



Butterfield

Debit MasterCard®

*The convenient way to
make everyday purchases.*

Access your bank account anywhere, anytime

The Butterfield Debit MasterCard® offers the ultimate in convenience, whether you're shopping or need to access cash at home or abroad. Use it wherever MasterCard is accepted—at over 36 million MasterCard merchant locations worldwide, and over one million ATMs in the MasterCard global network. Purchases and withdrawals you make using the Card are deducted directly from the Butterfield bank account that is linked to your card. So, unlike a credit card, there's no monthly bill to pay.

ATM Services.

Use your Butterfield Debit MasterCard at any ATM displaying the MasterCard logo to withdraw up to CI\$1,000 (or the equivalent in local currency if you're travelling abroad)* directly from your bank account.

At Butterfield ATMs in the Cayman Islands, you'll also be able to:

- Transfer funds between your Butterfield accounts
- Check your Butterfield account balances
- Print out a mini-statement
- Request a cheque book
- Make deposits to your Butterfield account(s)
- Pay bills from your Butterfield account(s)

** Withdrawals are available up to the lesser of your bank account balance or the daily cash limit. Withdrawal will be subject to the Daily Transaction limits set by Butterfield. Please note that some banks charge nominal user fees for non-proprietary MasterCard card transactions.*

Daily Transaction Limits.

Purchases and ATM withdrawals are subject to a daily fixed amount chosen by the Bank. You are allowed 15 point-of-sale transactions and 10 ATM transactions per day.

Features and Benefits.

In addition to being a convenient and secure way to shop and access funds, the Butterfield Debit MasterCard has a host of extra features, including:

- No annual fee.
- Service charges that are lower than those associated with writing cheques.
- Transactions in CI Dollars at participating merchants and local ATMs.
- Easier record keeping, with all Debit Card transaction details included in your bank account statement and through **Butterfield Online**, our online banking service at www.butterfieldonline.ky.
- No need to carry large amounts of cash.

Free Travel Accident Insurance †

Purchase your airline tickets with your Butterfield Debit MasterCard and you'll automatically be covered with up to US\$750.00 in common carrier travel accident insurance. (Some terms and conditions apply.)

Emergency Travel Assistance †

Enjoy peace of mind knowing that, if your Card is ever lost or stolen, we will arrange emergency Card replacement and, if necessary, emergency cash to assist you, no matter where you are in the world.

† Terms & Conditions apply -see www.butterfieldgroup.com for more details.

Using Your Card Wisely

Your Debit Card is a direct link to your money. Take the right precautions to keep your money safe.

- **Sign your Card as soon as you receive it**
An unsigned Card leaves you vulnerable to fraud.
- **Keep track of your Card**
Don't let your Card out of your sight when making purchases and always return it safely to your wallet or purse when you're done. Should you lose your Card or suspect that it has been stolen, contact us immediately.
- **Always take your receipt**
They contain some of your Card details so they should never be left behind at a shop or ATM.
- **Check the numbers**
Before signing a sales receipt, make sure the purchase amount and currency are correct.
- **Keep your Personal Identification Number (PIN) safe**
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.
- **Check your statements carefully**
Report any unauthorised or unknown transactions to us as soon as possible.

- **Be extra cautious when travelling**

Some countries have higher incidences of credit and debit card fraud than others, so be especially diligent in protecting your Card when using it abroad.

- **Keep a separate record of your Card details**

If your Card is lost or stolen, you will need to know your Card number and expiry date in order to report it.

Important Contact Information:

To report a lost or stolen Butterfield Debit MasterCard, call Butterfield Card Services at (345) 815 7527 for 24 hour service, or the MasterCard International call centre (toll-free from CI, USA or Canada) at 1 800 307 7309. Lost or stolen Cards must be reported within 24 hours of the loss or theft; otherwise, you may be liable for all fraudulent transactions made with your Card.

For more information on the Butterfield Debit MasterCard, please contact Butterfield Card Services at (345) 949 7055, visit us online or at any of our three Banking Centre locations.

www.butterfieldgroup.com

Mr. Mrs. Miss Ms

iddle Initial

Mailing Address

E-mail

Home Telephone

Work Telephone

Cell

Date of Birth (DD/MM/YY)

Mother's Maiden name (first eight characters)

Name to appear on card (not to exceed 21 characters including spaces).

Please visit www.butterfieldgroup.com for your daily spending limits on your card.

