

Visa® Debit Card



Butterfield Bank

Visa® Debit Card

The 'better way to pay' at home and abroad

- ***Enjoy instant access to your account anywhere in the world.***

With Butterfield and Visa® on the same Card, you've got your Butterfield account at your fingertips wherever you go. It's the perfect way to shop and withdraw cash.

Shopping made easy

Simply present your Card at any merchant displaying either a sticker of the Card or a Visa® logo, sign the receipt and the amount is deducted from your designated account.

Withdrawing cash and managing your accounts

You can get up to CI\$5,000 per day (or equivalent if abroad) from any ATM displaying a sticker of the Card or a Visa® or Plus® logo. At Butterfield ATMs you'll also be able to transfer funds between your accounts, check your account balances, print out a mini-statement, request a cheque book, make deposits and pay utility bills.

Additionally, your Card can be used at any ATM in the Cayman Islands to withdraw CI\$ cash at no cost.

Please note that you may be charged a nominal fee by other participating banks.

In addition to being convenient, fast and safe, Butterfield Bank Visa® Debit Card has a host of extra benefits, including:

- No annual fee
- Less than half the cost of issuing a cheque
- Completes transactions in CI\$ at participating merchants and local ATMs
- Helps with record keeping, as all transactions appear on your bank statement
- Eliminates the need to carry around large amounts of cash
- Use overseas
- Free Travel Accident Insurance – Purchase your airline tickets with the Card and you're automatically covered for common carrier travel accident insurance up to US\$75,000.

Avis Preferred Membership - Enjoy a speedy application process, special rates on your rental car and, best of all, membership is free.

Emergency Travel Assistance – If your Card is lost or stolen, call one of the numbers below and not only will it be immediately cancelled, we will also arrange an Emergency Card Replacement and, if necessary, Emergency Cash. The numbers to call are Butterfield Bank at (345) 815-7527 during office hours or Visa® International at toll-free 1-800-847-2911 (within CI, USA or Canada), or collect at (410) 581-9994 (for all other countries).

Looking after your Card

As the Card is a direct link to your money, there are a number of precautions you should take to keep it safe and your assets protected:

- Sign your Card as soon as you receive it – An unsigned Card is a crook's friend as by signing the Card himself he can more easily defraud your account.
- Keep track of your Card – Don't let it out of your sight when making transactions and always ensure you return it safely to your wallet or purse. The moment you discover it missing, notify us on (345) 815-7527.
- Always take your receipts – They contain your Card details so they should never be left behind at a shop or ATM.
- Keep your PIN (Personal Identification Number) safe – Try to memorise it rather than write it down, and never disclose it to anyone. When using an ATM, shield the screen and keyboard when typing your PIN.
- Lost or stolen cards must be reported within 24 hours of the loss or theft, otherwise, the cardholder will be liable for all fraudulent transactions incurred on the Card.

For more information on the 'better way to pay', please contact us at (345) 815-7527 or visit one of our branches where a member of staff would be delighted to help.



Butterfield Bank

Visa® Debit Card

Banking Agreement

Conditions of Use

The Nominated Primary Account on your Card may be either a Cayman Islands Dollars chequing or savings account and is designated by the customer.

The following rules and conditions apply to all Butterfield Bank 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 Butterfield Bank Automated Teller Machine (ATM) or from any ATM or network specifically authorised for use as displayed on the Card.
3. The Card may also be used to make payments to Bank-authorized utilities and suppliers (e.g. CUC, Cayman Water Co., Water Authority, Cable & Wireless). The Cardholder is responsible for notifying Butterfield Bank of any changes in account relationships with the suppliers. Changes in account relationships with the supplier must be received by Butterfield Bank five business days prior to the changes being effected in our records. Butterfield Bank 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 from 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. Deposits can only be made in Butterfield Bank ATM machines configured for this purpose. Deposits are subject to collection.
6. The Cardholder must report lost, theft, unauthorised use of the Card or loss of the personal identification number (PIN) as soon as possible. When issued, the PIN will be known only to the Cardholder. No other person, not even the Bank's employees, will know it. The Cardholder must not disclose the PIN to any person, not even to the police, insurers or Bank employees in the event of the Card being lost, mislaid or stolen. The Cardholder should not record the PIN in any way that may result in it becoming known to another person. The Cardholder should take every possible care to prevent the Card being lost, mislaid or stolen and should not pass the Card to any other person. The Cardholder should not disclose the Card number to any person except in the case of a Card transaction permitted under this agreement or in the case of actually reporting the loss or theft of the Card. The Card should not be left in unattended vehicles or premises.
7. The Bank 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.
8. The Bank 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.
9. 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.
10. 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 the Bank.
11. The Bank has the right at all times to vary these Conditions without notice to the Cardholder.
12. This Agreement shall be governed by and construed in accordance with the laws of the Cayman Islands.
13. You may cancel your Card account at any time by:
 - (a) Notifying us in writing that you are cancelling the card; and
 - (b) Cutting the card in half and returning the pieces to us.
14. The currency of your Card account is CI dollars. Purchases and Advances in other currencies will be converted into CI 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 favourable to you than on the transaction date.
15. Immediately on receipt of the Card the Cardholder shall sign the Card and any replacement of the Card.
16. The Cardholder agrees that any transaction initiated at an ATM other than Butterfield Bank's 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.

