



UWI VISA Credit Card Application Form

I am applying as: ALUMNI STAFF STUDENT

I am applying for: CLASSIC GOLD PLATINUM

IMPORTANT: Please remember to include the following with your application: your signature, a copy of photo ID (e.g. Driver's Licence or National Registration), a recent job letter (including position, tenure and salary), a copy of a utility bill for address verification and copies of last six (6) months' Bank statements (if not a FirstCaribbean customer). Self-employed persons should include the abovementioned plus financial statements for the past year and a copy of your company registration certificate.

Please type in BLOCK CAPITALS and tick where necessary

ABOUT YOURSELF

Male Female Title

First Name Initial Surname Date of Birth D M Y

Single Married Windowed Separated Divorced

Number of dependents

Home Address

Previous address (if less than 2 years at present address)

Nationality National Registration Number

Mailing Address

Telephone (H) Sole Owner Renting
House and land furnished

Telephone (W) Joint Owner Renting
Cell (C) House and land unfurnished

Email Owner Living with
house only parents

Next of Kin/Reference
(Not in same household) Owner
land only

Relationship

Telephone (H) Telephone (W)

Home Address



UWI VISA Credit Card Application Form

EMPLOYMENT DETAILS

Retired Self-Employed

(If self-employed, please specify the name and nature of the business)

Employer's Name
Employer's Address

Years there Position Telephone

Previous Employer's Name (if at current employer for less than 2 years)

Years there Position

FINANCIAL DETAILS

You need not include spouse's income, alimony, child support or maintenance payments made to you if you are not relying on them to establish creditworthiness.

Gross monthly salary \$	Rent/ Mortgage \$
Spouse's monthly salary \$	Hire purchase \$
Other Income & Details \$	Other loans \$
\$	Food/Clothing \$
\$	Other Utilities \$ (water, elec. etc.)
INCOME TOTAL \$	Vehicle Expenses \$
Less Expenses total \$	Other Commitments \$ (NIS, PAYE, Ins, etc.)
Surplus \$	EXPENSES TOTAL \$

Name of your bank Branch

Accounts held

Chequing Deposit Savings Loan Other

Years there



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Yes I want the automatic payment feature!

Simply fill out the information below and select the option you wish.

I would like my monthly payment to be deducted from the account indicated below and understand that the automatic payment will be debited from that account on the "payment due" date that is listed on my statement.

Please debit my Savings Account # _____
Located at (branch) _____ Transit # _____

Please debit my Chequing Account # _____
Located at (branch) _____ Transit # _____

Options: Please debit my account MONTHLY:

Minimum Monthly Payment Full Card Balance A fixed Percentage of %

Should the bank be unable to enforce the order on two successive occasions, on the due date owing to lack of funds, the Bank reserves the right at its discretion to discontinue the processing of this order.

The Bank does not undertake to effect after the due date any payment which has not been effected on the due date owing to lack of funds, nor does it undertake to advise its Customer of non-payment on due date owing to lack of funds.

FIRSTCARIBBEAN INTERNATIONAL BANK CREDIT CARD SECURITY INSURANCE (OPTIONAL)

Would you like to insure your FirstCaribbean Credit Card balance? Yes No

I understand that to be eligible for coverage I must be at least 18 years of age and under 70 to enroll; and that my coverage will be bound by the terms and conditions stated in my Certificate of Insurance. Furthermore I authorize the Bank to provide the insurer with my FirstCaribbean Credit Card account number, monthly statement balance and any other necessary information; and I authorize the insurer to charge monthly premiums to my FirstCaribbean Credit Card account.

Applicant Consent

Applicant Waiver of Insurance



UWI VISA Credit Card Application Form

FIRSTCARIBBEAN GUARANTEE

Please note: if you are a full-time student without regular income, you must complete this guarantor form. Please include the guarantor's proof of ID, a job letter and proof of address with your application.

