

VISA DEBIT CARD APPLICATION



Dr Roys Dr, George Town, Cayman Islands
phone: +1 345 949 7822 - provenbank.com

PERSONAL DETAILS

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 PROVEN 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: <input type="checkbox"/>	Limit Two: <input type="checkbox"/>	Limit Three: <input type="checkbox"/>
Cash Withdrawal US \$ 500	Cash Withdrawal US \$ 1,000	Cash Withdrawal US \$ 2,000
Point of Sale US \$2,500	Point of Sale US \$5,000	Point of Sale US \$10,000

PROVEN CUSTOMER INFORMATION **BANKING:** Chequing Savings Term Deposit Mortgage Credit Card

AGREEMENT

I hereby apply for a "PROVEN Bank VISA Debit Card" and agree to be bound by PROVEN's "Cardholder Agreements" copies of which I received, read and understood.

Cardholder's Signature _____ Date / /

Additional Account Signature _____ Date / /

Additional Account Signature _____ Date / /

FOR BANK USE ONLY

Card Number Completed By Signature _____ Date / /

Additional Card Authorised By Signature _____ Date / /

Additional Card Branch

VISA DEBIT CARDHOLDER AGREEMENT

Conditions of Use

The nominated primary account on your debit card (Card) may be a Cayman Islands Dollars (KYD) PROVEN Bank (Cayman) Ltd., (PROVEN) chequing or savings account and is designated by you (Nominated Primary Account).

The following rules and conditions apply to all PROVEN VISA Debit Card Cardholders.

1. Use of the Card or signature of this Card application constitutes the acceptance of this agreement.
2. Withdrawals may be made from the Cardholder's savings or chequing account at any ATM or network specifically authorized for use as displayed on the Card.
3. The Card may also be used to make payments to PROVEN authorized utilities, goods and service providers. The Cardholder is responsible for notifying PROVEN of any changes in account relationships with any such suppliers. Changes in account relationships with the supplier must be received by PROVEN five business days prior to the changes being effected in our records. PROVEN does not accept liability for errors caused by incorrect information received from the Cardholder or the suppliers.
4. When the Card is used to withdraw cash, the Cardholder may elect to have it deducted either the chequing or savings account. The Nominated Primary Account or a selected account will be accessed if that account type is selected at time of withdrawal. Where an account selection option is made available to the Cardholder, the Cardholder will be bound by such selection. All Card transactions will be converted to the currency of the Nominated Primary Account at the time of the settlement of the transaction.
5. The Cardholder will receive a receipt for each transaction conducted. The Cardholder should keep the receipts issued by the ATM or point of sale machine for all transactions.
6. The Cardholder agrees that the PIN (a) shall be kept confidential at all times, (b) shall be kept separate at all times from the Card, (c) shall not be written down, and (d) shall not be disclosed to any other person including but not limited to employees of the Bank. If the PIN becomes known to any person other than the Cardholder that person will be deemed to be acting as the agent of the Cardholder and, except as provided in Clause 7 hereof, PROVEN does not accept responsibility for any resulting loss of funds
7. If the Card is lost, mislaid, or stolen or is for any reason liable to misuse or if the Cardholder knows or has reason to suspect that the PIN may have been discovered by any other person, the Cardholder shall give immediate written or oral notice (confirmed by notice in writing within Five (5) days) of that fact to PROVEN. Unless and until such notice is received PROVEN is authorized to debit the Account for any sums withdrawn or transferred with the use of the Card. If the Card is lost, mislaid, or stolen or is for any reason liable to misuse or any PIN is disclosed to or known by any other person, or PROVEN has reason to believe the same, PROVEN may advise the police and give them such information as they may require
8. PROVEN shall incur no liability for failure of any ATM to function due to electrical or mechanical failure, improper use by the Cardholder or any other cause.
9. PROVEN reserves the right to withdraw any or all rights and privileges pertaining to the Card, and/or to revoke the Card without assigning any reason for doing so, and to charge the Cardholder's account prior to issuing or reissuing the Card or replacing it if lost or stolen. The Card remains the property of the Bank at all times.
10. Each joint account Cardholder acknowledges joint and several liability for the use of the Card issued so far as such use involves the joint account.
11. The issuing of the Card does not entitle the Cardholder to:
 - a. Overdraw any account if no overdraft arrangements have previously been made; or
 - b. Overdraw any account in excess of any overdraft limit previously agreed by PROVEN.
12. PROVEN has the right at all times to vary these Conditions without notice to the Cardholder.
13. The Bank may from time to time establish one or more limits for Transactions, which may be changed at any time. These limits will be notified to the Cardholder. Thereafter, the use of the Card at any ATM or point of sale to execute a Transaction shall be deemed to be an acceptance by the Cardholder of any limit.
14. This Agreement shall be governed by and construed in accordance with the laws of the Bahamas Islands.
15. You may cancel your Card account at any time by:
 - a. Notifying us in writing that you are canceling the card; and
 - b. Cutting the card in half and returning the pieces to us.
16. The currency of your Card account is Cayman Islands Dollars. Purchases and Advances in other currencies will be converted into Cayman Islands Dollars before debiting your account. This conversion will be done by VISA and may occur on a date when the currency exchange rate is less favorable to you than on the transaction date.
17. Immediately on receipt of the Card, the Cardholder shall sign the Card and any replacement of the Card.
18. The Cardholder agrees that any transaction initiated at an ATM will be subject to the fees and charges as published from time to time and that these fees and charges will be debited electronically from the Cardholder's account(s) once the transaction has been completed.
19. The Card may be used for purchases from participating merchants and the amount applicable to such purchases will be debited electronically from the Nominated Primary Account.
20. The Cardholder cannot stop a payment once a transaction has been electronically authorized by PROVEN to the relevant merchant.
21. The Cardholder must sign a sale or cash voucher when produced every time the Card is used for direct payment to merchants but failure to sign does not relieve the Cardholder from any responsibility for payment.
22. The Cardholder acknowledges that if any problems arise in relation to merchandise or services contracted for using the Card, then those complaints will be directed to the merchant to handle and the Bank accepts no liability for any failure by the merchant to service the Cardholder.
23. Payment will be confirmed at a point of sale or point of withdrawal of cash subject to:
 - a. funds being available in the Cardholder's account;
 - b. the Cardholder not being in breach of this Agreement;
 - c. there being no report to or suspicion by PROVEN of the Card having been lost, mislaid, stolen or used without

