



INTERNATIONAL DEBIT CARD APPLICATION FORM

OFFICIAL USE ONLY	
CIF #:	
Date:	
Branch:	

Please review the information and indicate correctness by signing in the space provided below

A. REQUEST – Card Holders Personal Information for:  Primary Applicant  Secondary Applicant

Title: Mr.  Mrs.  Ms.  Date of Birth: \_\_\_\_\_  
 Last Name: \_\_\_\_\_ (mm/dd/yr) \_\_\_\_\_  
 First Name: \_\_\_\_\_ Place of Birth: \_\_\_\_\_  
 Home Address: \_\_\_\_\_ Nationality: \_\_\_\_\_  
 \_\_\_\_\_  
 Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_  
 Employer's Address: \_\_\_\_\_ Years/Months with Employer: \_\_\_\_\_  
 ID Type/Number: \_\_\_\_\_ Expiry Date: \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Work Telephone No: \_\_\_\_\_  
 Home Telephone No: \_\_\_\_\_ Mobile No: \_\_\_\_\_

B. Alternate Billing Address (for on-line transactions)

Title: Mr.  Mrs.  Ms.   
 Last Name: \_\_\_\_\_  
 First Name: \_\_\_\_\_  
 Home Address: \_\_\_\_\_  
 Home Telephone No: \_\_\_\_\_ Work Telephone No: \_\_\_\_\_ Mobile No: \_\_\_\_\_

C. BANK ACCOUNTS ATTACHED TO CARD

Account Type	Account #	Primary	Secondary
1. Current Account 1	_____	<input type="checkbox"/>	<input type="checkbox"/>
2. Current Account 2	_____	<input type="checkbox"/>	<input type="checkbox"/>
3. Savings Account 1	_____	<input type="checkbox"/>	<input type="checkbox"/>
4. Savings Account 2	_____	<input type="checkbox"/>	<input type="checkbox"/>

D. DECLARATION

I the undersigned hereby apply for an Eastern Caribbean Amalgamated Bank "International Debit Card". I confirm that the information given here is true and correct and shall form the basis of this contract. I hereby authorize the Bank to make enquiries which the Bank may deem necessary in order to confirm any of the above particulars and each source of your enquiries hereby authorized by me to provide any required information. Any changes in the above information will be notified to you in writing as outlined in the terms and conditions governing this agreement. I authorize you to debit from the bank account/s identified unspecified amounts due to the bank (inclusive of all Bank charges) each banking day in full repayment of all indebtedness under this agreement and further authorize you to debit the account/s with such amounts in precedence to any other payments from the account/s. I undertake to comply with the terms of the Cardholders' Agreement as amended from time to time. Use of my Eastern Caribbean Amalgamated Bank International Debit Card and/or PIN at any ATM, merchant, Point of Sale Device or other such device as may be introduced by the Bank shall evidence receipt of such agreement.

Customer's Authorisation: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# VISA INTERNATIONAL DEBIT CARDHOLDER AGREEMENT

THE USE OF EASTERN CARIBBEAN AMALGAMATED BANK INTERNATIONAL DEBIT CARD IS GOVERNED AT ALL TIMES BY THE TERMS AND CONDITIONS SET FORTH

## 1.0 DEFINITIONS

Throughout this Agreement where the context so requires, the singular includes the plural and vice versa and the masculine the feminine and the following expressions have the following meanings:

“**Bank**” means Eastern Caribbean Amalgamated Bank and its successors and assigns  
“**Card**” means the Eastern Caribbean Amalgamated Bank Visa International Debit Card issued to customers; “**Cardholder**” means the customer to whom or for whose use a Card is issued by the Bank; “**ATM**” means an Automated Teller Machine.

“**Merchant**” includes the corporation, firm or individual who has agreed to honour The Card upon presentation

“**PIN**” means the Personal Identification Number, used as an electronic signature, which is needed to access the designated account through an ATM or other means as may be defined by the Bank from time to time.