To: First Caribbean International Bank (insert country) () Limited of
(insert branch)

In consideration of your having at our request agreed to advance to (insert applicant's name)
of (insert applicant's address)

a co-branded UWI VISA Credit Card the limit of which may not exceed at any time US\$500, we the undersigned hereby guarantee to you the repayment by the said (insert applicant's name) of all sums incurred by him/her in the use of the said Credit Card, such sum and all interests due thereon not to exceed the limit aforesaid subject as hereinafter mentioned, that is to say:

1. Notice in writing of any default on the part of the said (insert applicant's name) is to be given by you to us within 30 days from its receipt payment shall be made by us of all sums then due from us under this guarantee.
2. This guarantee is a continuing guarantee within the limits aforesaid.
3. No change in the constitution of FirstCaribbean International Bank shall affect or impair our liability hereunder, whether past present or future.
4. This guarantee is a guarantee of all sums up to and including the said maximum limit incurred by the said (insert applicant's name) to you and our liability hereunder shall under no circumstances exceed in the aggregate the sum of US\$550
5. In the event that the cardholder becomes disassociated with the guarantor, the guarantor shall immediately serve notice of that fact upon FirstCaribbean, proceed to extinguish all outstanding liabilities in connection with the Credit Card and exercise a power of withdrawal from all liability hereunder.

Dated this day of 200 For and on behalf of:

Name of Guarantor



UWI VISA Credit Card Application Form

Credit Limit Requested \$

AUTHORISATION

I and any user of the account agree to the terms and conditions of the FirstCaribbean Cardholder Agreement and promise to repay all credits extended to me pursuant to this application in accordance therewith. Whether or not credit is granted, I consent to your exchanging with other parties information concerning my credit history, income and/or employment. Further I also agree that you may share information about my FirstCaribbean Credit Card account through licensed credit reference agencies and other financial institutions. I consent to your exchanging with other agents, including your associates overseas, contractors, card issuers and card processors, information concerning my credit history, income and employment. Shared information from these agencies or institutions is only to make lending decisions and to prevent fraud. I certify under penalties or perjury that the above information is correct. I assume full responsibility for all transactions on the account.

I confirm that a copy of the FirstCaribbean Cardholder Agreement has been received and read by me. I accept the responsibility for sharing this information with all additional cardholders added to my credit card account .

I consent to your exchanging with UWI, information concerning my contact information and education details which are provided on this application, and any updates to my contact information I provide once my account has been opened.

Signature of Applicant Date: D /M /Y

FOR BANK USE ONLY

Good bank report Yes No

Pending	Cards	Reference

Approved	Limit \$	Date

CIF #

Card #



UWI VISA Credit Card Application Form

CARDHOLDER AGREEMENT

In this agreement the words "I", "me" and "my" mean the person(s) in whose name(s) FirstCaribbean International Bank Limited has opened a Credit Card Account and/or whose name is embossed/encoded on one or more FirstCaribbean International Access Cards.

"FirstCaribbean International Bank Limited", "you" and "your" mean FirstCaribbean International Bank (Bahamas) Limited or FirstCaribbean International Bank (Barbados) Limited or FirstCaribbean International Bank (Cayman) Limited or FirstCaribbean International Bank (Jamaica) Limited and/or such other subsidiaries or affiliates of FirstCaribbean International Bank Limited, each known as "FirstCaribbean", as may from time to time hereafter come into existence and any successors or assignees of these companies.

"Authorised User" means each person whose name is embossed on a Credit Card at my request.

"Authorised Person" means any family member or any other person to whom I have given either express or implied authority to use the Credit Card Account.

"In Good Standing" means the Credit Card Account is open, up to date and not over the established credit limit.

"Access Card" means my VISA, MasterCard or any other credit card bearing the FirstCaribbean logo which FirstCaribbean allows me to use to access the Service, by use or presentation of the card or the number on it. Access Cards are not transferable to any other person.

"Secret Code" means each combination of numbers or letters I select or which FirstCaribbean gives me, for my use alone, as a means of identifying me and enabling me to use certain services within the Service including, but not limited to, the personal identification number (PIN) used at ABM/Point-of-Sale Terminals and the different password used with telephone banking.

"Service" means ABM/Point-of-Sale Terminal access and any other services which FirstCaribbean makes available to me from time to time by use or presentation of the Access Card, a Secret Code, and/or the provision to FirstCaribbean of other information which enables FirstCaribbean to confirm my identity.

"Transaction" means use of an Access Card to obtain cash advances and/or purchase goods and services.

