



# ST. KITTS-NEVIS-ANGUILLA NATIONAL BANK LIMITED

*Member of Caribbean Association of Banks*

## ST. KITTS-NEVIS-ANGUILLA NATIONAL BANK LIMITED

### General Purpose Prepaid Card

### TERMS AND CONDITIONS

This agreement dated \_\_\_\_\_ is between the **St. Kitts Nevis Anguilla National Bank Limited** (hereinafter known as the Bank or Issuer) and \_\_\_\_\_ (hereinafter known as the User).

#### 1. **Introduction**

- 1.1 This agreement outlines the Terms and Conditions under which the St. Kitts-Nevis-Anguilla National Bank Limited General Purpose Prepaid Card has been issued to you. This Prepaid Card is jointly branded and bears the logos of the St. Kitts Nevis Anguilla National Bank and St. Kitts-Nevis Cable Communications Limited ("The Cable") and is identified as SKNANB/The Cable Prepaid Card. **Please sign the back of your Card immediately.** Once the Card is signed, it cannot be transferred to anyone else. We urge you to register your Card at <https://www.nbcardservices.com> promptly upon receipt. By signing this document, you agree to be bound to these Terms and Conditions. The term "you" and refers to the person who have bought or received the Prepaid Card and are authorized to use the Card as provided in these Terms and Conditions. The terms "we", "us" and "our" refer to **St. Kitts-Nevis-Anguilla National Bank Limited**.

#### 2. **The Prepaid Card**

- 2.1 Your Prepaid Card is a MasterCard prepaid card product that must be loaded with funds in accordance with the terms and conditions of this Agreement. The Prepaid Card is not a credit card, charge card or debit card. The Card is not a device that accesses money in an individual checking or savings account. When you use the Card, the amount loaded on it will be reduced by your purchase or cash withdrawal plus all the associated fees as stated in Clause 12.
- 2.2 The Prepaid Card is reloadable and can be reloaded with additional funds at any SKNANB Branch or by any other means the Bank may facilitate. The amount of each value load must be at least EC\$20.00. Please note that the total **monthly** balance limit is EC\$10,000.00 per card. You may not load more than EC\$2,000 in personal funds per load. Your cash load frequency is restricted to two times per day, four times per week, or ten times per month.
- 2.3 You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time.
- 2.4 The Prepaid Card can be used at retailers, restaurants, any brick-and-mortar establishments located in St. Kitts & Nevis or anywhere MasterCard is accepted worldwide.

#### 3. **Cash Transactions**

- 3.1 The Prepaid Card permits cash transactions, including ATM withdrawals. When you receive your Card, it comes with a PIN mailer that includes your personal identification number (PIN) to be used for ATM transactions and POS transactions when applicable. In some cases, the PIN mailer will be sent a few days after the prepaid card. You are limited to EC\$1500.00 per day for cash withdrawals.
- 3.2 When you use your Card to obtain cash, there is a withdrawal fee or a balance inquiry fee, respectively but this does not apply when the Issuer's ATM is used. Transaction Fees are disclosed in the Fees and Charges Section. All ATM Withdrawal fees, ATM Balance Inquiry Fees, and others listed will be deducted from your Card balance. In addition, when you use an ATM not owned by SKNANB, you may be charged a fee (ATM Surcharge fee) by the ATM operator or any network used, and you may be charged for a balance inquiry even if you do not complete a withdrawal transaction. Any ATM Surcharge fee charged by the ATM provider or the financial institution is your responsibility and will be deducted from your Card Balance.
- 3.3 Please keep track of your card history. You may visit <https://www.nbcardservices.com> or call the 869 465 2204 ext. 1400 or you may visit The Cable's website at <https://www.thecable.net>

Head Office: P.O. Box 343, Central Street, Basseterre, St. Kitts, West Indies

Tel: (869) 465-2204 Fax: (869) 465-1050

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## **4. International Transaction Fee**

4.1 If you obtain your funds (or make a purchase) in a currency or country other than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by MasterCard into an amount in the currency of your Card. MasterCard has established a currency conversion rate using a rate available in wholesale currency markets for the applicable central processing date, which may vary from the rate MasterCard itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer. This percentage amount is independent of any amount taken by the Issuer in accordance with the following section of these Terms & Conditions.

