



Butterfield

Visa Platinum Card

*You've earned the privilege.
Enjoy the rewards.*

Offering exceptional purchasing power, peace-of-mind travel and insurance services, and exclusive Cardholder benefits, the Butterfield Visa Platinum Card is the only credit card you need.

Butterfield Rewards

When you're approved for a Butterfield Visa Platinum Card, you will be enrolled in the exclusive Butterfield Rewards programme. Earn one Butterfield Rewards point, redeemable towards travel, entertainment and other benefits, for every dollar you spend on qualifying purchases with your Butterfield Visa Platinum Card.

Enjoy the following rewards:

- Airline tickets to any destination worldwide on any airline with no blackout dates.
- Access to Visa's exclusive Travel Specialists who will assist you with all your travel plans.
- Lodging at exclusive hotels and resorts around the world.
- Cruises and special travel packages.

If you're a member of an airline frequent flyer programme, you can earn additional miles when you redeem your Butterfield Rewards points to purchase tickets with that airline.

Butterfield invites you to experience the privileges and rewards of the Butterfield Visa Platinum Card.

Redeeming points is easy:

- Use Visa Platinum's online service at www.visa-platinum.com
- Call the Visa Platinum Assistance Centre, or
- Contact your Butterfield representative.

Benefits and Privileges

As a Butterfield Visa Platinum Cardholder, you will enjoy all of these special benefits:

Unparalleled Worldwide Acceptance

Your Butterfield Visa Platinum Card provides instant purchasing power at over 29 million merchant locations, and access to funds at over one million ATMs worldwide.

Personalised Visa Platinum Website

Specifically designed with you in mind, the www.visa-platinum.com website is your personal web portal for information regarding your Butterfield Visa Platinum Card benefits. You'll also enjoy easy access to a summary of the Butterfield Rewards points you've earned and redeemed, and information on exclusive offers for Visa Platinum Cardholders.

The only card you need.

Security and Convenience

Your Butterfield Visa Platinum Card provides you with 24/7 Cardholder assistance services. Whether you have a question about your account or the features of your card, need emergency assistance or have to report your card lost or stolen, we'll be there when you need us.

Exclusive Visa Platinum Privileges*

As a Butterfield Visa Platinum Cardholder, you'll be invited to participate in special offers and opportunities that have been developed exclusively for Visa Platinum Cardholders.

Travel Assistance Services*

Visa's Travel Assistance Services provides reliable destination information or pre-trip planning advice as well as assistance with lost luggage, legal referrals and a wide range of services to Visa Platinum Cardholders who are travelling over 100 miles from their home.

Auto Rental Insurance*

As a Butterfield Visa Platinum Cardholder, you can obtain Auto Rental Insurance free of charge anywhere in the world each time you rent a car using your Butterfield Visa Platinum Card.

The Butterfield Visa Platinum Card offers exceptional purchasing power, travel and insurance services and exclusive benefits.

Travel Accident Insurance*

Enjoy an added sense of security when you pay for the total cost of your travel tickets for you and your family with your Butterfield Visa Platinum Card. Cardholders and their families receive Travel Accident Insurance of up to US\$500,000.

Emergency Medical Indemnification*

Visa representatives are available to guide and protect you around the clock in case of a medical emergency while on a trip paid for with your Butterfield Visa Platinum Card. Visa's responsive Emergency Service Team will step in as a personal resource, arranging for dependable medical care and ensuring your needs are handled with professionalism.

Visa Platinum Assistance

The Visa Platinum Assistance Centre includes an answering service, live call transfers and connection to your personal Visa Travel Specialist. It is available 24 hours a day, seven days a week and 365 days a year. Service can be provided in English, Spanish and Portuguese.

Apply today.

Visa Emergency Services

The Visa Platinum Assistance Centre assists with emergency card replacement for lost and stolen cards, including expedited delivery of temporary replacement cards and emergency cash advances.

Butterfield Card Plus Programme

Butterfield has partnered with some of our business clients to provide a discount value programme to our customers. Use your Butterfield Visa Platinum Card or any of your Butterfield debit or credit cards to receive discounts and/or a free gift with qualifying purchase from local participating locations. Visit our website www.butterfieldgroup.com for participating locations.

Supplementary Cards

You can request additional Butterfield Visa Platinum Cards for your spouse and other family members. Simply indicate additional Cardholders on the attached application.

Year-End Summary of Changes

At the end of every year, Cardholders receive a convenient year-end summary that shows your entire transaction history by expense category for the past 12 months.