I and each Authorised User agree with you as follows:

1. USE OF ACCESS CARDS - I will ensure that each Access Card is signed immediately upon receipt. I will not use an Access Card prior to any validation date embossed on the card or after the expiry date embossed on the card. Access Cards are your property. Transactions and the Credit Card Account may be used in any other way you may permit.
2. STOP PAYMENT - I cannot stop payment on any Transaction
3. USE OF SERVICE - I will use the Service strictly in accordance with your instructions in effect from time to time. Each financial Transaction will be debited or credited to the account designated by me at the time of conducting such Transaction. The Transaction record produced as a result of my using the Service shall constitute my written instructions. You may impose limits on the value of Transactions and may change these limits at any time, with or without notice to me.



UWI VISA Credit Card Application Form

CARDHOLDER AGREEMENT

4. **LIABILITY FOR INDEBTEDNESS** - The purchase price of goods and services, the amount of cash advances and all other amounts payable under this Agreement, except interest, are called Indebtedness. I am liable for all Indebtedness and interest incurred (including indebtedness incurred by each Authorised User or Authorised Person). If I or any Authorised Person sign a sales or cash advance draft or give the Credit Card Account number to make a purchase or obtain a cash advance without presenting the Access Card (such as for a mail order, telephone or Internet purchase), the legal effect shall be the same as if the Access Card was used by me and a sales or cash advance draft was signed by me. Each Authorised User is jointly and individually liable with me for all indebtedness and interest on it incurred by such Authorised User or with such Authorised User's Access Card.

5. **CREDIT LIMIT** - I will not permit the Indebtedness to exceed the credit limit established by you from time to time. However, you may (but are not required to, even if you have done so before) permit the Indebtedness to exceed the credit limit established from time to time. The credit limit appears on the document which accompanies a Card when it is issued and also appears on the monthly statement. I am liable for all Indebtedness, whether or not it exceeds the credit limit. I understand use of an Access Card and the Credit Card Account may be suspended, at your discretion, if the credit limit is exceeded.

6. **CREDIT PAYMENT** - I will pay the Indebtedness and Interest incurred by the Payment Due Date on the monthly statement as follows:

- (a) In full or
- (b) By a part payment equal to the minimum payment required as stipulated in the Disclosure Statement or
- (c) By any payment greater than (b).

In addition, I will immediately pay any Indebtedness exceeding the credit limit, and if the balance shown on a statement is less than the minimum payment required, I will pay it in full by the Payment Due Date. Payments received by you during regular business hours will be deemed to be applied to the Credit Card Account effective the business day following the date on the receipt issued by you. I will not use the Credit Card Account to pay the Indebtedness.

7. **PAST DUE PAYMENTS** - I must pay immediately the past due amount printed on the monthly statement you send to me.

8. **APPLICATION OF CREDIT CARD PAYMENTS** - Credit Card payments are applied, in accordance with section 6, in the following order: previously billed interest; previously billed cash advances; previously billed purchases; fees and charges which are not yet interest-bearing; unbilled cash advances; and, at the end of a billing period, any unapplied payments are applied to unbilled purchases.

9. **CREDIT CARD INTEREST** -

- i. Interest will be calculated and charged on the average daily balance during a relevant billing period
- ii. No interest will be payable on any amounts debited to the credit card account in respect of retail purchases of goods or services if the outstanding balance is paid in full by payment due date shown on my credit card account statement. In default of payment as aforementioned, interest will be payable from the date of the transaction until payment in full.
- iii. In the case of Cash Advances obtained by me or an authorised user, interest should be payable on the amount(s) advanced from the date of each such advance.



UWI VISA Credit Card Application Form

CARDHOLDER AGREEMENT

10. COLLECTION COSTS FOR DELINQUENT ACCOUNTS - Delinquent accounts are those accounts that are in breach of Section 6 of this Agreement. I acknowledge that I will be responsible for, and will pay all costs related to your collection activities on this account, should the account become delinquent. The fees include, but are not limited to, collection agent fees, discounts, or commissions; bailiff fees, court costs, legal fees, communication fees and such other fees as deemed appropriate by you.

11. SPECIAL SERVICES - You may make available to me and/or to any Authorised User special services or benefits (a "Service"). The Services shall be subject to the terms and conditions applicable to them (which may vary from time to time) and may be cancelled with or without notice. You are not liable for any Service not directly supplied by you.