“**Point-of-Sale Device**” means an electronic device used by merchants/retailers to transmit requests for authorization and settlement of transactions made by a Cardholder at a retail establishment and evidenced by a PIN.

“**Designated Bank Accounts**,” means those accounts that can be accessed through an ATM or Point-of-Sale Device or other means as may be defined by the Bank from time to time.

## 2.0 PERSONAL IDENTIFICATION NUMBER (PIN)

The Cardholder shall memorize his PIN and shall not divulge the said PIN to another party in order to prevent the misuse of the Card. The Cardholder agrees, not to allow anyone to gain access to the services facilitated by the use of the Card through his PIN, and agrees to assume responsibility for all transactions initiated through the use of his PIN and to indemnify the Bank from any unauthorized use.

## 3.0 RESPONSIBILITIES OF THE CARDHOLDER

The Cardholder is responsible for the use of the card and shall take all precautions to ensure and prevent unauthorized and fraudulent use of the card, including but not limited to the following:

3.1 The use of the card is restricted to the Cardholder who shall sign the card immediately upon receipt.

3.2 The Cardholder shall be limited to the available balance of the designated account(s). The card is not a credit card and as such the Cardholder shall not be permitted to overdraw the account unless a pre-existing overdraft facility has been established with the Bank.

3.3 The Cardholder shall obtain from time to time the facilities and benefits made available by the Bank in respect of the use of the Card.

3.4 The Cardholder hereby agrees and acknowledges that the Card is the property of the Bank and its use for any illegal purposes and/or illegal transactions is strictly prohibited.

3.5 The Cardholder understands that the use of the Card at other bank's ATMs is restricted only to cash withdrawal.

## 4.0 JOINT ACCOUNTHOLDERS

For joint accounts, either one of the accountholders may provide instructions to authorized the Bank to issue a Card. All card transactions shall be binding on all accountholders, who are joint and severally liable for transactions effected by one accountholder regardless of whether they are Cardholder or not.

## 5.0 TRANSACTION LIMITS

5.1 The Bank has the right to amend the Card parameters such as limits and frequency of transactions without amending this Agreement. The Cardholder may request special limits by giving prior written notice to the Bank.

5.2 The Cardholder shall be permitted to make cash withdrawals from an ATM up to a fixed maximum amount in any twenty four (24) hour period or to pay for purchases made at any authorized Point-of-Sale Device, up to a limit.

## 6.0 USE OF CARD

6.1 The Cardholder's account can be accessed through the following Banking Channels (where available):

- Automated Teller Machine (“ATM”) operated by the Bank, at the ATM of any participating Financial Institution in the VISA and Plus network.
- Debit Point of Sale (POS) Terminals that display the VISA logo or any other system that the Bank may designate from time to time for purchase transactions paid using the Card;
- Eastern Caribbean Amalgamated Bank Online Banking.

The Cardholder shall authorize the Bank to accept instructions using any of the delivery methods outlined above as if the cardholder had given the instruction in

writing for making deposits, bill payments, and transfer money between Designated Bank Account etc. or any other banking services offered by the Bank from time to time.

6.2 The ATM or Merchant may in some circumstances retain the Card and not return it to the Cardholder. The Cardholder acknowledges that such restrictions and programmes are provided for the protection of the Cardholder, the Merchant and/or the Bank against wrongful use of the Card.

## 7.0 TRANSACTION CHARGES AND FEES

7.1 The Cardholder shall be aware that other financial institutions may from time to time impose charges in respect of each transaction, not relating to the Bank's fees.

7.2 The Bank shall charge fees in respect of each transaction approved or declined, transacted at the ATM of any other participating financial institution in the Visa and Plus network or at Points of Sale where Merchants are authorized to accept the Card or other such device.

7.3 The Bank shall be at liberty to vary all charges imposed pursuant to this Agreement and to include such other charges as it may consider necessary from time to time and the Cardholder irrevocably authorizes the Bank to debit his account after due notice with all such charges and expenses.

