

15. If the Credit Card is lost, stolen or for any other reason liable to misuse or if the PIN is disclosed in breach of the terms of this Agreement, the Cardholder must immediately notify GBTI or any branch of GBTI. If this notification is given orally it shall not take effect unless and until confirmed in writing or by fax to GBTI within three (3) business days. After GBTI has received such written notice the Principal Cardholder's liability for any subsequent use of the Credit Card other than by the Cardholder will cease.

16. The Cardholder will give to GBTI all the information in the Cardholder's possession as to the circumstances of the loss, theft or misuse of the Credit Card or disclosure of the PIN and take all steps deemed necessary by GBTI to assist in the recovery of a missing Credit Card. In the event of any such loss, theft or misuse being suspected, GBTI may provide the Police or other pertinent authority with any information it considers relevant whether relative to the Credit Card Account or otherwise. If a Credit Card is reported as lost, stolen or liable to misuse, that Credit Card must not subsequently be used, but must be cut in half and returned immediately to GBTI.

17. GBTI shall not be liable if it is unable to perform its obligations due directly or indirectly to the failure of any machine, data processing system or transmission link or to industrial dispute or to any cause outside the control of GBTI, its agents, servants or sub-contractors.

18. Any notice to the Principal Cardholder shall be sent by prepaid post to the address given in this application or the address subsequently notified to GBTI in writing and shall be deemed to have been delivered 48 hours after the date of posting.

19. The Credit Card Line together with all charges made against the Credit Card Account as provided in this Agreement must not be exceeded at any time without GBTI's prior approval. In the event that the established Credit Card Line is exceeded, a minimum charge of US\$25.00 per occurrence will be payable to GBTI.

20. GBTI may vary the Credit Card Line at any time and from time to time. Such change shall be advised to the Principal Cardholder by prepaid post at least 15 days prior to the effective date of the change and any increase will be subject to a fee of US\$35.00.

21. The Cardholder may at any time pay the entire amount outstanding on the Credit Card Account. In any event, however, the minimum payment due shown on the Principal Cardholder's billing statement must be paid by its due date.

22. The minimum payment to be made shall be the total amount due at the end of a Billing Period in respect of any one or more of the following:

- (a) 6% of the outstanding balance due on the Credit Card Account at the end of the Billing Period or US\$30.00 whichever shall be the greater (or such other rate or amount as GBTI may in its sole discretion notify to the Cardholder from time to time); and / or
- (b) any minimum payment(s) due and unpaid (if any) in respect of any previous Billing Period or Billing Periods which remain unpaid (either wholly or partially) at the end of the current Billing Period; and / or

- (c) any amount(s) due (if any) in excess of the Credit Card Line, which remain unpaid at the end of the current Billing Period; and / or
- (d) all interest and other charges accrued due under the terms of the Agreement at the end of the current Billing Period.

The minimum payment so advised will be rounded up to the next whole dollar. The payment due date shall be at least 20 days from the end of the current Billing Period.

23. A late payment fee of 1.5% of the Minimum due in respect of any Billing Period, subject to a minimum fee of US\$10.00 will be payable by the Cardholder if payment of that Minimum Payment is overdue.

24. Payments made to the Credit Card Account will be applied in the following order:

- (a) interest on overdue payments in respect of any Billing Periods;
- (b) interest on amounts due at the end of the Current Billing Period;
- (c) fees on amounts in excess of the Credit Card Line;
- (d) annual fees and all other fees and charges accrued due under the terms of this Agreement not otherwise specifically set out in this Clause.
- (e) overdue payments on account of principals in respect of any Billing Periods;
- (f) amounts in excess of the Credit Card Line;
- (g) amounts on account of principal due at the end of the current Billing Period.

25. (a) In the event that the Principal Cardholder does not receive a billing statement within ten (10) calendar days after the end of the relevant Billing Period, then the Principal Cardholder must so advise GBTI or any of its Branches immediately and arrange to take delivery of a copy of that Billing Statement.

- (b) Any queries concerning any entry on a Billing Statement must be made in writing by the Principal Cardholder to GBTI or any of its branches within thirty (30) calendar days after the end of the relevant Billing Period after which time GBTI will not be obliged to consider any query.

26. Payments to Credit Card Accounts may be made at GBTI, or any of its branches.

27. Interest will be computed on the Average Daily Balance during the Billing Period. The Average Daily Balance is calculated by taking the beginning balance each day, adding the value of any Card Transaction that day, subtracting any payments and credits posted that day; all the Ending Daily Balances for the Billing Period are then totalled and divided by the number of days in the Billing Period. Interest will be computed at a monthly periodic rate of 2% on the Average Daily Balance for the Billing Period. This interest rate may be changed by GBTI at any time and from time to time in its sole discretion.