## **5. Point-of-Sale Transaction and Internet Transactions**

5.1 The Prepaid Card can be used to purchase goods and services on the internet and at any establishment that accepts MasterCard. To pay for purchases, you should use it as you would a credit card, by selecting the “credit” payment option and signing the sales receipt. The Prepaid Card will not work with debit payment systems that require a PIN number. The Prepaid Card is also contactless enabled for use where contactless enabled options are available or permitted.

5.2 If you wish to use your Prepaid Card to purchase an item for more than the value available on the Prepaid Card, subject to the merchant’s policy, you may be able to use your Card toward a portion of the purchase price and then use another form of payment to pay the balance of the purchase price. The merchant must agree prior to the purchase to accept two or more forms of payment. If the merchant agrees, first request that the merchant charge a specific dollar amount on the other form of payment (i.e. the purchase price less the available balance on your Prepaid Card), and then use your Card to pay the remaining balance.

5.3 Internet and most mail order merchants do not permit “split tender” transactions. Not all merchants will accept two forms of payment.

## **6. Receipts**

6.1 You should obtain a receipt at the time you make a transaction or obtain cash using your Card. You agree to retain your receipt to verify your transactions.

## **7. Authorizations and Authorization Holds when using your Prepaid Card at Merchants such as Gasoline Merchants, Restaurants and Hotels**

7.1 When you use your Prepaid Card to pay for goods or services, certain merchants may request us to authorize the transaction in advance and may estimate its final value. For example, when using your Card at a merchant where a tip may be included (such as at a restaurant), your transaction may be authorized for an additional 20% above your total bill. The actual amount processed to your Card will not exceed the amount of the bill plus the tip added by you (the tip amount is at your discretion). In addition to restaurants, the types of merchants where a tip may be included are bars, taxis, beauty and barber shops, and health spas.

7.2 Merchants in the travel industry (e.g., a hotel or car rental agency) will often add a fixed percentage to the amount reflected on the bill when seeking authorization to cover possible additional charges that they anticipate you will add to the bill. You may ask the merchant to authorize a specific dollar amount, but the merchant may not agree to your request. When we authorize a transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your Card’s available funds for the amount requested by the merchant. Until the transaction finally settles, the funds subject to the hold will not be available to you for other purposes.

7.3 If the amount of the authorization request exceeds the available funds on your Prepaid Card, the transaction will be declined. We will only charge your Card for the correct amount of the final transaction and we will release any excess amount when the transaction finally settles. If you initiate a purchase and the merchant obtains an authorization, and then you cancel the purchase without completing it, the authorization may result in a temporary hold for that amount of funds for up to 17 days, or longer in some cases. To use your Prepaid Card to purchase gasoline in some jurisdictions, you may have to pay inside the gas station and not at the pump. This will avoid a decline on your Card. This may be applicable, for example, in the United States of America (USA).

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## **8. Returns / Refunds**

8.1 If for any reason you are entitled to a refund for any goods or services obtained by your prepaid Card, you will agree to accept credit to your Card for such refunds. The amounts credited to your Card may not be available for up to 10 days from the date the refund occurred.

## **9. Card Information and Transaction History**

9.1 If you wish to keep track of your balance or details of your transactions made with your Prepaid Card, you can visit <https://www.nbcardservices.com> or call the toll-free number printed on the back of your card to access the information on your Card. From the website, you can print the transaction history electronically at no charge.

## **10. Expiration**

10.1 Please use your Prepaid Card soon! The Card shows the expiration date. When your card expires and has funds available, your card will be automatically renewed, and a new card will be sent to you.