Card access is available to multiple accounts such as chequing, savings or credit cards and for CI and US accounts only.

Butterfield Accounts

Designated Primary Default Account No. * Checking Savings 1. _____

CIF# 1 0 _____

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

To be accessed by your Card (at Butterfield ATMs only):

Link all CI or US accounts available at ATM or Advise specific accounts below:

Please enter your utility bill or Butterfield credit card account numbers below:

- 1. FLOW: _____
- 2. Digicel: _____
- 3. Cayman Water Co.: _____
- 4. Water Authority: _____
- 5 CUC: _____
- 6. Butterfield Credit Card: _____

Card to be:

Mailed to address on file Collected at: Butterfield Place Governors Square Midtown

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

Input By

Date

Supervisor's Signature

Date

Butterfield Card Account Number _____

Charged additional Card Holder fee

Butterfield Debit MasterCard® Banking Agreement

Conditions of Use

The Nominated Primary Account on your Butterfield Debit MasterCard® may be either a Cayman Islands Dollars or US Dollars chequing or savings account and is designated by the Cardholder at the time of application.

The following rules and conditions apply to all Butterfield Debit MasterCard® Cardholders.

For purposes of this agreement, "Butterfield" means Butterfield Bank (Cayman) Limited.

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 Automated Teller Machine (ATM) or from any ATM or network specifically authorised for use as displayed on the Card.
3. Withdrawals will be subject to the Daily Transaction limits set by Butterfield.
4. The Card may also be used to make payments to Bank-authorized utilities and suppliers (e.g. CUC, Digicel, Cayman Water Co., Water Authority, FLOW). The Cardholder is responsible for notifying Butterfield of any changes in account relationships with the suppliers. Changes in account relationships with the supplier must be received by Butterfield five business days prior to the changes being effected in our records. Butterfield does not accept liability for errors caused by incorrect information received from the Cardholder or the suppliers.
5. 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.
6. 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 ATM machines configured for this purpose. Deposits are subject to collection.
7. 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 Butterfield employees, will know it. The Cardholder must not disclose the PIN to any person, not even to the police, insurers or Butterfield 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.
8. Butterfield 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.
9. Butterfield 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 Butterfield at all times.
10. 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.
11. 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 Butterfield.
12. Butterfield has the right at all times to vary these Conditions without notice to the Cardholder.
13. This Agreement shall be governed by and construed in accordance with the laws of the Cayman Islands.
14. 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.
15. 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 MasterCard and may occur on a date when the currency exchange rate is less favourable to you than on the transaction date.
16. Immediately on receipt of the Card the Cardholder shall sign the Card and any replacement of the Card.

17. The Cardholder agrees that any transaction initiated at an ATM other than Butterfield'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.
18. 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.
19. The Cardholder cannot stop a payment once a transaction has been electronically authorised by Butterfield to the relevant merchant.
20. 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.
21. 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 Butterfield accepts no liability for any failure by the merchant to service the Cardholder.
22. 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 Butterfield 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, Butterfield 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 Butterfield to the merchant in the ordinary course. Butterfield accepts no responsibility for purchases of goods and services and the Cardholder agrees to pay Butterfield for all purchases even though a dispute may exist between the Cardholder and the merchant. Butterfield shall not be responsible for the failure of any merchant or bank to honour the Card.
23. Purchases at merchants and withdrawals at non-Butterfield ATMs will be debited from the Cardholder's Nominated Primary Account.
24. Butterfield 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.
25. If you card is lost or stolen, or you suspect its unauthorised use, you will be liable for all debts resulting from its use until you have notified the Bank that it has been lost or stolen. This should be reported to Butterfield's Card Services Department at telephone no (345) 815 7527. In addition, Cardholders with Cards prefixed by the numbers 528408 should contact toll-free 1 800 307 7309 (within Cayman, the U.S. or Canada).
26. Butterfield 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 Butterfield 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 Butterfield to charge any of the Cardholder's accounts with Butterfield 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 Butterfield's normal service and finance charges, which are subject to change from time to time.
27. Butterfield 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.
28. 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 Nominated Primary Account. The Cardholder agrees to be bound by the terms and conditions covered in this agreement as amended by Butterfield from time to time.

*Conditions may apply. Please inquire.

For more information, please contact

Butterfield Card Services at:

Telephone: (345) 949 7055

Fax: (345) 949 7004

E-mail: cards.cayman@butterfieldgroup.com

www.butterfieldgroup.com



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