Apply today for the Butterfield Visa Platinum Card and start enjoying the benefits you've earned. For more information, visit any Butterfield Banking Centre or call Butterfield Card Services at (345) 815 7712.

Important Contact Information

Butterfield Card Services (345) 815 7712
Toll Free (USA & Canada) 1 (866) 553 3479

Visa Platinum Assistance Centre
Toll Free (USA & Canada) 1 (800) 396 9665
Visa-Collect (from other countries) (410) 902 8022
Visa Travel Specialist (345) 815 7712
or call Toll Free (USA & Canada) 1 (800) 396 9665
Butterfield Facsimile (345) 949 7004
Visa Platinum Website www.visa-platinum.com

To report a lost or stolen Butterfield Visa Platinum Card, call Butterfield (345) 815 7712 or at 1 (866) 553 3479 (toll-free from USA or Canada); or call Visa Platinum Assistance Centre (toll-free from USA or Canada) at 1 (800) 396 9665 or collect (from other countries) at (410) 902 8022. 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 Visa Platinum Card, please contact Butterfield Card Services at (345) 815 7712, visit our website www.butterfieldgroup.com or visit a Butterfield Banking Centre near you.

* Terms and conditions may apply. Please visit www.butterfieldgroup.com for details.

VISA Platinum Cardholder Agreement

Please read and retain.

NOTE: This Agreement is important and you should read it carefully. Your acceptance, signature or use of the card(s) which we issue, or your permitting of another to use the card(s), will be governed by the terms of this Agreement. Upon submitting an application to us for the issue of a credit card you are deemed to have read, understood and accepted the terms and conditions of this Agreement.

1. DEFINITIONS

"We", "us" and "our" means Butterfield Bank (Cayman) Limited.

"Card" means the Visa® card or cards issued by us to the Cardholder and/or Additional Cardholder(s).

"Cardholder" means the person or firm applying to us for the issue of the Card for his/her or its account.

"Additional Cardholder" means the person authorised by the Cardholder to use a Card on the Cardholder's account.

"You", "your" or "yours" mean the Cardholder and/or Additional Cardholder(s).

"Account" means the Card Account established in your name.

"Purchase" means a purchase or lease of merchandise, services or insurance charged to the Account.

"Advance" means a cash loan charged to the Account.

"Periodic Rate" means such rate(s) per centum per annum and effective from such date as we publish, circulate or notify from time to time to apply to Cardholder Agreements.

"Issuance Fee", "Annual Fee", "Cash Advance Fee", "Late Payment Fee", "Over-limit Fee", and "Additional Cardholder Fee" mean the amount specified as such in our Schedule of Fees applicable to Cardholder Agreements, as amended by us from time to time, and which may be referred to collectively as "Service Fees".

"Butterfield Rewards" or "Butterfield Visa Rewards" or "Visa Rewards" or "Visa Points" or "Butterfield Points" refers to the Butterfield Visa Rewards programme and associated points earned in the programme, as operated by Visa Inc. and governed by the Butterfield Visa Rewards Terms and Conditions.

2. OUR AUTHORITY TO PAY

You authorise us to make immediate payment for your Account of all sums of money reflecting all Purchases and Advances made or obtained through use of the Card.

3. MONTHLY STATEMENTS

We will mail you at monthly intervals a statement summarising all transactions of the Account for the prior month when the Account has a balance. You will examine each statement immediately upon receipt and report any inaccuracies to us in writing within 30 days of the billing date. You shall also notify us immediately of any change in your billing address.

4. PAYMENT FOR PURCHASES AND ADVANCES

(a) Purchases and Advances are payable by the payment due date shown on your monthly statement, by:

- i) paying the "New Balance" shown on the statement; or
- ii) paying the "Minimum Payment" shown on the statement; or
- iii) paying an amount greater than the Minimum Payment but less than the New Balance. (Please refer to paragraph 9)

(b) If your payment is made by cheque or other instrument, drawn on a bank outside the Cayman Islands, your account will not be credited until we receive settlement from the relevant bank, which takes a minimum of ten working days.

(c) For the purpose of the Credit Limit only, payments (by cash or cheques drawn on a Cayman Islands bank) require a minimum of five business days to be posted toward your total indebtedness.

(d) If your payment is late we may, at our discretion, charge you a higher interest rate until such time as your account has been maintained in good standing for a period of time that we deem appropriate.

5. MINIMUM PAYMENT

(a) Will be 5% of all unpaid Purchases and Advances, plus any Finance Charges, Service Fees, over limit amounts and unpaid minimum payments from previous statements, or US\$10.00, whichever is the greater.

