

FASTCHECK APPLICATION FORM

PERSONAL PROFILE

Marital Status: Married Divorced Single Widowed
 Sex: Male Female

Last Name/Surname _____

First Name _____

Middle Name(s) _____

Full Residential Address _____

Date of Birth (mm-dd-yyyy) _____

Country of Birth _____

Nationality _____

Residential Status _____

Telephone Contact _____

Email address: _____

Details of ID: _____

Number of Dependents: _____

Specimen Signature

I/We hereby certify that all the information contained in this document and the documents enclosed herewith are true. I/We hereby undertake to notify the bank of any substantial changes in information.

Print Name: _____ Sign Name: _____

ACCOUNT ACTIVITY PROFILE

I declare that the primary business activity from which account transactions will be generated is _____

I further declare that the anticipated account activities will be _____

BANK POLICY REQUIRES THAT WE ASSESS THE INFORMATION CONTAINED IN THE DECLARATION ABOVE BEFORE ACCEPTING DEPOSITS. CONSENT IS GIVEN TO DISCLOSE THIS INFORMATION TO LAW ENFORCEMENT AUTHORITIES.

 Customer's Signature

 Date

In consideration of the National Bank of Dominica keeping in its books an account of the type indicated above opened by the undersigned, it is hereby expressly agreed between the undersigned and the said bank that the latter may from time to time make and debit to the said account its usual charges for the keeping of an account which charges the undersigned hereby agree(s) to pay:-and that in case of a personal checking every statement of an account of the undersigned last known to the bank, shall be conclusive evidence that the balance shown thereby is correct and be binding on the undersigned, except as to any payment made on a forged or unauthorized enforcement and any error or omission notified in writing by the undersigned to the bank within thirty days after mailing of the statement.

I/We agree to the above terms.

 Customer's Signature

 Date

FOR OFFICIAL USE ONLY

CIF Number _____

Account Number _____

Date Processed _____

Amount and Nature of Deposit _____

Field	Description	Value
15	Mail Code	0
16	Branch No	5
21	Employer Code	0
23	ECCB BS1 Code	6
24	ECCB BS2 Code	28
25	GL Code	16
150	Statement Cycle Code	35
139	Service Charge Code	RU

Account Opened By: _____

Input By: _____

Verified by: _____

NATIONAL BANK OF DOMINICA LTD. **VISA DEBIT CARDHOLDER AGREEMENT**

THIS AGREEMENT is made on the day of BETWEEN NATIONAL BANK OF DOMINICA LIMITED, a company incorporated under the Laws of the Commonwealth of Dominica and having its registered office at 64 Hillsborough Street, Roseau, Dominica (hereinafter called "**the Bank**") of the ONE PART and (hereinafter called "**the Cardholder**") of the OTHER PART.

1. Throughout this Agreement where the context so requires, the singular includes the plural and vice versa and the masculine the feminine and neuter and the following expressions have the following meanings:

"**The Bank**" means National Bank of Dominica Limited;

"**The Card**" means the *National Bank Visa Debit* Card issued to the customers;

"**Cardholder**" means the customer to whom a Card is issued by **the Bank**;

"**Bank-A-Fon Service**" means a telephone based service providing the **Cardholder** with access to a designated account and/or approved associated accounts and **Bill Payment Register**;

"**ATM**" means an Automated Teller Machine.

"**Point-of-Sale Device**" means an electronic device used by merchants/retailers to transmit requests for authorization and settlement of transactions made by a **Cardholder** at a retail establishment and evidenced by a **PIN**.

"**Access Code**" means the four to eight digit identifier chosen by the **Cardholder** to access **the Bank's "Bank-A-Fon Service"**.

"**PIN**" means the Personal Identification Number, used as an electronic signature, which is needed to access the designated account through an **ATM** or **Point-of-Sale Device** or other means as may be defined by **the Bank** from time to time.

"**Designated Bank Accounts**" means those accounts which can be accessed through an **ATM** or **Point-of-Sale Device** or Touch Tone Telephone or other means as may be defined by **the Bank** from time to time.

"**Associated Account**" means any approved credit card from which **the Cardholder** can transfer funds, make bill payments or initiate other transactions as may be defined by **the Bank** from time to time.

"**Issuing Branch**" means the National Bank of Dominica Limited branch from which the **Cardholder** obtained his card.

"**Designated Third Party Company**" means such Utility Companies; Telephone Company; Cable Service Providers; and any additional companies as notified to the **Cardholder** from time to time by **the Bank**.

2. These Terms and conditions for the issue and use of a *National Bank Visa Debit* Card are in addition to such terms and conditions as apply to **Designated Bank Accounts** and **Associated Accounts**.