## 8.0 FOREIGN CURRENCY TRANSACTION

Cash withdrawals and/or purchases, performed in any currency other than the local currency of the Cardholder designated account are subsequently converted to the local billing currency using a conversion rate determined by the Bank on the day the transaction is charged to the cardholder account.

## 9.0 STATEMENT AND BANK RECORDS; CONCLUSIVE EVIDENCE

The cardholder shall:

a) promptly examine any statement, confirmation or advice, whether in written, oral or electronic form supplied by the Bank to Cardholder (“Statement”), either sent by mail, facsimile or through electronic banking or electronic mail;

b) 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 the Cardholder is deemed to have received the Statement.

If the Cardholder has 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 the Cardholder is deemed to have received the relevant Statement in accordance with the provisions of this Clause, The Cardholder shall be deemed to have:

a) confirmed the correctness and accuracy of the contents of any such Statement; and

b) Waived his 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 The Cardholder failure to meet his obligations pursuant to sub clauses (a) and (b) above, if the Cardholder do not receive a Statement within thirty (30) Business Days of the date on which the Cardholder should ordinarily expect to receive such a Statement, the Cardholder shall immediately notify the Bank and request a copy.

## 10.0 LOSS OR THEFT OF CARD

The Cardholder shall use all reasonable precaution to prevent the loss, theft or destruction of the Card. In the event of loss and/or disclosure of the PIN to any unauthorized person, the Cardholder shall immediately notify the Bank by telephone, fax, or email and confirm the same in writing. The Cardholder understands that failure to take reasonable care and precaution of the Card may expose him/her to the consequences of theft and/or unauthorized use of the Card. Customer Service Support is available at any one of the toll free numbers printed on the back of the Card. The Bank may also be contacted directly at telephone (268) 480-6154, facsimile (268) 480-6767 or e-mail [cardservices@ecabank.com](mailto:cardservices@ecabank.com)

## 11.0 NO LIABILITY

The Bank shall not be liable towards the Cardholder for any action in respect of his 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 to the Cardholder for the operational failure of any participating ATM, Point-of-sale device or other

such device as may be introduced by the Bank or for any injury, loss or damage howsoever arising whether from criminal activity or otherwise suffered by the Cardholder in the use of the ATMs, Point-of-Sale Devices or other such device as may be introduced by the Bank on or near premises housing the same, nor shall the Bank be liable for any unauthorized use of the Card or for any loss resulting from circumstances over which the Bank has no direct control including but not limited to the Cardholder's failure to input complete and accurate information, failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problem, operator error, log in sequences, severe weather, earthquakes, flood or other acts of God. In no event shall the Bank be liable for damages in excess of a Cardholder's actual loss due to his failure to complete a transaction and the Bank shall not be liable for any indirect, incidental or consequential loss or damages. The Cardholder accepts the risks and consequences of part payments or late payments and the Bank shall not be liable for any loss arising from these situations.

All claims or disputes between the Cardholder and a merchant, including his rights to compensate or any offsetting rights necessary shall be settled directly by the Cardholder and such merchant. However, the Cardholder may contact the Bank to discuss disputes he may have with a merchant or with the Bank with respect to a Transaction on his statement, although the Bank is not obliged to take any action for merchant disputes unless required to do so by law.

The Bank is 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 the cardholder, the Bank will credit the Cardholder Designated Account with the refunded amount only on receipt of a properly issued credit voucher or other appropriate verification or authorization of the refund.

The Bank is not responsible for the Cardholder acts or omissions, or those of any third party. Furthermore, Eastern Caribbean Amalgamated Bank shall in no way be liable for any accident, act of aggression, theft, loss or damage the Cardholder may suffer while using ATM, whether the Cardholder is on the Bank or other premises.

The Bank is not liable if the Cardholder has insufficient funds to cover his requests on his Designated Account.

If the Cardholder's 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.