(b) Each monthly Minimum Payment will be increased to the next highest dollar, but will not exceed the New Balance.

6. CURRENCY OF PAYMENT

The currency of your card account is US dollars and payments are to be made in US dollars, Cayman Islands dollars, or in such other currencies as we may agree. Purchases and Advances in other currencies will be converted into US dollars before billing. This conversion will be done by the merchant, bank or overseas financial institution and may occur on a date when the currency exchange rate is less favourable to you than on the transaction date. Transactions made outside of the Cayman Islands may also be assessed a cross border fee by Visa, regardless of the currency of the transaction.

7. FINANCE CHARGE

We assess Finance Charges for Purchases and Advances on the statement closing date based on your average daily balance, at the daily periodic interest rate shown on your statement. If the calculated Finance Charge is less than US\$1.00 a minimum of US\$1.00 will be charged.

(a) For Purchases the average daily balance is calculated by adding all unpaid Purchases (old and new) and applicable Service Fees, less any Finance Charge, and dividing this amount by the number of days in the billing cycle. On your statement the average daily balance is referred to as the "Finance Charge Balance".

(b) For Advances the average daily balance is calculated by adding the unpaid Advances (old and new), less any Finance charges or applicable Service Fees for each day in the billing cycle, then deducting any payments or credits to your account for Advances, and dividing this amount by the number of days in the billing cycle. On your statement this average daily balance is referred to as the "Finance Charge Balance".

(c) To calculate the Finance Charge, multiply the Purchases or Advances "Finance Charge Balance" by the number of days in the billing cycle and then multiply this figure by the relevant Daily Periodic Rate shown on the statement.

(d) For Advances a Cash Advance fee for each Advance is also included with the Finance Charge.

8. INTEREST FREE PERIOD

(a) No Finance Charge will be assessed on new Purchases if they are paid for in full by the payment date shown on the statement and if your previous balance was paid for in full by the required date.

(b) The Finance Charge on Advances will be assessed from the date that the Advance is made.

9. APPLICATION OF PAYMENTS AND CREDITS

Payment received from you greater than the monthly Minimum Payment due shall be applied by us to any amount due for Advances, and then to Purchases. Payment of an amount greater than the monthly Minimum Payment shall not relieve you of your obligation to make any future Minimum Payments.

10. CREDIT LIMIT

You cannot use the Account so that the amount due to us is greater than your Credit Limit ("Credit Limit" is the maximum amount you can owe to us at any time under this Agreement). We will inform you of the amount of your Credit Limit and any changes to it. If you exceed the Credit Limit, we can require you to pay immediately any amount over the Credit Limit and reserve the right to charge you a fee for each Purchase or Advance in excess of the Credit Limit, in accordance with the scale of Card fees as amended by us from time to time.

11. CANCELLING YOUR CARD ACCOUNT

You may cancel your card account at any time by:

- (a) Notifying us in writing that you are cancelling the card; and
- (b) Cutting each card in half and returning the pieces to us; and
- (c) By paying in full all amounts owing to us on the card account.

12. ADDITIONAL CARDHOLDERS

All the terms of this Agreement shall apply to an Additional Cardholder who will be jointly and severally liable to us for payment of the Account. An Additional Cardholder Fee will be charged in respect of each additional cardholder. A Card issued to an Additional Cardholder shall be cancelled at the written request of the main Cardholder.

13. WITHDRAWAL OF CARDS

Without affecting your liability to us for credit previously extended, we may at any time decrease or cancel your Credit Limit, decline to make any further Advances, revoke the Card or stop furnishing periodic statements to you. The Card is our property and you agree to surrender it on demand and pay any costs incurred by us in recovering or cancelling the card.

14. DEFAULT

In the event that you fail to comply with any term of this Agreement, die, become bankrupt, or winding-up proceedings commence in respect of you, all amounts owing to us shall be immediately due and repayable without any notice or demand. You agree to pay all costs and legal expenses incurred by us in legal proceedings to collect or enforce your indebtedness in the event of delinquency or the breach of any of your obligations. You authorise us to charge any of your accounts with us for any amounts which become immediately due and payable under this paragraph 14 or on cancellation of the Card or reduction in your Credit Limit. This authorisation shall apply notwithstanding that all or part of the monies held to your credit may have been deposited for a fixed period which may not have expired, or may be in a different currency, and any amount so applied against your indebtedness shall be net of applicable breakage fees and foreign exchange commissioned.

