

- issue date and will be automatically rolled over for succeeding terms of 36 months, subject to satisfactory conduct of this facility. No Credit Card may be used after its expiry date.
11. In the case of a joint account, the liability of the account holders shall be joint and several.
 12. 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.
 13. 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.
 14. 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 any branch of GBTI. If this notification is given orally, the card will be flagged and further action shall be taken until confirmed in writing or by fax/email to GBTI within two (2) 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.
 15. 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.
 16. 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.
 17. Any notice to the Principal Cardholder shall be sent by prepaid post/electronic mail/ fax/ WhatsApp to the address/ telephone number given in this application or the address/ telephone number subsequently notified to GBTI in writing and shall be deemed to have been delivered 36 hours after the date of posting/sent.
 18. 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.
 19. GBTI may vary the Credit Line at any time and from time to time. Such change shall be advised to the Principal Cardholder by prepaid post / electronic mail/ fax/ WhatsApp 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.
 20. 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.
 21. 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.
22. 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, stamp duty, recovery fee 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.
 23. (a) In the event the Principal Cardholder is unable to access a billing statement within ten (10) calendar days after the end of the relevant Billing Period from the bank's online platform mailing notifications, then the Principal Cardholder must so advise any GBTI Branch 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 any GBTI branch 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.
 24. Payments to Credit Card Accounts may be made at any branch of GBTI using the online platforms available by the bank viz, Direct/ Electronic banking.
 25. 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.
 26. 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.
27. To check the available balance on your Credit Card account, review recent transactions, please sign up at www.gbtibank.com - just click the link "GBTI VISA" and register your card to get started, or call the Card Centre at 1-592-231-4391.
 28. 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.
 29. (a) In the event of non-payment of the outstanding balance on the credit card upon its expiry, overdue payments or demand for repayment by GBTI, the Bank may at any time without order from or notice to you deduct the Guyana dollars equivalent of such amounts, or pay part thereof, together with all interest, fees, costs or expenses, at the prevailing exchange selling rate at GBTI, from any one or more of your existing Guyana dollar account(s), and apply such moneys in or towards satisfaction of such indebtedness or liabilities on your Credit Card Account, notwithstanding the institution of legal action for the recovery of such indebtedness or liabilities.
 - (b) Any transfer of your indebtedness from United States Currency to Guyana dollars does not constitute a waiver, reduction or termination of your liability which continues to be your responsibility together with interest thereon at the prevailing commercial interest rate.
 30. 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.
 31. 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.
 32. 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).
 33. (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.
34. 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.
 35. The Principal Cardholder shall immediately notify GBTI in writing or any electronic mode of any change of name or address or e-mail address and provide all supporting documents.
 36. The Cardholder(s) shall hold the bank harmless and fully indemnified against all actions, proceedings, claims, demands, and other expenses which the Bank may suffer as a result of acting on your instructions by your prepaid post/ electronic mail/fax/ WhatsApp.
 37. Any breach of the terms and conditions governing the operations of the GBTI Visa Credit Card is an event of default. In the event of default all monies due shall immediately become due and payable upon demand. For the sake of good order, we advise that this facility is, as usual, repayable on demand.
 38. In event the Credit Card Account is reflecting arrears (payment in default 60 days and over) and has not been rectified within a period of two (2) weeks, the bank is authorized to convert the balance outstanding to a term loan repayable over a maximum period of four (4) years.
 39. The Cardholder(s) hereby indemnify the Bank against any loss, claims, damages, liabilities, actions and proceedings, legal and/or other expenses which may be directly and reasonably incurred as a consequence of the bank acting on the cardholder(s) written instruction to utilize the mail/courier system to deliver/dispatch the credit card(s).

FEES	Gold	Classic
Annual	US\$50	US\$35
Co-Applicant's Annual	US\$30	US\$20
Replacement Card	US\$15	US\$15
Limit Increase	US\$35	US\$35
Late Payment	1.5% of min payment - min US\$10	1.5% of min payment - min US\$10
Statement	FREE	FREE
Over Limit	US\$25	US\$25

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

Your Account No. _____ will expire on _____
Please provide same when making payments or enquires.