- d. authorization; and
 - e. there being no card authorization limits or parameters being exceeded.
24. In the event there are insufficient funds in the account or the account is legally restricted, PROVEN will not be liable for its non-authorization or non-payment of the transaction. In the event of death of the Cardholder following the electronic authorization of a transaction but prior to settlement of the transaction, the payment will be made by PROVEN to the merchant in the ordinary course. PROVEN accepts no responsibility for purchases of goods and services and the Cardholder agrees to pay PROVEN for all purchases even though a dispute may exist between the Cardholder and the merchant. PROVEN shall not be responsible for the failure of any merchant or bank to honor the Card.
 25. Purchases at merchants and withdrawals at ATMs will be debited from the Cardholder's Nominated Primary Account.
 26. PROVEN is irrevocably authorized to:
 - a. Debit the Cardholder's Nominated Primary Account with all amounts withdrawn through any machine or any amounts paid to any merchant by means of any Card issued to the Cardholder in priority to all other drawings or debits; and
 - b. act on instructions related to the transfer of funds given by means of any Card issued to the Cardholder; and
 - c. debit the Cardholder's account with the amount of all Card transactions and any applicable fees or charges arising by means of the use of any Card issued to the Cardholder under the terms of this Agreement in priority to all other drawings or debits.
 27. If the Cardholder suspects that unauthorized transactions or account errors are occurring or have occurred, then the Cardholder should report this concern to PROVEN's Card Services Department at telephone no. (345) 949-7822 during office hours.
 28. PROVEN may renew the Card at its sole discretion and any fees may be changed without prior notice in accordance with a fee schedule which shall be published by Banks in the Cayman Islands from time to time. If the Cardholder's account becomes overdrawn without prior agreement and is referred for debt collection, then the collection costs and any legal expenses shall be charged to the Cardholder and shall be payable by the Cardholder on demand.
 29. The Cardholder authorizes PROVEN to charge any of the Cardholder's accounts with PROVEN or any of its subsidiaries for any amounts by which any accounts accessible by the Card become overdrawn, and this authorization shall apply notwithstanding that all or part of the moneys held to your credit may have been deposited for a fixed period which may not have expired, or may be denominated in a different currency. Transactions are subject to PROVEN's normal service and finance charges, which are subject to change from time to time. 29. PROVEN 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 PROVEN Nominated Primary Account. The Cardholder agrees to be bound by the terms and conditions covered in this agreement as amended by PROVEN 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 PROVEN 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) 949-7822.
- 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.