The Cardholder is responsible for any errors that result from having incorrectly provided to or selected from the Bank, any account number, dollar amount or other information required for the operation of the service.

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

\_\_\_\_\_ Customer's Initial

## 12.0 INDEMNITY CLAUSE

The Cardholder shall 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 the Cardholder failure to perform under the Agreement, including, but not limited to any breach by the Cardholder under the Agreement, The Cardholder violation of any applicable law, any failure to maintain the safety of his PIN or any third party claims arising out of or relating to any performance, The Cardholder failure to perform under the Agreement, including but not limited to:

- The Cardholder misuse of the Card and/or PIN;
- Any misrepresentation with respect to or any breach or non-fulfillment by the Cardholder, of any of the terms, conditions, and provisions of this Agreement;
- The Cardholder 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 the Cardholder, resulting in claims against or damages or liability to the Bank;

together with all judgments, costs, legal and other reasonable expenses resulting from or incidental to any of the above.

## 13.0 POSTING OF TRANSACTION

For transactions on Designated Bank Accounts, the Cardholder shall be required to maintain at all times, in addition to the amount required for all relevant charges and holds, a cash balance no less than the amount being withdrawn on any transaction, except where the Cardholder has previously established with the Bank credit facilities in respect of a Designated Bank Account and the Cardholder hereby charges the said cash balance to the Bank as security for the repayment of any unauthorized credit that may be obtained by him through an ATM, Point-of-Sale Device or such other device as may be introduced by the Bank. Minimum operating balances remain in effect for all accounts, and Card transactions will be declined if it contradicts the rules governing the account. The Bank reserves the right to decline any transaction where both the relevant fees or Designated minimum balances and the sum being withdrawn cannot be accommodated at the time the transaction is executed.

## 14.0 TERMINATION OF AGREEMENT

The Cardholder may cancel this service upon giving the Bank ten (10) days written notice of such intended cancellation and such notice shall, to be effective, be accompanied by the Card, cut in half.

## 15.0 CANCELLING BANKING SERVICES

The Bank can at any time and without prior notice, cancel or suspend the right to use the Card entirely, or in respect to certain facilities or refuse to reissue, renew or replace the Card without in any case affecting the Cardholder's obligation to the Bank which shall continue in force.

## 16.0 AMENDMENTS TO THE AGREEMENT

The Bank may amend these conditions at any time in its absolute discretion. The revised Agreement and/or terms and conditions shall be effective on the date specified by the Bank. Any Notice of revisions shall be sufficient if sent to the Cardholder's last known address or if the Bank notifies the Cardholder that revisions have been made and gives him instructions on how to obtain a copy of such revised Agreement and/or Terms and Conditions. The Cardholder's continued use of the Card after the effective date of such revision will constitute his acceptance of the revisions and the revised Agreement.

## 17.0 CHANGE OF CARD ACCOUNT INFORMATION

The Cardholder shall promptly notify the Bank in writing of any change in or amendment of his 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, the Bank is entitled to rely on any information, authorisation or document previously provided to the Bank. The Bank shall not be liable for any damages, loss or expenses incurred by The Cardholder resulting from any misplaced, untimely or erroneous change of the information, authorisation or documentation mentioned herein.

## 18.0 DISCLOSURE OF INFORMATION

The Bank will disclose information to third parties about the Cardholder's Account in the following circumstances:

- a) in order to verify the existence and condition of the account for a Merchant;
- b) in order to comply with Court Orders; or
- c) the Cardholder gives the Bank written permission.

If any part of this agreement is found to be invalid, the rest remains effective.

The obligations of the parties hereunder shall be governed by the Laws of Antigua and Barbuda

I AGREE to accept the terms and conditions of this Agreement.

\_\_\_\_\_  
Applicant's Name (Please print)

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

BANK USE ONLY

Application Taken By: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Verified By: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

IDC Number \_\_\_\_\_ Application  
Assigned: \_\_\_\_\_ Number: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

Authorized By: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_