

# VISA DEBIT CARD APPLICATION

peninsu.com

Mr  Ms  Mrs  Miss Birth Date  /  /

First Name  Middle Initial  Last Name

**ADDRESS:** P.O. Box  Street  City/Post Code

**TELEPHONE:** Home  Work  Cellular

E-MAIL  Please notify via email or text message issues relating to my account or other  services

## ADDITIONAL CARDHOLDERS - CARD HOLDER ONE:

Mr  Ms  Mrs  Miss Birth Date  /  /

First Name  Middle Initial  Last Name

Telephone: Home  Work  Cellular

## CARD HOLDER TWO:

Mr  Ms  Mrs  Miss Birth Date  /  /

First Name  Middle Initial  Last Name

Telephone: Home  Work  Cellular

## ACCOUNT DETAILS

**ACCOUNT NUMBERS** Primary  Savings  Chequing

Secondary  Savings  Chequing

Secondary  Savings  Chequing

## PREFERRED DAILY ACCOUNT AMOUNT

Please check the limit that best suits your debit card usage (final decision will be made by the bank).

Limit One:

Cash Withdrawal US \$ 500  
Point of Sale US \$ 2,500

Limit Two:

Cash Withdrawal US \$ 1,000  
Point of Sale US \$ 5,000

Limit Three:

Cash Withdrawal US \$ 2,000  
Point of Sale US \$ 10,000



and finance charges, which are subject to change from time to time. 29. PENINSU accepts no responsibility whatsoever for, or in connection with, the provision of any insurance coverage or other benefits, services or products which may be provided by third parties to Cardholders or their families.

30. The Cardholder understands that this is not a Credit Card and that the dollar amount of purchases made with this Card will be deducted from the Cardholder's PENINSU Nominated Primary Account. The Cardholder agrees to be bound by the terms and conditions covered in this agreement as amended by PENINSU from time to time.

#### Card Replacement

On receiving notification that a card is damaged, destroyed, lost or stolen the card will immediately be blocked; however the card will not be replaced until the Bank received a written letter from the customer requesting a replacement card. The customer must confirm in writing within seven (7) days.

#### Other Agreements

This Agreement supersedes and replaces all prior agreements relating to the Card. The terms and conditions of any agreement, rules and regulations governing the operation of the Account remain in full force and effect and apply to each Transaction except as expressly amended or modified by the terms of this Agreement.

#### How to Protect Your Card and Account

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

- Keep track of your Card. Like your savings/chequing book, if you discover your Card missing notify us immediately by telephoning (345) 949-776.
  - 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/savings book carefully. Report any unauthorized or unusual transaction to us as soon as possible. We must receive written notice from you no later than thirty (30) days of the date of the transaction with the issue. Failure to provide us with written notification within the foregoing time period will result in the conclusive presumption that the transaction is authorized. In your letter you should give:
    - Your name and account number
    - The details of transaction identifying the suspected error
    - The dollar amount of the suspected error
    - A description of the error and explanation, if you can, why you believe an error has been committed
    - A copy of the transaction receipt if available
    - In the event that you need more information, a description of the item which you are unsure.
  - 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 ATM.
  - Always ensure that your Card is returned. After a purchase or use at the ATM, return the Card to your purse or wallet.
  - Check the numbers. Before signing make sure the purchase amount is right and the currency is what you expect to see.
  - Be cautious when using the Card at an ATM. Watch for people trying to see your Personal Identification Number (PIN) or account balance. Always shield the screen and keypad when using an ATM, and always be careful when using an ATM after dark.
  - Keep your PIN safe. Never keep your PIN with your Card and never disclose it to anyone else. Preferably you should memorize it, and do not write it down.
  - Card usage in certain high risk countries is blocked from time to time. To avoid inconvenience it is advisable to notify us before travelling to a foreign country.