



CO-APPLICANT

Branch: _____

Reason for applying for GBTI VISA Travel Classic Card: _____

Personal Details

Surname: _____

First Name: _____

Middle Name: _____

Title: Mr Mrs Ms

Marital Status: Single Married Divorced Widowed

No. of Dependents: _____

Date of Birth: Date _____ Month _____ Year _____

Place of Birth: Country _____ Nationality: _____

Identification

National Identification No. _____ Date of issue: _____

Passport No. _____ Country: _____

Date of issue: _____ Expiry Date: _____

Driver's Licence No. _____ Country: _____

Date of issue: _____ Expiry Date: _____

Tax Payer's Identification No: _____

Contact Details

Address: _____

Mailing Address (if different from home address) _____

No. of years there: _____

Type of Residence: Owner Family

Tenant With Parents

Other, please state: _____

Home No: _____ Work No: _____

Cell No: _____ Fax No: _____

Email address: _____

Telephone details when overseas: _____

Name a contact person who we may contact in the event you are overseas: _____

Full Name: _____

Full Address: _____

Contact Numbers: Home: _____ Cell: _____

Work: _____

Email Address: _____

Relationship: _____

Employment Details

Status: Employed Self-Employed Student

Other – Please state _____

Occupation: _____

Employer's Name: _____

Employer's Address: _____

No. of years there: _____

Monthly Salary/Income: _____

Banking Information

Account No. _____

Account Class: _____

Safe Deposit Box: _____

Other VISA cards held: _____

Authorised Signature

I, the undersigned, hereby declare that all the information given above in this application is true and correct. By signing this application, I authorize you to check the information stated above and I confirm acceptance of the terms and conditions set out in this application.

Signature of Co-Applicant _____ Date _____

AUTHORITY TO OPERATE VISA TRAVEL CLASSIC CARD AS CO-APPLICANT

I, _____, holder of GBTI VISA Travel Classic

Card Account No. _____ do hereby nominate

Mr/Mrs/Ms _____ to be a Co-Applicant of

my GBTI VISA Travel Classic Card account.

Signature of Principal Applicant _____ Date _____

Required Documentation

- Passport/National Identification card/ Driver's Licence
- One (1) passport size photograph (in colour)
- Proof of address document (date of issue - 6 to 8 months)
- Documentation to confirm source of income
- Tax Payers Identification Certificate (TIN)

FOR BANK USE ONLY

Application Checked by _____

Authorised by _____

Card prepared by _____

Card No. _____

Date Issued _____ Expiry Date _____

Account # _____

Cust. # _____ App. # _____



EXPIRATION

The GBTI VISA Travel Classic Card cannot be used when the remaining value is US\$0.00 or after the expiration date (MM / YY) shown on the front of the Travel Classic Card, whichever happens first. If there is a balance remaining after the expiration date, you may call or contact our Card Centre, located on the first floor of the Regent Street Branch at any time during the next 12 months to request a refund or to request a new GBTI VISA Travel Classic Card to be issued. The new Travel Classic Card will have the value equal to the remaining balance of the expired Travel Classic Card minus a renewal fee applicable at the time. The fee schedule is available at any of the Bank's branches.

MISCELLANEOUS

- The GBTI VISA Travel Classic card is the property of GBTI and GBTI reserves the right to cancel the card if it is used in violation of the above mentioned terms and conditions.
- The General Conditions are applicable.
- Purchase and/or use of the GBTI VISA Travel Classic card constitute your agreement to these conditions.
- The Travel Classic cards are subject to fees and charges determined from time to time by GBTI and are available at all GBTI Branches.

BENEFITS OF THE GBTI VISA TRAVEL CLASSIC CARD

- **Personalized**
- **No Annual fees**
- **Affordable**
- **No need to walk with cash.**
- **Obtain cash at any ATM wherever you see the Visa  sign**
- **Can be used for Internet purchases**
- **Can be used everywhere  Cards are accepted**
- **Can be re-loaded from your account while you are abroad**
- **Added security with the chip, protecting you against fraud**
- **You do not need to maintain an account with us to have a card**
- **Anyone can re-load your card while you are abroad**
- **Co - Applicants allowed**
- **Allows you to manage your cash**
- **Safe, secure and easy to carry around**