28. No interest will be payable on any amounts debited to the Credit Card Account if the outstanding balance is paid in full by the Payment Due date shown on the Principal Cardholder's current Billing Statement. In default of payment as aforesaid, interest as set out above will be payable from the date of the Card Transaction until payment in full.

29. To check the available balance on your Credit Card account,

review recent transactions, please call the Card Centre at 1-866-303-3118 or sign up at www.gbtibank.com - just click the link "GBTI VISA" and register your card to get started.

30. Where the Credit Card is used to obtain Cash Advances a handling charge of 2% of the amount so obtained or a minimum of \$10.00 whichever shall be the greater, will be payable by the Cardholder to GBTI. Cash Advances shall not exceed the Credit Card Cash Limit.

31. (a) An Annual Fee of US\$35.00 - in respect of the Credit Card issued to a Principal Classic Cardholder and of US\$20.00 - in respect of each additional Credit Card issued to a Classic Cardholder must be paid whether or not the Credit Card is used.

(b) An Annual Fee of US\$50.00 - in respect of the Credit Card issued to a Principal Gold Cardholder and of US\$30.00 - in respect of each additional Credit Card issued to a Gold Cardholder must be paid whether or not the Credit Card is used.

32. A fee of US\$15.00 will be charged in respect of each new Credit Card Account and each new Credit Card issued because of lost / stolen / damaged Credit Cards.

33. A fee of US\$10.00 will be charged for each PIN replacement.

34. A returned cheque fee of US\$30.00 in respect of each returned cheque will be payable if a payment cheque is returned due to insufficient funds.

35. GBTI may in its sole discretion issue an additional Credit Card for the use of any person who is nominated in writing by the Principal Cardholder as Co-Applicant. The Principal Cardholder shall be liable for the use of the additional Credit Card as if he had used it himself and for all amounts arising from or losses incurred by GBTI in connection with or arising from the use of the Credit Card (whether by act or omission) by the Authorized User (including any use in breach of the terms of this Agreement which GBTI shall be under no duty to prevent) which may be debited to the Credit Card Account in addition to any of its other powers. GBTI may cancel any Credit Card issued to an Authorized User at any time upon the written request of the Principal Cardholder and the return of such Credit Card to GBTI or upon the surrender to GBTI of such Credit Card by the Authorized User.

36. Notwithstanding anything to the contrary set out elsewhere in this Agreement, GBTI shall have the right in its sole discretion at any time and from time to time to demand immediate repayment of all monies due to it by the Principal Cardholder under the terms of this agreement.

37. GBTI may vary this Agreement and / or these conditions at any time or times in its sole discretion whether or not a similar amendment is made to the Agreement and / or condition(s) with any other Principal Cardholder(s) provided that at least 15 days prior notice of any such change is given to the Principal Cardholder and a variation so notified shall be binding upon the Cardholder (including, for the avoidance of doubt, an Authorized User).

38 (a) The Principal Cardholder may terminate this Agreement by written notice to GBTI but such termination shall only be effective when such notice and all Credit Cards

issued to the Principal Cardholder and all Cardholders have been returned to GBTI.

(b) GBTI may terminate this Agreement at any time without notice and thereupon cancel or refuse to renew the Credit Cards issued to the Principal Cardholder and all Cardholders.

(c) GBTI may also suspend the use of the Credit Card in the event of any breach of the terms of this Agreement by either the Principal Cardholder or any Cardholder.

(d) Unless and until termination takes place as provided for in this agreement, GBTI will provide a new Credit Card for each Cardholder from time to time.

(e) These rights are in addition to any other rights or remedies which GBTI may have whether to recover outstanding debts or otherwise and the Cardholder's liabilities will continue until such time as all amounts of whatever nature due to GBTI under this Agreement (including, but not limited to, interest and other charges) have been paid in full.

39. Any and all disputes between a Cardholder and a Merchant in respect of any Credit Card Transaction shall be resolved by and between the Cardholder and the Merchant. In the case of such disputes, GBTI shall remain fully indemnified by the Cardholder in respect of any and all claims arising there from whether by the Merchant or any third party.