17. 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.
18. The Cardholder cannot stop a payment once a transaction has been electronically authorised by the Bank to the relevant merchant.
19. 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.
20. 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.
21. 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 the Bank of the Card having been lost, mislaid, stolen or used without authorisation; and
 - (d) their being no card authorisation limits or parameters being exceeded.In the event there are insufficient funds in the account or the account is legally restricted, the Bank will not be liable for its non-authorisation or non-payment of the transaction. In the event of death of the cardholder following the electronic authorisation of a transaction but prior to settlement of the transaction, the payment will be made by the Bank to the merchant in the ordinary course. The Bank accepts no responsibility for purchases of goods and services and the Cardholder agrees to pay the Bank for all purchases even though a dispute may exist between the Cardholder and the merchant. The Bank shall not be responsible for the failure of any merchant or bank to honour the Card.
22. Purchases at merchants and withdrawals at non-Butterfield Bank ATMs will be debited from the Cardholder's Nominated Primary Account.
23. The Bank is irrevocably authorised 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.
24. If the Cardholder suspects that unauthorised transactions or account errors are occurring or have occurred, then he should report this concern to the Bank's Card Services Department at telephone no. (345) 815-7527 during office hours. In addition, Cardholders with cards prefixed by the numbers 4416 should contact toll-free 1-800-847-2911 (within Cayman, the U.S. or Canada) or collect (410) 581-9994 (all other countries).
25. The Bank 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 the Bank 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. The Cardholder authorises the Bank to charge any of the Cardholder's accounts with the Bank or any of its subsidiaries for any amounts by which any accounts accessible by the Card become overdrawn, and this authorisation 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 the Bank's normal service and finance charges, which are subject to change from time to time.
26. The Bank 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.
27. 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 Butterfield Bank Nominated Primary Account. The Cardholder agrees to be bound by the terms and conditions covered in this agreement as amended by the Butterfield Bank from time to time.

Card Replacement and Emergency Cash services.

Lost or Stolen Cards must be reported within 24 hours of the loss or theft; otherwise, the Cardholder will be liable for all fraudulent transactions incurred on the Card.

*Conditions may apply. Please inquire.

HOW TO PROTECT YOUR CARD AND ACCOUNT

Your Butterfield 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 cheque book, if you discover your Card missing notify us immediately by telephoning (345) 815-7527.
- 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 carefully. Report any unauthorised or unusual transaction to us as soon as possible.
- 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 memorise it, and do not write it down.
- Be aware that fraud exists. For your protection be extra cautious when using your Card in Brazil, Russia, Malaysia and Thailand where high levels of card fraud exist.

For more information
please contact us at:

Tel: (345) 815-7527

Fax: (345) 815-7958

Email: cards@butterfieldbank.ky

www.butterfieldbank.ky



Butterfield Bank

Butterfield Place
12 Albert Panton Street
P.O. Box 705
Grand Cayman KY1-1107
Cayman Islands

ButterfieldCard Application

To ensure processing of your application please answer all questions. Kindly print information clearly.
We draw your attention to the conditions of use contained overleaf.

Mr Mrs Miss Ms

Last Name	First Name	Middle Initial
House No. & Street Address		
Mailing Address		Email
Birth date (DD/MM/YYYY)	Home Telephone	Work Telephone

Card access is available to multiple accounts such as Chequing, Savings or Payment Accounts.

For your security, the daily limit on your Card is CI\$1,000 for withdrawals at the ATM. If you wish to have a higher daily limit, please specify amount here, up to a maximum of CI\$5,000: \$ _____ .00

Butterfield Bank Accounts

Designated Primary Account No.* (CI\$ Chequing or Savings) 1. _____

*This account will be used at merchants and other Banks' ATMs.

Other Accounts to be accessed by your Card (at Butterfield Bank ATMs only):

Please enter your utility bill account numbers below:

1. Cable & Wireless	_____	2. Cayman Water Co.:	_____
3. Water Authority	_____	4. CUC:	_____

Cardholder's Signature	Date
Card Collected By	Date

Signature of this card application constitutes the acceptance of the Butterfield Cardholder Agreement on reverse of this application.

FOR BANK USE ONLY

Card to be collected at: Butterfield Place Governors Sq. Compass

Input By	Date
Supervisor's Signature	Date

ButterfieldCard Account Number _____

Butterfield Bank – Visa® Debit Card

Personal Banking Agreement

Conditions of Use

The Nominated Primary Account on your Card may be either a Cayman Islands Dollars chequing or savings account and is designated by the customer.