**Visit any of our
Branches listed below
and talk to our trained personnel**

Anna Regina Branch

Lot 2 Anna Regina,
Essequibo Coast
Tel: +592-771-4830-3

Bartica Branch

59 2nd Avenue,
Bartica,
Essequibo River
Tel: +592-455-2011-2

Corriverton Branch

Lot 211 No. 78 Village,
Corriverton, Berbice
Tel: +592-335-3399-3404

Diamond Branch

Diamond Public Road,
East Bank Demerara
Tel: +592-265-3936/3943

Lethem Branch

Barrack Retreat, Lethem,
Rupununi
Tel: +592-772-2241/2270-1/3/4

Parika Branch

Lot 300 Parika, East Bank
Essequibo
Tel: +592-260-4400-5

Port Mourant Branch

Lot 2 Area Q, Port Mourant,
Corentyne, Berbice
Tel: +592-336-6585-6;
+592-336-6652-3

Port Kaituma Branch

Turn Basin, Port Kaituma,
North West District
Tel: +592-777-4087-9

Providence Branch

C/o Ramada Georgetown,
Princess Hotel, Providence,
East Bank Demerara
Tel: +592-265-7064/5

Regent Street Branch

138 Regent Street,
Lacytown, Georgetown
Tel: +592-225-5291-3/5

Vreed-en-Hoop Branch

Lot N Plantain Walk,
Vreed-en-Hoop,
West Bank Demerara
Tel: +592-264-2191/3/4

Water Street Branch

47-48 Water Street,
Georgetown
Tel: +592-226-8430-9



**VISA TRAVEL
CLASSIC CARD**

APPLICATIONS & TERMS AND CONDITIONS

Travel With More Than Money
Chip embedded for your
added security.



Corporate Office
High and Young Streets,
Kingston, Georgetown
www.gbtibank.com
banking@gbtibank.com






Prepaid Card Terms and Conditions

GBTI VISA TRAVEL CLASSIC CARD

The GBTI VISA TRAVEL Classic Card is a prepaid card issued by Guyana Bank for Trade & Industry Ltd., pursuant to a license from Visa International. This Travel Classic Card is not a credit card, it is a US Dollars prepaid card that can be used while funds are available on the card. The GBTI VISA Travel Classic Card now provides you with added security with its embedded microchip.

The GBTI VISA Travel Classic Card remains the property of the Bank at all times and must be returned by the Cardholder to GBTI should the card no longer be required, expired or at the request of GBTI.

FEATURES AND USAGE

- **The GBTI VISA Travel Classic Card** can be purchased at any of our branches and at our Card Centre, located on the first floor of the Regent Street Branch
- **The GBTI VISA Travel Classic Card** can be re-loaded. It cannot be exchanged for cash or credit nor be used for pre-authorized or regular recurring payments such as standing orders etc.
- **You are required** to sign the GBTI VISA Travel Classic Card immediately upon receipt.
- **The GBTI VISA Travel Classic Card** is a personalized Money card, which comes with a PIN for ATM access anywhere there is a VISA  Sign.
- It is **NON-TRANSFERABLE**.
- **It can be loaded** with a minimum amount of US\$50.00 and a maximum amount of US\$5,000.00.
- **It can be Re-Loaded** to the maximum value on the card which is US\$5,000.00.
- **The GBTI VISA Travel Classic Card** can be used to make purchases at any merchant that accepts Visa Cards.

When making a purchase using the GBTI VISA Travel Classic Card you will be asked to sign a receipt for the transaction. The dollar amount of each purchase will be deducted from the remaining value on the Card. Kindly account for all tips/gratuity when making purchases at merchants such as restaurants, hotels and bars as adequate funds would have to be available on your card account for the processing of these transactions. Additional funds may be loaded to the GBTI VISA Travel Classic Card at any of the GBTI Branches.

CO-APPLICANT USAGE

GBTI may at its sole discretion issue an additional card for the use of any person who is nominated in writing by the Principal cardholder. The Principal cardholder shall be liable for the use of the additional card as if he had used it himself and for all amounts arising from, or losses incurred by GBTI in connection with or arising from the use of the card (whether by act or omission) by the authorized user(including any use in breach of the terms of this agreement which GBTI shall be under no obligation to prevent) which may be debited to the card account. In addition to any of its other powers, GBTI may cancel any card issued to the authorized user at any time upon the written request of the Principal cardholder and the return of such card to GBTI or upon the surrender to GBTI of such card by the authorized user.