40. The Principal Cardholder shall immediately notify GBTI or any of its Branches in writing of any change of name or address and provide all supporting documents

41. If any part of this Agreement is found to be inapplicable/ invalid, the rest remains effective.

FEES

	Gold	Classic
Annual Fee	US\$50	US\$35
Co-Applicant's Annual Fee	US\$30	US\$20
Replacement Card*	US\$15	US\$15
Limit Increase Fee	US\$35	US\$35
Late Payment Fee	1.5% of minimum payment due subject to minimum fee of US\$10	1.5% of minimum payment due subject to minimum fee of US\$10
Statement	FREE	FREE
Over Limit Fee	US\$25	US\$25
Pin Replacement Fee	US\$10	US\$10
Returned Cheque Fee	US\$30	US\$30

* Lost, stolen or damaged cards
(Fees subject to change without notice)

Visit any of our Branches listed below and talk to our trained personnel

Anna Regina Branch
Lot 2 Anna Regina,
Essequibo Coast
Tel: +592-771-4830-3

Bartica Branch
59 2nd Avenue,
Bartica,
Essequibo River
Tel: +592-455-2011-2

Corriverton Branch
Lot 211 No. 78 Village,
Corriverton, Berbice
Tel: +592-335-3399-3404

Diamond Branch
Diamond Public Road,
East Bank Demerara
Tel: +592-265-3936/3943

Lethem Branch
Barrack Retreat, Lethem,
Rupununi
Tel: +592-772-2241/2270-1/3/4

Parika Branch
Lot 300 Parika, East Bank
Essequibo
Tel: +592-260-4400-5

Port Mourant Branch
Lot 2 Area Q, Port Mourant,
Corentyne, Berbice
Tel:+592-336-6585-6;
+592-336-6652-3

Port Kaituma Branch
Turn Basin, Port Kaituma,
North West District
Tel:+592-777-4087-9

Providence Branch
C/o Ramada Georgetown,
Princess Hotel, Providence,
East Bank Demerara
Tel: +592-265-7064/5

Regent Street Branch
138 Regent Street,
Lacytown, Georgetown
Tel: +592-225-5291-3/5

Vreed-en-Hoop Branch
Lot N Plantain Walk,
Vreed-en-Hoop,
West Bank Demerara
Tel: +592-264-2191/3/4

Water Street Branch
47-48 Water Street,
Georgetown
Tel: +592-226-8430-9



Corporate Office
High and Young Streets,
Kingston, Georgetown
www.gbtibank.com
banking@gbtibank.com



GOLD & CLASSIC CREDIT CARDS

APPLICATIONS FORM & TERMS AND CONDITIONS

Security, Reliability and Convenience
Chip embedded for your added security



Application Form

CREDIT CARD REQUIRED: • GBTI VISA GOLD - US\$10,000 (Maximum)
 • GBTI VISA CLASSIC - US\$5,000 (Maximum)
 Print in the boxes below how you would like your name to appear on Card. Spell last name completely.
 Full name must not exceed 20 spaces.

PRINCIPAL APPLICANT

Branch: _____

Reason for applying for GBTI VISA Credit Card: _____

Personal Details

Surname: _____

First Name: _____

Middle Name: _____

Title: Mr Mrs Ms

Marital Status: Single Married Divorced Widowed

No. of Dependants: _____ Date of Birth: (dd/mm/yy) ____/____/____

Place of Birth: Country _____ Nationality: _____

Identification National Identification No. _____ Date of issue: _____

Passport No. _____ Country: _____

Date of issue: _____ Expiry Date: _____

Driver's Licence No. _____ Country: _____

Date of issue: _____ Expiry Date: _____

Tax Payer's Identification No: _____

Contact Details
 Home Address: _____

Mailing Address (if different from home address) _____

No. of years there: _____

Type of Residence: Owner Family Tenant With Parents

Other, please state: _____

Home No: _____ Work No: _____

Cell No: _____ Fax No: _____

Email address: _____

Telephone details when overseas: _____

Name a contact person who we may contact in the event you are overseas:

Full Name: _____

Full Address: _____

Contact #: Home: _____ Cell: _____ Work: _____

Email Address: _____

Relationship: _____

Employment Details

Status: Employed Self-Employed Student

Other – Please state _____

Occupation: _____

Employer's Name: _____

Employer's Address: _____

No. of years there: _____ Monthly Salary/Income: _____

Banking Information

Account No. _____ Account Class: _____

Safe Deposit Box: _____

Other VISA cards held: _____

My Financial Summary

Assets	Description	Value/Balance
Property(ies)		\$
Vehicle(s)		\$
Equipment		\$
Cash/Bank/Shares		\$
Trader Debtors/Receivables		\$
Other		\$
Total Assets		\$

