shall be governed by and construed in accordance with the laws of the Cayman Islands, and the Customer submits to the exclusive jurisdiction of the courts of the Cayman Islands on any matter relating to these Terms and Conditions.
- 10.2 If any part of these Terms and Conditions is held unenforceable for any reason, the unenforceable portions will not affect the enforceability of the remainder of these Terms and Conditions, which will continue in full force and effect. So far as possible, Cayman National and the Customer shall give effect to the intent of the unenforceable portions.
- 10.3 The headings in these Terms and Conditions are inserted for convenience only and shall not affect the construction hereof.
- 10.4 Any terms or expressions importing the singular shall include the plural and vice versa.

Disclosure Statement

General: This Disclosure Statement applies to the Debit Card that the Cardholder has with Cayman National.

Notification of Changes: Cayman National will notify the Cardholder of changes in service fees and other operating conditions set out in this Disclosure Statement for the use of the Debit Card as outlined below:

Service Fees: Cayman National will notify the Cardholder of changes in the service fees applicable to the use of the Debit Card annually, including new service fees:

- i. By written notice displayed in the branches; and
- ii. By written messages on the Account Statement; and
- iii. By written notices posted on its website: www.caymannational.com

Other Operating Conditions: Cayman National will notify the Cardholder of changes in the operating conditions applicable to the use of the Debit Card.

Problems & Concerns: If the Cardholder has a complaint about the Account, the Cardholder may write to: The Senior Vice President, Card Services, Cayman National Bank Ltd., PO Box 1097, Grand Cayman KY1-1102, CAYMAN ISLANDS.

ATM Locations

GRAND CAYMAN

- **Elgin Avenue Customer Service Centre**
Elgin Avenue, George Town
- **Elgin Avenue 24 Hour Drive Thru**
Elgin Avenue, George Town
- **Camana Bay Customer Service Centre**
Forum Court, Camana Bay
- **Camana Bay**
Across from Regal Cinemas, Camana Bay
- **Cayman Turtle Farm**
N W Point Road, West Bay
- **Centennial Towers Customer Service Centre**
West Bay Road, West Bay
- **Buckingham Square Customer Service Centre**
Seven Mile Beach, West Bay Road
- **Countryside Shopping Village Customer Service Centre**
Countryside Shopping Village, Savannah
- **Foster's Food Fair**
The Strand Shopping Centre, West Bay Road
- **Foster's Food Fair**
Airport Road, George Town
- **Foster's Food Fair**
Republix Plaza, West Bay
- **Foster's Food Fair**
Morritt's Shopping Centre, East End
- **Government Administration Building**
Elgin Avenue
- **Kirk Market**
Eastern Avenue, George Town
- **Owen Roberts Int'l Airport**
Adjacent to the Security Checkpoint
(Entrance to the departure lounge)
- **Royal Watler Cruise Terminal**
(Inside the Tortuga Duty-Free Liquor Store)
George Town
- **Rubis Gas Station**
Walkers Road, George Town
- **Rubis Gas Station**
Eastern Avenue, George Town
- **The Marquee**
Lawrence Boulevard, George Town

CAYMAN BRAC

- **West End Customer Service Centre**
West End Cross Road

LITTLE CAYMAN

- **Little Cayman Customer Service Centre**
898 Guy Banks Road, Blossom Village

Customer Service Centres

Elgin Avenue

200 Elgin Avenue, George Town

T 345 949 4655

F 345 949 7506

Camana Bay

Suite 6101, 62 Forum Court, Camana Bay

T 345 949 4655

F 345 945 5954

Buckingham Square

720 West Bay Road, Seven Mile Beach

T 345 949 4655

F 345 945 5755

Centennial Towers

2452 West Bay Road, West Bay

T 345 949 4655

F 345 946 3453

Countryside Shopping Village

33 Hirst Road, Savannah

T 345 949 4655

F 345 947 7274

Cayman Brac

14 West End Cross Road, Cayman Brac

T 345 949 4655

F 345 948 1261

Little Cayman

898 Guy Banks Road, Blossom Village

T 345 949 4655

F 345 948 0051

Need more information?

Ask a member of staff at one of our
Customer Service Centres

Contact our Customer Support Centre

T 345 949 8300

F 345 949 8270

Click on www.caymannational.com

Email us at cnbcardservices@caymannational.com