The **Cardholder** warrants to **the Bank** that he is over the age of eighteen (18) years and it is agreed as follows:-

a) **The Card** is not a credit card and its issuance does not permit the **Cardholder** to overdraw his account or to otherwise obtain credit from **the Bank** except where **the Card** is used to access funds on a credit facility previously approved by **the Bank** from a **Designated Bank Account** or to make a payment through **the Bank's Bank-a-Fon Service** using an associated credit card. **The Card** shall remain the property of **the Bank** at all times and shall be returned to **the Bank** by the **Cardholder** on demand.

b) **The Card** shall be used solely by the **Cardholder**.

c) **The Bank** in its absolute discretion may cancel, refuse to renew or replace any Card at any time without notice to the **Cardholder**.

d) The **Cardholder** shall use all reasonable precaution to prevent the loss, theft or destruction of **the Card** and undertakes to verbally notify **the Bank** immediately of such loss, theft or destruction and the circumstances thereof and further to confirm in writing such loss, theft or destruction and the circumstances surrounding same within 24 hours of any such occurrence and until receipt of such written notice by **the Bank** the **Cardholder** shall be liable for any transaction to the account accessed by **the Card**, the subject of the notice.

e) The **Cardholder** shall in addition be liable for any and all use of **the Card** and the transactions created thereby within a forty eight (48) hour period after his **Issuing Branch** of **the Bank** has received written notification of the loss or theft of **the Card**.

f) The **Cardholder** shall memorize his **Access Code** and **PIN** in order to prevent the misuse of **the Card**. The **Cardholder** agrees, not to allow anyone to gain access to the services facilitated by the use of a *National Bank Visa Debit* Card through his **Access Code** and **PIN**, and agrees to assume responsibility for all transactions initiated through the use of his **Access Code** and/or **PIN** and to hold **the Bank** harmless from unauthorized use.

g) The **Cardholder** shall enter his Card Number in order to use **the Bank's National Bank ABM Service**, and on first access to the service, **the Cardholder** will be required to create an **Access Code**. For subsequent use of the service, the **Cardholder** will be required to enter both his card number and **Access Code**. The **Cardholder** may, subject to the availability of the system, execute the following transactions:-

- Balance enquiries on all Current Accounts (excluding loan accounts) and Savings Account;
- Transfers between Local Currency (EC\$) Accounts, Savings Accounts to Savings and Current Accounts; Current Accounts to Current Accounts and Savings Accounts;
- Bill payments from Savings Account or Current Account to all Designated Third Party Companies and Bank loans.

h) The **Cardholder** may use his card and **PIN** in order to access an Automated Banking Machine. With the use of his card and **PIN**, the **Cardholder** may obtain cash, make deposits, make bill payments, and transfer money between **Designated Bank Accounts**.

i) The **Cardholder** may use his Card and **PIN** in order to make payment for goods, services and duties at a participating point of sale, where a merchant has the facility, and is authorized to accept his Card.

j) The **Cardholder** may use his Card **Access Code** and/or **PIN** to utilize any other services which may be accessible through the **ATM**, Point of Sale, **Bank-a-Fon Service** or other such device as may be introduced by **the Bank**. New services may be introduced from time to time. **The Bank** will notify the **Cardholder** of the existence of these new services and the devices through which they may be accessed. By using these services when they become available, the **Cardholder** agrees to be bound by the rules herein so far as they are applicable to the new services and to any additional rules.

k) In cases of joint accounts where any one of the account holders is empowered to deal with the Designated or Associated Accounts, all the account holders will be signatories to this Agreement and will be jointly and severally liable for transactions effected by one account holder regardless of whether they are **Cardholders** or not.

l) For transactions on **Designated Bank Accounts**, the **Cardholder** shall be required to maintain at all times in addition to the amount required for all relevant charges, a cash balance no less than the amount being withdrawn on any transaction, except where the **Cardholder** has previously established with **the Bank** credit facilities in respect of **Designated Bank Account** and the **Cardholder** hereby charges the said cash balance to **the Bank** as security for the repayment of any unauthorized credit that may be obtained by him through an **ATM**, **Point-of-Sale Device** or such other device as may be introduced by **the Bank**. **The Bank** reserves the right to decline any transaction where both the relevant fee and the sum being withdrawn cannot be accommodated at the time the transaction is executed.

m) If any **Designated Bank Account** of a **Cardholder**, not being a **Designated Bank Account** in respect of which credit facilities have previously been established with **the Bank**, exceeds its available credit, the **Cardholder** shall take immediate steps to put such account in credit, and the **Cardholder** will pay **the Bank's** normal service charge based on his agreement with **the Bank** in respect of the particular overdrawn **Designated Bank Account**.

n) The **Cardholder** shall not withdraw any cash or make any debit transfer or payment against effects uncleared by **the Bank**, whether by use of the **Card** or any other means.

o) The **Cardholder** shall be permitted, to make cash withdrawals from an **ATM** up to a fixed maximum amount in any twenty four (24) hour period, or to pay for purchases made at any authorized **Point-of-Sale Device**, or pay bills through the **Bank-a-Fon Service**, up to a limit previously specified and agreed between **the Bank** and the **Cardholder**. The **ATM** or merchant may in some circumstances retain **the Card** and not return it to the **Cardholder**. The **Cardholder** acknowledges that such restrictions and programmes are provided for the protection of the **Cardholder**, the Merchant and/or **the Bank** against wrongful use of the **Card**.

q) (i) All withdrawals and deposits; and/or transfers; and/or payments and/or other transactions made by the **Cardholder** through the **Bank-a-Fon; ATM;** Point of Sale or any other device as may be introduced by **the Bank;** are subject to verification by two of **the Bank's** officers whose verification, the **Cardholder** agrees shall be binding and conclusive evidence of the actual amount involved in any such transaction.