The following rules and conditions apply to all Butterfield Bank 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 Butterfield Bank Automated Teller Machine (ATM) or from any ATM or network specifically authorised for use as displayed on the Card.
3. The Card may also be used to make payments to Bank-authorized utilities and suppliers (e.g. CUC, Cayman Water Co., Water Authority, Cable & Wireless). The Cardholder is responsible for notifying Butterfield Bank of any changes in account relationships with the suppliers. Changes in account relationships with the supplier must be received by Butterfield Bank five business days prior to the changes being effected in our records. Butterfield Bank 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 from 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. Deposits can only be made in Butterfield Bank ATM machines configured for this purpose. Deposits are subject to collection.
6. The Cardholder must report lost, theft, unauthorised use of the Card or loss of the personal identification number (PIN) as soon as possible. When issued, the PIN will be known only to the Cardholder. No other person, not even the Bank's employees, will know it. The Cardholder must not disclose the PIN to any person, not even to the police, insurers or Bank employees in the event of the Card being lost, mislaid or stolen. The Cardholder should not record the PIN in any way that may result in it becoming known to another person. The Cardholder should take every possible care to prevent the Card being lost, mislaid or stolen and should not pass the Card to any other person. The Cardholder should not disclose the Card number to any person except in the case of a Card transaction permitted under this agreement or in the case of actually reporting the loss or theft of the Card. The Card should not be left in unattended vehicles or premises.
7. The Bank 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.
8. The Bank 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.
9. 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.
10. 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 the Bank.
11. The Bank has the right at all times to vary these Conditions without notice to the Cardholder.
12. This Agreement shall be governed by and construed in accordance with the laws of the Cayman Islands.
13. You may cancel your card account at any time by: (a) Notifying us in writing that you are cancelling the card; and (b) Cutting the card in half and returning the pieces to us.
14. The currency of your card account is CI dollars. Purchases and Advances in other currencies will be converted into CI 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 favourable to you than on the transaction date.
15. Immediately on receipt of the Card the Cardholder shall sign the Card and any replacement of the Card.
16. The Cardholder agrees that any transaction initiated at an ATM other than Butterfield Bank's 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.
17. 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.
18. The Cardholder cannot stop a payment once a transaction has been electronically authorised by the Bank to the relevant merchant.
19. 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.
20. 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.

21. 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 the Bank of the Card having been lost, mislaid, stolen or used without authorisation; and
- (d) there being no Card authorisation limits or parameters being exceeded. In the event there are insufficient funds in the account or the account is legally restricted, the Bank will not be liable for its non-authorisation or non-payment of the transaction. In the event of death of the Cardholder following the electronic authorisation of a transaction but prior to settlement of the transaction, the payment will be made by the Bank to the merchant in the ordinary course. The Bank accepts no responsibility for purchases of goods and services and the Cardholder agrees to pay the Bank for all purchases even though a dispute may exist between the Cardholder and the merchant. The Bank shall not be responsible for the failure of any merchant or bank to honour the Card.

22. Purchases at merchants and withdrawals at non-Butterfield Bank ATMs will be debited from the Cardholder's Nominated Primary Account.

23. The Bank is irrevocably authorised 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.

24. If the Cardholder suspects that unauthorised transactions or account errors are occurring or have occurred, then he should report this concern to the Bank's Card Services Department at telephone no. (345) 815-7527 during office hours. In addition, Cardholders with cards prefixed by the numbers 4416 should contact toll-free 1-800-847-2911 (within Cayman, the U.S. or Canada) or collect (410) 581-9994 (all other countries).

25. The Bank 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 the Bank 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. The Cardholder authorises the Bank to charge any of the Cardholder's accounts with the Bank or any of its subsidiaries for any amounts by which any accounts accessible by the Card become overdrawn, and this authorisation 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 the Bank's normal service and finance charges, which are subject to change from time to time.

26. The Bank 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.

27. 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 Butterfield Bank Nominated Primary Account. The Cardholder agrees to be bound by the terms and conditions covered in this agreement as amended by the Butterfield Bank from time to time.

Card Replacement and Emergency Cash services.

Lost or Stolen Cards must be reported within 24 hours of the loss or theft; otherwise, the Cardholder will be liable for all fraudulent transactions incurred on the Card.

*Conditions may apply. Please inquire.

HOW TO PROTECT YOUR CARD AND ACCOUNT

Your Butterfield 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 cheque book, if you discover your Card missing notify us immediately by telephoning (345) 815-7527.
- 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 carefully. Report any unauthorised or unusual transaction to us as soon as possible.
- 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 memorise it, and do not write it down.
- Be aware that fraud exists. For your protection be extra cautious when using your Card in Brazil, Russia, Malaysia and Thailand where high levels of card fraud exist.