OVERSPENDING

Transactions that exceed the remaining amount on the GBTI VISA Travel Classic card will be declined. Nevertheless, if any service charge exceeds the load value on the Travel Classic Card, you shall remain fully responsible for the amount which exceeds the balance available on the GBTI VISA Travel Classic Card.

We also reserve the right to automatically debit such overdrafts from future transfers of funds to the Travel Classic Card or from any other account you maintain at GBTI, as well as for any over limit fees as disclosed.

FEES

The following fees will apply to the GBTI VISA Travel Classic:-

New Card	US\$10.00	Cash withdrawals at ATMs	US\$2.50
Additional Card	US\$ 8.00	POS Transactions	US\$1.00
Replacement	US\$15.00	Loading fees	0.5% (Min G\$100)
Renewal fees	US\$ 7.00	Re-loading fees	0.5% (Min G\$100) of amt + US\$ 5.00

Withdrawals out of USA may be subject to an additional fee

(Please note that fees are subject to change without notice)

CUSTOMER SERVICE - BALANCE INQUIRIES

To check the available balance on your prepaid Travel Classic Card account, review recent transactions, please sign up at www.gbtibank.com - just click on the link **“GBTI VISA”**. To obtain any other customer service please call GBTI at 231-4391/3 during business hours or the Card Centre in St. Kitts at 1-866-303-3118 after business hours.

Please note that a printed statement **may be** subject to a fee.

ERROR RESOLUTION PROCEDURES

In the case of errors or disputes about transactions arising from the use of the Travel Classic Card, Call our customer service at GBTI 231-4391/3 during business hours - 8.00 to 16.00 hours or 1-866-303-3118 after business hours. We must hear from you within 7 days of the date of the transaction in question, and you must provide the following information:-

- Your name and GBTI Travel Classic Card number
- A description of the suspected error or the transaction you are unsure about and an explanation as to why you believe it is an error.
- The dollar amount of the suspected error and
- Information about your five most recent Travel Classic Card transactions, if applicable.

We would require that you send the complaint or question in writing to our Card Centre located at the Regent Street Branch, within 3 business days after your call and we will investigate it promptly. The maximum time required to investigate your complaint or question may take up to 45 calendar days. Please note that an inquiry fee may be applicable if the reported error proves to be a genuine entry.

RETURN OR EXCHANGE OF MERCHANDISE

The Guyana Bank for Trade and Industry Limited and Visa International, inclusive but not limited to its subsidiaries, and its affiliates, employees and agents, are not responsible for the services or Merchandise purchased with the Travel Classic Card or any damages resulting directly or indirectly from the use of the Travel Classic Card. If you have a query with the merchandise or services purchased with the GBTI VISA Travel Classic Card, that dispute needs to be resolved with the merchant at whose establishment the transaction was made. Exchange or return of merchandise purchased in whole or in part with the GBTI VISA Travel Classic Card will be governed by the procedures and policies of each merchant and applicable law. At the time of any exchange or return, you should present both the merchandise receipt

and the Travel Classic Card. If you are entitled to a refund for any reason for the goods or services obtained with the GBTI VISA Travel Classic Card, you agree to accept credits to your Travel Classic Card account in place of cash.

NOTE: THE GBTI VISA TRAVEL CLASSIC CARD MAY NOT BE USED AS PAYMENT FOR ANY ILLEGAL PURCHASE

LOSS, THEFT AND MISUSE OF THE TRAVEL CLASSIC CARD

The Cardholder will exercise all possible care to ensure the safety of the card and will prevent the PIN from becoming known to any person. The Cardholder will not disclose the card number to any third party except for the purpose of a card transaction or when reporting the actual loss or theft of or damage to the card.

Please note that you are responsible for the safety and handling of the GBTI VISA TRAVEL Classic Card. Report to us immediately if you believe the Card or its PIN has been lost or stolen. Telephoning is the best way to MINIMIZING YOUR POSSIBLE LOSSES. **IF YOU BELIEVE THAT THE GBTI VISA TRAVEL CLASSIC CARD HAS BEEN LOST OR STOLEN, OR IF YOU THINK THAT SOMEONE MAY KNOW YOUR PIN CALL IMMEDIATELY GBTI AT 592-231-4391/3 DURING BUSINESS HOURS OR THE CARD CENTRE IN ST. KITTS AT 1-866-303-3118 ANYTIME. PLEASE NOTE THAT IF YOU FAIL TO NOTIFY US PROMPTLY OR ARE NEGLIGENT OR ACT FRAUDULENTLY IN HANDLING YOUR CARD, YOU COULD LOSE THE ENTIRE BALANCE HELD ON THE PREPAID CARD. LOSS TO BE BORNE BY CARDHOLDERS UNLESS PROVEN OTHERWISE.**

Should a GBTI VISA Travel Classic Card be reported lost, stolen or liable to misuse, that VISA card must not be subsequently used, but must be returned immediately to the Bank.