(ii) It is understood and agreed that all deposits made or payments requested after normal banking hours shall be deemed to have been made or requested on the next business day following that on which the said deposit or payment was made or requested.

r) The **Cardholder** shall receive a receipt for each transaction made at an **ATM** or Point of Sale Device with **the Card**. These receipts should be retained for reconciling the transactions on the periodic statement/passbook. On completion of each *National Bank Telebanking* Transaction, the **Cardholder** will be advised of a Transaction Reference Number. This Reference Number must be retained by the **Cardholder** as this number will appear along with an appropriate narrative on Current/Credit Card Statements and in Savings Passbooks in order to facilitate the easy reconciliation of his *National Bank Telebanking* Transactions. In cases of errors or questions about any transaction, the **Cardholder** shall contact **the Bank** as soon as possible provided that in respect of disputed transfers or payments from a **Cardholder's** account, the **Cardholder** must submit written notification thereof to **the Bank** within 60 calendar days from the initiation of the relative transaction.

s) If the **Cardholder** fails to effect written notification within the said period **the Bank** shall not be liable for any loss arising from the disputed transaction nor shall **the Bank** be liable to reverse or refund the effect of any such transaction including interest and transaction fees accruing or charged thereon. In extenuating circumstances **the Bank** may in its absolute discretion extend the said 60 day period.

t) **The Bank** shall charge fees in respect of each transaction approved or declined, at the **ATM** of any other participating financial institution or at points of sale where merchants are authorized to accept **the Card** or through the **Bank-a-Fon Service;** a schedule of such fees shall be communicated to the **Cardholder**.

u) **The Bank** shall be at liberty to vary all charges imposed pursuant to this Agreement and to include such other charges as it may consider necessary from time to time and the **Cardholder** irrevocably authorizes **the Bank** to debit his account with all such charges and expenses.

v) (i) **The Bank** shall not be liable to the **Cardholder** for the operational failure of any participating **ATM** or **Point-of-Sale Device** or for any injury, loss or damage howsoever arising whether from criminal activity or otherwise suffered by the **Cardholder** in the use of the **ABMs** or **Point-of-Sale Devices** or on or near premises housing same, nor shall **the Bank** be liable for any unauthorized use of **the Card** or for any loss resulting from circumstances over which **the Bank** has no direct control including but not limited to the **Cardholder's** failure to input complete and accurate information, failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problem, operator error, log in sequences, severe weather, earthquakes, flood or other acts of God. In no event will **the Bank** be liable for damages in excess of a **Cardholders** actual

loss due to its failure to complete a transaction and **the Bank** will not be liable for any indirect, incidental or consequential damages.

(ii) The **Cardholder** accepts the risks and consequences of part payments or late payments and **the Bank** shall not be liable for any loss arising from these situations.

w) The **Cardholder** will immediately notify **the Bank** in writing at his **Issuing Branch** of any address changes and all notices mailed to the **Cardholder's** last known address will be effective as though received.

x) The **Cardholder** may cancel this service upon giving **the Bank** ten (10) days written notice of such intended cancellation and such notice shall, to be effective, be accompanied by **the Card**.

y) **The Card** is valid for use at **ATMs** of bearing any other participating Financial Institution in the VISA network, and at the Points of Sale where merchants are authorized to accept **the Card** and have the requisite facilities to accept **the Card**.

z) The **Bank-a-Fon Service** may be accessed through any touch tone telephone.

aa) **The Bank** may amend these conditions at any time in its absolute discretion. The revised Agreement or terms and conditions shall be effective on the date specified by **the Bank**. Any Notice of revisions shall be sufficient if sent to the **Cardholder's** last known address or if **the Bank** notifies him that revisions have been made and gives him instructions how to obtain a copy of such revised Agreement or Terms and Conditions. The **Cardholder's** continued use of **the Card** after the effective date of such revision will constitute his acceptance of the revisions and the revised Agreement. The **Cardholder** will be deemed to have received any Notice sent by mail six (6) days after posting.

ab) National Bank of Dominica Ltd will disclose information to third parties about the **Cardholder's** Account in the following circumstances:-

(i) in order to verify the existence and condition of the account for a merchant;

(ii) in order to comply with Court Orders; or

(iii) if the **Cardholder** gives **the Bank** written permission.

ac) The obligations of the parties hereunder shall be governed by the Laws of Dominica.

I/WE AGREE to accept the terms and conditions of this Agreement.

Cardholder's Signature

Date

Witness

Joint Account Holder's Signature

Joint Account Holder's Signature