12. FEES AND CHARGES - I will pay the fees and charges described in the Disclosure Statement and those described in any notice or monthly statement sent to me from time to time. Fees and charges are not refundable in the event of termination of the Credit Card Account.

13. MONTHLY STATEMENTS - The number of days covered by each monthly statement will vary as a result of several factors, including holidays, weekends and the different number of days in each month, and will normally be between 28 and 33 days.

14. RECORDS - Your records with respect to the Service and in particular the contents of envelopes deposited in an Automated Banking Machine (ABM) shall be conclusive and binding on me. The contents of such envelopes are subject to verification and acceptance by you. If credit is given for any cheques or deposit item, such credit and any interest may be reversed if you do not receive full payment in respect of that cheque or deposit item.

15. ERROR(S) IN STATEMENT: COPIES OF DOCUMENTS - If I or an Authorised User do not notify you in writing within 30 days after the date of a monthly statement of any error or omission, the statement will be conclusively settled to be complete and correct except for any amount improperly credited to the Credit Card Account. A microfilm, electronic or other copy of a sales draft, cash advance draft, or other document relating to a Transaction will be sufficient to establish liability

16. DISPUTE RESOLUTION - If I have an inquiry regarding the accuracy of a Transaction or any dispute with you arising from my use of the Service, I will bring it to your attention immediately.

If I purchase goods or services from a merchant using the Service, any disputes or claims regarding the goods or services purchased (including any right of set-off), must be settled directly between me and the merchant and FirstCaribbean is not responsible for any problem with the goods or services obtained using the Service.

17. AUTHORISATIONS - CREDIT ONLY - When I present my Access Card, the merchant will issue a sales slip which I will be asked to sign. I will receive a copy of the sales slip (except in the case of a mail, telephone or Internet order), which I should keep until the Transaction appears on a monthly statement. I acknowledge that once a Transaction is authorised my available credit limit will decrease by the amount authorised, whether or not I have received the goods or services at the time of the authorisation.

18. FAILURE TO HONOUR CARDS; CLAIMS AGAINST MERCHANTS - You will not be liable if an Access Card is not honoured or the Credit Card Account cannot otherwise be used. I will settle all claims and disputes regarding any Transaction or any credit voucher issued by a merchant directly with the merchant. You will credit the Credit Card Account upon receipt of a merchant's credit voucher for a purchase made with an Access Card. If you have not received a credit voucher when a monthly statement is prepared, I will pay the balance shown on the statement as required by this Agreement, and any credit will appear on a subsequent statement following your receipt of the voucher.



UWI VISA Credit Card Application Form

CARDHOLDER AGREEMENT

19. FOREIGN CURRENCY -

US Only Card - I will pay indebtedness incurred in a foreign currency in United States dollars. If you convert the indebtedness to United States currency, you will use a conversion rate no higher than your selling rate in effect at the time the Transaction is processed by you or by your agents. If you are charged in United States currency, you will use the conversion rate billed to us plus a service charge based on the converted amount.

Other Cards - Any indebtedness I incur in United States currency will be converted to local currency. Any indebtedness I incur in any currency other than United States currency will be converted first in United States currency and thereafter to local currency. If you convert the indebtedness to United States currency, you will use a conversion rate no higher than your selling rate (with the exception of Jamaica) in effect at the time the Transaction is processed by you or by your agents. If you are charged in United States currency, you will use the conversion rate billed to you plus a service charge based on the converted amount.

20. FOREIGN TRANSACTIONS - I am responsible for ensuring that my foreign spending with my Access Card is in compliance with local Central Bank Regulations, and I understand that failure to comply can result in the immediate withdrawal of my Credit Card facility.

Bahamas only - I will not use my Access Card to defray foreign life and endowment insurance policy premiums or capital items (such as property purchase, time-share units, etc.).

21. CHANGES - You may change this Agreement and/or any Disclosure Statement from time to time, by mailing a notice (or sending it in any other way) to me at the most recent address appearing in your records. The notice will bind the Authorised User if it is also mailed or sent to the Authorised User at my address for such purpose. The Authorised User directs you to use that address. A change may apply both to existing Indebtedness and to Indebtedness arising after the change is made.