CHANGES IN PERSONAL INFORMATION

The Principal Cardholder shall notify the Bank immediately in writing of any change in name or address and provide all supporting documentation.

GBTI VISA TRAVEL CLASSIC CARD REPLACEMENT

The GBTI VISA Travel Classic Card can be replaced if it is lost or stolen, with certain restrictions. You should call the card centre at 1-866-303-3118 in St. Kitts or GBTI at 592-231-4391/3 immediately to report the lost or theft of your Travel Classic Card. You will be required to provide your name, the Travel Classic Card number, and transaction history. We reserve the right to require an affidavit and conduct an investigation into the validity of your request. Transactions identified by us as being unauthorized will in principle not be charged against the travel money card. We will charge a reissue fee for any lost/stolen GBTI VISA Travel Classic Card, which will be deducted from the balance on the Travel Classic Card.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS

We accept no liability for any transaction for which adequate funds have not been supplied by you according to the rules of the GBTI VISA Travel Classic Card. You may, however, apportion the purchases between the Travel Classic Card and a cash payment. Also, we accept no responsibility for delays incurred as a result of late reloading of funds to your Travel Classic Card account. GBTI will not be liable in any way should your Travel Classic card not be accepted or honored by any third party. You are required to maintain all receipts as a record of your transactions for your personal reconciliation and balancing.

DISCLOSURE OF INFORMATION TO THIRD PARTIES

Disclosure of information about your Travel Classic card or transactions to third parties will only be made when it is necessary to complete a transaction, when it is required to comply with applicable law, court orders, or if you give permission to do so.



APPLICATION FORM PERSONAL INFORMATION



PRINCIPAL APPLICANT

Branch: _____

Reason for applying for GBTI VISA Travel Classic Card: _____

Personal Details

Surname: _____

First Name: _____

Middle Name: _____

Title: Mr Mrs Ms

Marital Status: Single Married Divorced Widowed

No. of Dependents: _____

Date of Birth: Date _____ Month _____ Year _____

Place of Birth: Country _____ Nationality: _____

Identification

National Identification No. _____ Date of issue: _____

Passport No. _____ Country: _____

Date of issue: _____ Expiry Date: _____

Driver’s Licence No. _____ Country: _____

Date of issue: _____ Expiry Date: _____

Tax Payer’s Identification No: _____

Contact Details

Address: _____

Mailing Address (if different from home address) _____

No. of years there: _____

Type of Residence: Owner Family

Tenant With Parents

Other, please state: _____

Home No: _____ Work No: _____

Cell No: _____ Fax No: _____

Email address: _____

Telephone details when overseas: _____

Name a contact person who we may contact in the event you are overseas: _____

Full Name: _____

Full Address: _____

Contact Numbers: Home: _____ Cell: _____

Work: _____

Email Address: _____

Relationship: _____

Employment Details

Status: Employed Self-Employed Student

Other – Please state _____

Occupation: _____

Employer’s Name: _____

Employer’s Address: _____

No. of years there: _____

Monthly Salary/Income: _____

Banking Information

Account No. _____

Account Class: _____

Safe Deposit Box: _____

Other VISA cards held: _____

Authorised Signature

I, the undersigned, hereby declare that all the information given above in this application is true and correct. By signing this application, I authorize you to check the information stated above and I confirm acceptance of the terms and conditions set out in this application.

Signature of Applicant _____ Date _____

Required Documentation

- Passport/National Identification card/ Driver’s Licence
- One (1) passport size photograph (in colour)
- Proof of address document (date of issue - 6 to 8 months)
- Documentation to confirm source of income
- Tax Payers Identification Certificate (TIN)

<u>FOR BANK USE ONLY</u>	
Application Checked by _____	
Authorised by _____	
Card prepared by _____	
Card No. _____	
Date Issued _____	Expiry Date _____
Account # _____	
Cust. # _____	App. # _____