

The total value of any refund/ credit must not exceed your total credit limit.

Return of Cards - The Card remains our property and we hereby specifically retain the right to repossess the Card(s) at anytime after issue. You agree to surrender them at our request.

Credit Card Account Obligations - You authorize us to pay and charge your account for all Purchases and Cash Advances resulting from the use of the Card or your Account. You agree to pay us for all of these Purchases and Cash Advances. You also agree to pay us the finance charges that are assessed on your account, and any other amounts that you may owe us, according to the terms of this Agreement. Each person who signed the application for an Account shall be bound by the terms of this agreement and further to pay the full amount owed on the Account.

Security - You hereby agree to keep the Personal Identification Number (PIN) which accompanies the card confidential and not divulge the same to any person and to take all necessary precautions to ensure that the PIN is not discovered by a third party. The Card is not to be stored together with the PIN. We shall not be responsible for any damages and/or losses occasioned as a result of a lost or stolen PIN. If you believe that your PIN has been lost or that someone may have discovered it you must notify the Bank immediately.

No Obligation to Carry Out Transactions - We are not obligated to authorize a transaction using your Card or your Account if: (1) Your credit limit or cash access limit has been exceeded or would be exceeded by the transaction; (2) You have failed to pay amounts owed to us when due or have failed to abide by the terms of this Agreement; (3) You have notified us or we have determined that the Card(s) have or may have been lost or stolen, or that there may be unauthorized access to your Account; or (4) You are in default or your rights under this Agreement have expired or have been revoked.

Your Credit Limit - Your credit limit is shown on the folder containing your Card. You agree not to make any Purchases or to obtain any Cash Advances that would make the unpaid balance of your Account exceed these limits. If you do, we are not obliged to authorize the transaction, and where the transaction is processed we may demand that you pay the excess and you agree to pay it immediately and will result in us charging your Account an over-the-credit limit fee as determined by the Bank from time to time.

Statement - We will send you a statement for each monthly billing cycle when there is any debit or credit balance on your card if it is in good standing. You agree to notify us if you do not receive any particular

statement. You are obligated to make payments to your account if you have a balance even if you have not received a statement.

Payments On Your Account - All payments must be made by cash, check, online payment, or giving us authority to debit your bank account which should not be more than your full payment amount.

Minimum Monthly Payment - You may pay us the total amount you owe, or a portion of it, at any time, provided that you pay us the minimum monthly payment that we require by the Payment Due Date stated on your periodic statement each month.

Your required minimum monthly payment is US\$25.00 or 4.17% of your total balance plus any service fees whichever is greater. If the New Balance shown on the current Account Statement is less than US\$25.00, a payment in full will be required.

Credit Balances and Overpayment - If there is a credit balance on your Account or you make an overpayment which creates a credit balance, we will apply it to future amounts owed.

Finance Charges (Interest) - Are assessed as follows:

A.) *Accrual of Finance Charges on Purchases of Goods or Services and Cash Advances ("Grace Period")*. If you pay the full or minimum balance as shown in your statement by the Payment Due Date, Finance Charges will not begin to accrue on New Purchases or Cash Advance until the first day of the next billing cycle. You will avoid finance charges on purchases and cash advances if you pay the balance in full each month by the Payment Due Date. If the New Balance is not paid in full by the Payment Due Date, Finance Charges will accrue on the Average Daily Balance of Purchases and Cash Advances.

B.) *Computing Finance Charge/Interest*. The Finance Charge is computed by multiplying the Average Daily Balance of your Account for the billing cycle by the Monthly Period Rate.

Finance Charges Determined By a Transaction Fee - You will be charged and agree to pay us a transaction fee Finance Charge of 3.5% of the amount of each Cash Advance that you receive.

Sales Slip or Duplicate Statement Fees - You agree to pay us US\$10.00 for each photocopy of a sales slip and US\$15.00 for each original sales slip you request from us.

Late Payment Charges (Local and International Cards) - For any minimum monthly periodic payment which is not paid by the Payment Due Date shown on your periodic Statement, you may be charged, and you agree to pay us, late payment charges as follows: BZ\$25.00 for late payment.

Default - Your Account will be in default and we can require that the total outstanding balance be paid (this is known as the right of acceleration) if: (1) you exceed the credit limit in effect on your Account; (2) you fail to pay any amount owed under this Agreement when due; or (3) in our view your ability to pay us is materially impaired (including, but not limited to, bankruptcy or insolvency proceedings that are initiated by or against you).

Collection Costs and Attorney's Fees - You agree to pay all court and other collection costs actually incurred by us in the collection of any amounts you owe us under this Agreement. In the event that your credit card account balance has to be referred for collection by an Attorney, other agent or officer of the Bank after it has been in default you agree to pay collection fees of 20% (in the case of an Attorney) or 15% (in the case of an agent or officer of the Bank) of the amount you owe us and other amounts directly related to the collection of same.

Cancellation - We can at any time without prior notice cancel your privileges under this Agreement (and we reserve the right to list your Card in warning bulletins). We will immediately cancel this agreement if: (1) you die or become insolvent or bankrupt, (2) you do not make payments as required under this agreement or (3) your personal assets are attached by your creditors.

We will notify you of a cancellation. For any cancellation of your Account, we can require that you return to us all Cards issued on your Account.