22. CHANGE OF ADDRESS - I acknowledge that, unless otherwise notified, you shall send all notices, monthly statements, consolidated statement summaries and all other communication to the address appearing in your records. I will give you prompt written notice of any change in my address.

23. TERMINATION OF AGREEMENT - I may terminate this Agreement at any time without notice. You may terminate this Agreement at any time without notice if I am in breach of this Agreement, if I am in default in respect of any other loan arrangement I may have with you, or if you receive information about me which leads you to believe that I may be unable to repay you the Indebtedness.

If this Agreement is terminated, you may do any or all of the following without notice:

- (a) require that all Indebtedness and interest be paid immediately.
- (b) debit any bank account I have with you and apply the funds against the Indebtedness and interest owing under this Agreement.
- (c) request that all Access Cards be returned to you,
- (d) take possession of all Access Cards.
- (e) take whatever steps you deem necessary to recover indebtedness or interest owing under this Agreement.



UWI VISA Credit Card Application Form

CARDHOLDER AGREEMENT

If this Agreement is terminated, I will continue to be liable for Indebtedness and interest and I am responsible for returning all Access Cards to you. If an Access Card is used after this Agreement is terminated I will be liable for the Indebtedness and interest incurred even though the Agreement was terminated. I will pay you all legal fees and expenses (on an attorney-at-law/solicitor and client basis) incurred by you to recover any indebtedness or interest and all expenses incurred by you to take possession of a Card.

24. DEATH - On my death my obligations will continue until the Access Card is returned (cut through the magnetic stripe) and FirstCaribbean is repaid in full. Any Authorised person and/or Authorised User will immediately cease to use the Access Card and return it to FirstCaribbean (cut through the magnetic stripe).

25. CONFIDENTIALITY OF SECRET CODE - Each Secret Code is for my use alone. I will keep Secret Codes confidential and will keep my Access Cards separate from my Secret Codes, at all times. I will select a different Secret Code for telephone banking than the Secret Code I use at ABMs/Debit Terminals. I will not use my birth date, telephone number or address, or the birth date, telephone number or address of a close relative, when selecting my Secret Code. I will not use any part of the number which is on my Access Card when selecting my Secret Code. If a Secret Code becomes known to anyone or I suspect that it is known to another person I must notify, as soon as reasonably possible, any branch of FirstCaribbean or the nearest FirstCaribbean International Card Centre. Also, if I know or suspect that a Secret Code has become known to anyone, I will change it immediately. I am responsible for the loss of funds as a result of my Secret Code becoming known to anyone other than me.

26. LOSS OR THEFT OF CARD - If an Access Card is lost, stolen or being misused, I will immediately notify you or your representative and you may take whatever steps you consider necessary in order to recover the Access Card including reporting the lost or stolen Access Card to the appropriate authorities to facilitate its recovery. Until notification to you, I am liable for unauthorised use.

27. OTHER -

(i) FirstCaribbean 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 a cause outside the control of FirstCaribbean, its agents, servants or sub-contracts. If FirstCaribbean International is unable to produce or send a statement the Cardholder's liability for interest shall continue and, for the purpose of calculating interest and establishing the date at which payment is due, FirstCaribbean International may select a date each month as the statement date.

(ii) FirstCaribbean may disclose any information in respect of any Cardholder supplied in connection with or arising in any way of this Agreement including copies of this Agreement and any VISA or MasterCard Account or Correspondence arising by reason of this Agreement to any Credit Reference Agencies and to such persons as required by law.

28. GOVERNING LAW - This Agreement will be governed by and interpreted in accordance with the law of the jurisdiction where the Card has been issued and the Courts of that jurisdiction will have exclusive jurisdiction over any disputes arising in connection with the Access Card, VISA or MasterCard Account and/or this Agreement.

* FirstCaribbean International Bank, Licensee of Marks. FirstCaribbean International Bank VISA or MasterCard credit cards are owned and issued by FirstCaribbean International Bank (Bahamas) Limited, FirstCaribbean International Bank (Barbados) Limited, FirstCaribbean International Bank (Jamaica) Limited, and FirstCaribbean International Bank (Cayman) Limited.