Kindly confirm your acceptance of the above terms and conditions by affixing your signature below.

Signature of Principal Applicant _____ Signature of Principal Co-Applicant _____
Date _____ Date _____

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\$ _____ • GBTI VISA CLASSIC - US\$ _____
<small>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.</small>

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: _____

Employment Details

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

Bank/Institution	Name of Account	Current Balance	Account Type
Total		\$	

FINANCIAL INFORMATION

Present Borrowing (s) Bank/Institution	Current Balance	Installment	Arrears	Maturity date
Total	\$	\$		

MONTHLY INCOME

Income (Net) _____ Food _____
Other Income _____ Telephone _____
Details of other income: _____ Utilities _____
_____ Car _____
_____ Insurance _____
_____ Hire Purchase _____
_____ GBTI Credit Card _____
_____ Payment (proposed) _____
_____ Loan repayments _____
_____ Entertainment _____
_____ Other _____
Total Income \$ _____ Total Expenses \$ _____
Surplus \$ _____
Debt Service Ratio _____ Total Expense % _____

MONTHLY EXPENSES

ASSETS

Cash-in-Hand _____ Personal Loans _____
Savings/Term Deposits _____ Credit Card (s) _____
Stock & Shares _____ Hire Purchase _____
Vehicle(s) _____ Personal Debt _____
Value of Property _____ Mortgage (s) _____
Investments _____ Long-term debt _____
Other _____ Other _____
Total Assets \$ _____ Total Liabilities \$ _____
Net Worth \$ _____

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 financial/ credit institution and Credit Bureaus or persons with whom I may have or propose to have financial dealings. I further authorize the Bank to make all disclosures that its legal obligation dictates. 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 _____

CO-APPLICANT

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.

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 _____
Security & Collateral

None If any: _____

Credit Bureau Consent

I/We hereby authorize the bank to extract credit information report from CreditInfo (Guyana) Inc., the Credit Bureau, in accordance with Credit Reporting Act of 2010 and the Credit Reporting (Amendment) Act, 2016, to facilitate an assessment of my/our credit request. I/we also authorize the bank to debit all charges associated with the extraction of my/our credit report from my/our deposit account. Should my/our credit application be approved and disbursed, I/we further authorize and consent to the bank extracting for its sole use and benefit, any further credit report it may deem necessary from time to time throughout the life of the approved credit facility including any associated charges.

Applicant's Signature: _____ Co-Applicant's Signature: _____

Required KYC Documentation

FOR BANK USE ONLY			
Credit Bureau Result	Score	Grade	Rating

Credit Risk Assessment	Score	Grade	Prob. Of Default

DATE RECEIVED _____ DATE PROCESSED _____
CARD LIMITS US\$ _____ REVIEW DATE _____
CREDIT OFFICER _____ BRANCH _____
DATE ISSUED _____ ACCOUNT # _____
COMMENTS/REMARKS _____
APPROVED/DECLINED _____

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:
(a) "Authorized User" means a Cardholder to whom an additional Credit Card has been issued under Clause 30 hereof.
(b) "GBTI" means Guyana Bank for Trade and Industry Ltd and its heirs, successors and assigns.
(c) "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 30.
(d) "Cash Advance" means any payment of cash obtained of the Credit Card.
(e) "Credit Card" means the GBTI VISA Credit Card currently issued to a Cardholder.
(f) "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.
(g) "Credit Card Cash Limit" means the maximum total amount of Cash Advances as approved by GBTI to the Cardholder from time to time.
(h) "Credit Card Line" means the maximum allowable amount of credit outstanding at any one time.
(i) "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. The Cardholder(s) represent and warrant that there are no pending/ threatened actions, suits, proceedings or litigations of any kind.
- 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 fees, costs, expenses and charges pertaining to the acquisition and/ or renewal and/or replacement in the event of loss/theft/ damage and/or to the seeking of the recovery of the Credit Card.
- 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.
- The credit Card facility will be reviewed 36 months after its