Notices And Change Of Address/Telephone - We can send statements and any other notices to you at the address shown for you in our files. If this is a joint Account, we can send statements and notices to either of you. You promise to inform us promptly of any changes in your address or telephone number. You may write to us at the address listed below or send a verified "Contact Us" communication via Atlantic Online with your new information.

Foreign Currency Transactions - All transactions done locally will be charged in Belize dollars and transactions done internationally will be charged in US dollars. Transactions made in foreign currency will be converted to US dollars with the rate determined by using the exchange rate in effect on the date of transaction. There is also a Visa International Service Assessment fee (ISA) of 1% - 1.25% charged on all International transactions. The bank reserves the right to sell you US dollars to make payments towards your international purchases.

Disputes - To dispute a charge on your statement, you must do so via the Debit/ Credit Disputes Form, found on the bank's website. This must be printed and submitted to a branch or emailed within 30 days after the bank issues the statement. You hereby acknowledge and agree that written confirmation by the Bank's authorized officer, as to the date of on which the statement was placed in the mail, shall be conclusive proof of the date of issue. We require that you still make regular payments related to disputed transactions. Upon completion of the Bank's investigation you will be advised of the outcome and whether your account will be credited for the disputed amount. You accept that the Bank's determination is conclusive.

Lost or Stolen Card - You must notify us immediately upon discovering that your card was lost or stolen.

You may notify us via telephone or You will be held liable for all purchases or transactions resulting from the use of the card up to the date you report it lost or stolen to the Bank.

Monitoring- We monitor your card transactions for suspicious activity or fraudulent use of your card. Your card may be blocked if any suspicious activity is detected. The Bank reserves the right to block the card without your consent to protect you from fraud. We will contact you using the contact information provided to us.

If you plan to travel abroad, kindly inform the bank of your travel destinations and times to avoid the blocking of your card by the Bank.

Replacement cards- You may request a replacement card by signing into

your online banking and sending a verified "Contact Us" communication, or by visiting your nearest branch. Replacement cards may be subjected to a fee.

Amendments To This Agreement - We can amend any of the terms of this agreement at any time and further set the effective date for any such amendment. All amendments will be posted on the Bank's website at www.atlabank.com and a mail will also be sent to you to notify you of such changes. The amended terms of this agreement shall apply to all outstanding unpaid indebtedness and any future transactions on your Account as well as the rates of Finance Charges, other fees, or to impose a fee not set forth in this agreement. Your consent to any such amendment shall be given in any of the following cases: **1)** if, after we issue notice of the change, you elect to use your Account subsequent to the effective date of the amendment; or **2)** you agree in writing to the change. If you do not consent to the amendment, you should notify us in writing of your lack of consent and you should discontinue use of the card after the effective date of the amendment.

Inquiries or Questions

You may address any billing errors, inquiries or questions which you have about your Account to:

Atlantic Bank Limited
Corner Cleghorn Street and Freetown Road
P.O. Box 481
Belize City, Belize

Contact Us

Telephone: 501-223-4123
Email: atlantic@atlabank.com
Website: www.atlabank.com

To Report a Lost or Stolen Card

During normal working hours (Mon-Fri 8am-5pm)
Telephone: 501-223-4041/ 501- 223-4123

Outside working hours:

Visa International:
+1 - 800 - 396 - 9665 Inside the USA
+1 - 303 - 967 - 1096 Outside the USA

Mastercard International:
+1 - 800 - 307 - 7309 Inside USA
+1 - 636 - 722 - 7111 Outside USA



This Credit Card agreement sets forth terms and conditions of credit extended on your Atlantic Bank Ltd. card(s).

Definitions - In this agreement, the words "you" and "your" mean any person (if more than, one, jointly and severally) who is responsible for the Credit Card Account. "We," "us," and "our" refer to Atlantic Bank Limited. "Card" refers to the Credit Card(s) which we issue to you. "Account" refers to your Credit Card Account with us.

Credit Card Account Use - You have been issued the Credit Card(s) you applied for. You agree to sign the back of the card(s) immediately upon receipt. By taking receipt of the card and/or by using the card you agree to be bound by the terms of this agreement. You may use the card for any lawful purpose which shall include leasing or purchasing goods and/or to obtain any services from any merchant(s) who accept the Card ("Purchase(s)"), and to obtain advances of money ("Cash Advance(s)") from us. We do not guarantee that everyone will accept the Card and we have no obligation to you if anyone refuses to accept it. We will not be liable if any merchant, bank or other person does not honor your Card or other form of request for a Purchase or Cash Advance, or fails to provide any service made available to you by us. You may be required to furnish identification when your Card is presented for use.

Limits - Your card has limits such as: maximum cash advance per cycle, number of transactions, value of transactions and other limits per swipe, chip and contactless transactions. These limits may change from time to time at our discretion.

The Bank is not responsible for any declined transactions due to you exceeding those limits.

Authorized Usage - If you authorize someone to use your Account the legal effect will be the same as if the card itself was used by you.

Additional cardholders - As the primary cardholder, you may request additional cards/ cardholders to your account. The additional cardholder is bound by these terms and conditions, but the primary cardholder is ultimately responsible for the card account.

Credit For Refunds - If you obtain a refund, adjustment or you are due credit for a Purchase made with the Card, you will not receive cash but a credit to your Credit Card Account instead.