Liabilities	Description/Name	Monthly Payments	Balance
GBTI			\$
Other Banks			\$
Hire Purchase/Trade Creditors			\$
Bank Credit Card			\$
Rent			\$
Utilities			\$
Insurance			\$
Other			\$
Total Monthly Payments/Total Liabilities			\$

Gross Monthly Income

From my Employer \$	From My Co-Applicant \$	Other Income \$
Sources:		Total Monthly Income \$

Authorizing Signature
 To the best of my knowledge everything that I have stated in this application is true and correct. No information which might affect the Bank's decision to approve this card has been withheld. By signing this application, I authorize and consent to the bank receiving, and exchanging any financial and other information which it has in its possession about me from/with other financial/credit institutions and Credit Bureaus or persons with whom I may have or propose to have financial dealings. The terms set out on the attachment form part of this Application. I confirm my agreement with you and acceptance to everything written herein and on the attachment of this application.

Applicant's Signature _____ **Date** _____

CARD LIMITS **US\$**

GBTI'S USE ONLY

AUTHORISED SIGNATURE

A/C NUMBER

Date Received _____ **Date Processed** _____

Application Form (Co-application)



CO-APPLICANT

Branch: _____

Reason for applying for GBTI VISA Credit Card: _____

Personal Details

Surname: _____

First Name: _____

Middle Name: _____

Title: Mr Mrs Ms

Marital Status: Single Married Divorced Widowed

No. of Dependants: _____

Date of Birth: Date _____ Month _____ Year _____

Place of Birth: Country _____ Nationality: _____

Identification National Identification No. _____ Date of issue: _____

Passport No. _____ Country: _____

Date of issue: _____ Expiry Date: _____

Driver's Licence No. _____ Country: _____

Date of issue: _____ Expiry Date: _____

Tax Payer's Identification No: _____

Contact Details
 Address: _____

Mailing Address (if different from home address) _____

No. of years there: _____

Type of Residence: Owner Family

Tenant With Parents

Other, please state: _____

Home No: _____ Work No: _____

Cell No: _____ Fax No: _____

Email address: _____

Telephone details when overseas: _____

Name a contact person who we may contact in the event you are overseas: _____

Full Name: _____

Full Address: _____

Contact Numbers: Home: _____ Cell: _____

Work: _____

Email Address: _____

Relationship: _____

Employment Details Status: Employed Self-Employed Student

Other – Please state _____

Occupation: _____

Employer's Name: _____

Employer's Address: _____

No. of years there: _____

Monthly Salary/Income: _____

Banking Information Account No. _____

Account Class: _____

Safe Deposit Box: _____

Other VISA cards held: _____

Authorised Signature
 I, the undersigned, hereby declare that all the information given above in this application is true and correct. By signing this application, I authorize you to check the information stated above and I confirm acceptance of the terms and conditions set out in this application.

Signature of Co-Applicant _____ Date _____

AUTHORITY TO OPERATE VISA CREDIT CARD AS CO-APPLICANT

I, _____, holder of GBTI VISA Credit Card

Card Account No. _____ do hereby nominate

Mr/Mrs/Ms _____ to be a Co-Applicant of my GBTI VISA Credit Card account.

Signature of Principal Applicant _____ Date _____

Required Documentation

- Passport/National Identification card/ Driver's Licence
- One (1) passport size photograph (in colour)
- Proof of address document (date of issue - 6 to 8 months)
- Documentation to confirm source of income
- Tax Payers Identification Certificate (TIN)