## **11. Lost or Stolen**

**11.1 TREAT YOUR PREPAID CARD LIKE CASH!**

**11.2 AMOUNTS REMAINING ON YOUR LOST/STOLEN PREPAID CARD WILL BE TRANSFERRED TO THE REPLACEMENT CARD.**

## **12. Fees and Charges \***

12.1 The fees listed below will apply to your Prepaid Card. We reserve the right to amend these fees and will make reasonable efforts to notify you of such changes in advance of implementing the new fee structure:

- a) Activation fee – EC\$20 + VAT
- b) Additional Card Fee – EC\$35.00 + VAT
- c) ATM withdrawal fee – SKNANB EC\$8.10, Other ATMs – Fee varies
- d) ATM Balance Inquiry – SKNANB Free, Other ATMs – Fee varies
- e) Insufficient funds fee – EC\$2.00 + VAT
- f) Card Replacement – EC\$40.00 + VAT
- g) Load fee - EC\$2.00 + VAT
- h) Card to Card Load Fee EC\$2.00 +VAT

## **13. Liability for Transactions:**

13.1 The User authorizes the Bank to accept or honour each Transaction according to the instructions the User gives to the Bank through email or other communications in accordance with this agreement and the policies of the Bank. Once the Cardholder dips, taps or swipes and once funds are available on the card and the Transaction is approved, no communication made to the Bank can change or stop the Transaction as such Transactions are automated and are not subject to instructions by email or any other communication. Each Transaction/request will have the same legal effect as if made by written order to the Bank signed by the User and the User will be liable for it and all resulting Account activity. The User will also be liable for Transaction entry errors and all fraudulent transactions made through the Services.

## **14. Disclosure of Information to Third Parties**

14.1 Information may be disclosed to third parties about your Prepaid Card or the transactions you make:

- a) Where it is necessary for completing transactions; or
- b) In order to verify the existence and condition of your Card for a third party, such as a merchant; or
- c) In order to comply with government agency, court order, or other legal requirements; or
- d) If you give us your permission.

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## 15. Our Liability for Failure to Complete Transactions

15.1 We are **not** liable for certain circumstances where transactions fail to complete, which include but not limited to:

- a) If, through no fault of ours, you do not have sufficient funds on your Prepaid Card to complete a transaction.
- b) If a merchant refuses to accept your Card.
- c) If the terminal system was not working properly.
- d) If circumstances beyond our control (acts of nature) prevent the completion of the transaction, despite reasonable precautions that we have taken.
- e) If access to your Card has been blocked.
- f) If we have reason to believe that the requested transaction is unauthorized.

15.2 There also may be other exceptions provided by applicable law.

## 16. Information about Your Right to Dispute Errors

16.1 In case of errors or questions about your Card or if you think that your transaction history is wrong, please call us at 1-869 465 2204 ext. 1400 or write to us at, P.O. Box 343, Basseterre, St. Kitts. You must contact us no later than 60 days after the error has occurred and you must provide the following information:

- a) The last eight digits of your Prepaid Card number.
- b) Describe the error or the transaction you are unsure about, and explain why you believe it is an error or why you need more information.
- c) The transaction date; and
- d) The dollar amount of the suspected error.

16.2 If you provide this information orally, we may require that you submit written notification of your complaint or question within 60 days from the date of the relevant transaction. If you fail to effect the written notification within the said period, the Bank shall not be liable for any loss arising from the disputed transaction nor shall we credit your Card.

## 17. Revision of Terms

17.1 We reserve the right to change, delete or add to these Terms and Conditions and to apply any such modification to the Prepaid Card.

## 18. Governing Law:

18.1 This Agreement shall be governed by and construed in accordance with the laws of the Federation of Saint Christopher and Nevis

User:

\_\_\_\_\_

(Printed Name)

\_\_\_\_\_

(Signature)

\*Witnessed By:

\_\_\_\_\_

(Printed Name)

\_\_\_\_\_

(Signature)

Authorized Personnel:

\_\_\_\_\_

(Printed Name)

\_\_\_\_\_

(Signature)

\*Bank or The Cable employee

For Internal Use - Cardholder Reference: \_\_\_\_\_

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