

VISA PREPAID CARD TERMS AND CONDITIONS

Terms and Conditions of Caye International Bank Ltd.'s Visa Prepaid Card

Please read these Terms and Conditions carefully and keep for future reference.

For the purpose of these Terms and Conditions, the words 'we' and 'our' means Caye International Bank Ltd (CIBL). The words 'you' and 'your' means the individual purchaser or user of the CIBL Visa Prepaid Card. To purchase or to use a CIBL Visa Prepaid Card or to sign a purchase receipt of same or sign an application for this product constitutes the acceptance of the Terms and Conditions or any other terms and conditions contained on the purchase receipt or on the card itself.

Product Definition

Your Caye International Bank Ltd. Visa Prepaid Card, is a reloadable, prepaid card with a magnetic strip, which is acquired as an alternative payment method and makes everyday purchases fast, easy convenient and secure, without the worry of having cash on hand or credit limits, thus creating minimum risk.

Process of Acquiring a New Debit Card

You can acquire a CIBL Visa Prepaid Card by submitting a completed application form, accompanied by a recent utility bill (not older than 3 months) and a valid passport copy. There must also be a deposit to cover the load and pertinent bank fees. Only one card can be issued per person. The minimum value that you can add to any single CIBL Visa Prepaid Card is USD\$1,000 and maximum deposits of US\$10,000. The maximum value on the card must not exceed US\$50,000.

Upon approval of the application, you will receive a text message informing you that your card has been activated. The text message will be in French but you will be able to select English language to receive future messages in English through the client online platform at www.gtpsecurecard.com/UBA.

Client Online Portal

You may access the client online portal by visiting www.gtpsecurecard.com/UBA where you can log in by using your customer I.D. which is the 9 digit code found in the welcome letter under the card number. The internet/website code can also be found in this letter under the "PIN tab"; please save this code as it cannot be retrieved by CIBL or the Service Provider.

Personal Identification Number

The Personal Identification Number (PIN) is a 4-digit number that can be found in the sealed envelope that contains your card under the "PIN tab". Please save this PIN in a secure place. You may change the PIN number at the client online portal.

How to Load Your Prepaid Card

To reload your existing Prepaid Card, you will need to fill out a Card Reload Request Form which you can submit via email as a (scanned attachment) to debitcardser-vices@cayebank.bz, or fax to +501-226-2892.

Your CIBL Visa Prepaid Card allows you to access your funds from any Automated Teller Machine (ATMs) or purchase anywhere Visa is accepted. You can also use it for online purchases.

Once the Card has been registered and ready to use, any query, information or assistance will have to be requested through the Bank directly at + 501- 226- 2388 or email us at debitcardservices@cayebank.bz.

Lost, Stolen or Damaged Cards

If your Cards (s) have been stolen, misplaced or damaged and you have forgotten or misplaced you PIN, please notify customer service at + 501-226-2388 or , make a report unto; debitcardservices@cayebank.bz to deactivate card. Once the report has been made your card (s) will be blocked from use.

If you are certain that you were the only one to have access to your PIN, it is optional to make a report of

theft/misplacement. However, if you do not make this report it will be your responsibility for usage of the card.

Appropriate Use

Caye International Bank Limited, may at its sole discretion, block the use of the card if it is determined that the card has been used inappropriately.

Types of Transactions and Limitations

You can use your Caye Bank MasterCard Prepaid Card to access cash at ATMs Worldwide. All withdrawals will be deducted from your registered balance immediately. The maximum ATM withdrawal is \$2,000 per day, ATM withdrawals are limited to 10 per day. Online purchases/POS transactions are limited to 15 transactions totaling up to \$25,000 per day.

You can access your total available balance at ATMs in any part of the world but it is important to consider that due to the different rules and policies of individual banks in certain countries, the ATMs may have a limit on the amount of cash it will dispense.

You must also take into account the following:

If you do not wish to cancel the card, you must maintain a minimum balance of US\$50.00 at all times. Additional funds can be reloaded onto the card at any time.

Charges & Commissions

a. Loading Fee	3% of amount being loaded
b. Chargeback Fee	\$40
c. Annual Membership Fee	\$50
d. Courier Fee (depends on destination)	
e. Account Maintenance Fee	\$3
f. Card Activation Fee	\$3
g. ATM PIN Decline, ATM Withdrawal Decline	\$2
h. ATM Balance Inquiry	\$2
i. ATM withdrawal	\$5
j. PIN Change	\$2
k. POS Purchase/Decline	\$3
l. Inactivity Fee (After 90 days of inactivity)	\$10
m. FX Fee	3%
n. Cross-Border Fee	3%

**These fees are subject to change without notice at the discretion of the Bank.*

Documentation

You may access your statements via the Client Online Portal at www.gtpsecurecard.com/UBA.

Errors

In case of errors or doubts over electronic transactions, please contact customer service numbers as soon as possible so that the problem may be resolved. You have 30 days from the date transactions were made, to present your dispute. In the event you wish to dispute a charge, you must provide a written letter explaining your case.

Disclaimer

This Visa Prepaid Card product is operated in relation to the bank's Depository Agreement.

CIBL can refuse to issue a Prepaid Card to a person, if it is determined that the card is to be used for illegal activities. These Terms and Conditions shall be governed by and construed in accordance with the laws of Belize and the parties hereto, hereby submit to the jurisdiction of the Courts of Belize on any matter relating to these Terms and Conditions.

CIBL may change these Terms and Conditions at any time in its sole discretion whether or not a similar amendment is made to these Terms and Conditions with any other Cardholder provided that at least 30 days prior notice of any such change is given to the Cardholder and a variation so notified shall be binding upon the Cardholder.

For questions regarding your Prepaid card,
please contact us at:

Telephone: +501-226-2388/3083

Email: debitcardservices@cayebank.bz
Website: www.gtpsecurecard.com/UBA



Cash withdrawals and online purchases
are now easier with our new
Visa Prepaid Card



Terms & Conditions

For more information please visit our office
or contact us via telephone or email

+501-226-2388/3083

debitcardservices@cayebank.bz