Application Checked by _____

Authorised by _____

Card prepared by _____

Card No. _____

Date Issued _____ Expiry Date _____

Account # _____

Cust. # _____ App. # _____

FOR BANK USE ONLY

Application Checked by _____

Authorised by _____

Card prepared by _____

Card No. _____

Date Issued _____ Expiry Date _____

Account # _____

Cust. # _____ App. # _____

**CONDITIONS OF USE
 THE USE OF GBTI VISA CREDIT CARD
 IS GOVERNED AT ALL TIMES BY THE TERMS
 AND CONDITIONS SET FORTH**

- In this Agreement:
 - "Authorized User" means a Cardholder to whom an additional Credit Card has been issued under Clause 35 hereof.
 - "GBTI" means Guyana Bank for Trade and Industry Ltd and its heirs, successors and assigns.
 - "Cardholder" means any person to whom or for whose use a Credit Card is issued by GBTI and includes a person to whom a Credit Card is issued by GBTI at the request of the Principal Cardholder under the provisions of Clause 35.
 - "Cash Advance" means any payment of cash obtained of the Credit Card.
 - "Credit Card" means the GBTI VISA Credit Card currently issued to a Cardholder.
 - "Credit Card Account" means an account in the name of the Principal Cardholder maintained by GBTI in relation to Credit Card Transactions, and includes a joint account applied for by more than one person.
 - "Credit Card Cash Limit" means the maximum total amount of Cash Advances as approved by GBTI to the Cardholder from time to time.
 - "Credit Card Line" means the maximum allowable amount of credit outstanding at any one time.
 - "Credit Card Transaction" means the purchase of goods or the obtaining of services or cash against use of the Credit Card, the Card number or in any manner authorized by the Cardholder for debit to the Credit Card Account or the utilizing of any services made available to the Cardholder by GBTI from time to time in respect of the Credit Card.
 - "Merchant" means the Corporation, Firm, or individual who has agreed to honour the Credit Card upon presentation.
 - "PIN" means the personal identification number of the Cardholder.
 - "Principal Cardholder" means the Cardholder in whose name a Credit Card Account is maintained by GBTI.
 - "Billing Period" means the period between the dates of any two consecutive billing statements.
- The Credit Card must be signed by the Cardholder immediately upon receipt and may only be used:
 - By the Cardholder after it has been signed.
 - Subject to the terms of this Agreement and the conditions of use of the Credit Card which are in force at the time of use.
 - Within the Credit Card Line of the Credit Card Account.
 - To obtain the facilities and benefits from time to time made available by GBTI in respect to the use of the Credit Card.
 - Subject to the right of GBTI, in its absolute discretion and without prior notice, at any time to cancel, refuse or re-issue, renew or replace the Credit Card or to withdraw the right to use the Credit Card for, or to refuse any request for authorization of, any particular Credit Card Transaction and to publish any such withdrawal or refusal.

- Credit Card may not be used as payment for any illegal purchase.
- GBTI will debit the Credit Card Account with the amount of all Credit Card Transactions and any other liabilities of the Cardholder and any loss incurred by GBTI arising from the use of the Credit Card. The Principal Cardholder will be liable to pay to GBTI all amounts so debited whether or not a sales voucher or cash advance voucher is signed by a Cardholder.
- GBTI is authorized to debit the Credit Card Account with all charges pertaining to the acquisition of the Credit Card, and/or its renewal and/or its replacement in the event of loss/theft/damage.
- Whenever the Credit Card is used to make purchases or obtain services the Cardholder shall sign a Sales Voucher or Cash Advance Voucher, but if this is not done, the Cardholder will nevertheless remain liable to pay GBTI all amounts debited to the Credit Card Account.
- Whenever the Credit Card is used in conjunction with an automatic teller machine it must be used only in accordance with the operating instructions and conditions of use in force for the time being. In particular cash withdrawals must not exceed the permitted limit as notified by GBTI to the Cardholder from time to time.
- If a Merchant issues a refund voucher in respect of a Credit Card Transaction, GBTI will credit to the Credit Card Account the amount shown to be due when it receives the refund voucher from the Merchant. Unless a refund voucher is issued and sent to GBTI then (subject to any rights vested in the Principal Cardholder by statute) the amount will be payable in full to GBTI and no claim by a Cardholder against the Merchant may be the subject of set-off or counter claim against GBTI.
- GBTI will not be liable in any way if the Credit Card is not honoured by a third party or for any retention of a Credit Card by GBTI, any other financial institution, or any seller of goods or services.
- No Credit Card may be used after its expiry date.
- In the case of a joint account, the liability of the account holders shall be joint and several.
- The Credit Card remains the property of the Bank at all times and must be returned by the Cardholder to GBTI should the Credit Card no longer be required, expired or at the request of GBTI.
- GBTI may at any time and without notice, cancel or suspend the right to use the Credit Card entirely or in respect of specific facilities or refuse to re-issue, renew or replace any Credit Card, without in any case affecting the Cardholder's obligations to GBTI which shall continue in force.
- The Cardholder will exercise all possible care to ensure the safety of the Credit Card and will prevent the PIN from becoming known to any person. The Cardholder will not disclose the Credit Card number to any third party except for the purpose of a Credit Card Transaction or when reporting the actual loss or theft of or damage to the Credit Card.