15. CARD FEE AND RENEWAL OF CARDS

You will be charged an Issuance Fee upon issuance of the Card, and thereafter an Annual Fee for continued use of the Card. We will issue a renewal or replacement Card before the current card expires, and will continue in this manner until you instruct us in writing to the contrary.

16. LOST OR STOLEN CARDS

If the Card is lost or stolen, or if you suspect it is being used without your permission, you shall immediately give written notice of this to us, together with any other information we require. Whether or not you are aware that the Card has been lost, stolen or used without your authority, you shall remain liable for all use of the Card until receipt by us of written notice of its loss, theft or unauthorised use.

17. PURCHASES

We accept no responsibility for Purchases and you agree to pay us for all Purchases even though a dispute may exist between you and the merchant. We shall not be responsible for the failure of any merchant or bank to honour the Card.

18. STATEMENT INACCURACIES

If your statement contains any inaccuracies, you must tell us within 30 days of the date of the statement. If you do not receive your statement within 30 days of the date of the statement, you must inform us promptly in writing of such non-receipt. Unless we have received a notice of non-receipt, at the expiration of the 30 days, except as to any inaccuracies that have been notified to the Bank, it shall be settled conclusively between the Bank and you that the statement contains no inaccuracies.

19. SETTLING DISPUTES

If a dispute arises about a transaction for which you used your Card, you must settle it directly with the merchant or business concerned. You agree to indemnify the Bank in respect of all claims arising from any such dispute with or by the merchant or any third party.

20. CHANGING YOUR ADDRESS

You, as the Primary Cardholder, will inform us in writing if you change your mailing and/or residential address.

21. INSURANCE COVERAGE AND OTHER SERVICES AND PRODUCTS

You agree that we shall have no liability or responsibility whatsoever for any loss, claim or cause of action you suffer by reason of or in any way connected with the provision or termination of provision of any insurance coverage or other services or products which may be provided to cardholders by third parties. You agree to indemnify, defend and hold us harmless for any claim, cause of action or costs which shall suffer by reason of your actions or omissions arising from or in any way related thereto.

22. KEEPING PERSONAL IDENTIFICATION NUMBER (PIN) CONFIDENTIAL

You agree to keep your PIN separate from your Card at all times. If you do not keep your PIN confidential, or if you keep your Card and your PIN in a way that would enable someone else to use them together, you will be liable for all debt, including interest and charges arising from their unauthorised use.

23. CHANGES TO THIS AGREEMENT

We may amend this Agreement at any time without prior notice. We may assign this Agreement or our rights hereunder without notice to you.

24. LAW APPLICABLE

The construction and enforcement of this Agreement shall be governed by the laws of the Cayman Islands.

25. DISCLOSURES

We may disclose information about your account:

- (a) in response to credit inquiries from another financial institution;
- (b) pursuant to legal process, regulation or subpoena;
- (c) if disclosure is necessary to protect our interests;
- (d) for the purpose of preventing fraud or crime; and
- (e) so that services may be processed on our behalf. By using the Card, you consent to and authorise any such disclosure.

Butterfield Visa Rewards Terms and Conditions

GENERAL INFORMATION

1. The Butterfield Visa Rewards Programme (the Programme) is available to all Visa Platinum cardholders (The Cardholder) issued by Butterfield Bank (Cayman) Limited (Butterfield). The Cardholder is automatically enrolled upon issuance of the card.
2. The Programme is based on a points system that allows Cardholder to earn points for each dollar or eligible equivalent amount charged to his Visa card, provided the account is current. Butterfield will

determine, at its exclusive discretion, whether or not the account is current to earn points entitling Cardholder to receive certificates to redeem product, hotel, car rental and air tickets rewards (the Rewards). Delinquent; revoked; or otherwise in default; charged off; cancelled; and closed status are examples of accounts that will not qualify as current.

3. Eligible charges that earn points to redeem Rewards under the Programme are charges for purchases paid with the Visa card. Transactions that are not eligible to earn reward points under the Programme include, without limitation, card service fees, additional card fees, cash advances, currency conversion fees, insurance fees, returned items for which a credit was issued, purchases that for any reason are in violation of the law or the Cardholder Agreement, unauthorized charges and other charges. Butterfield, or Visa Inc., at its exclusive discretion, may modify the list of eligible charges and transactions from time to time.
4. Butterfield, at its exclusive discretion and based on the terms and conditions outlined in this brochure, shall resolve all matters, disputes or controversies in connection with the Programme, including, without limitation, those related to transaction eligibility to earn points and Programme eligibility.
5. Points earned in a billing cycle will be posted to the Cardholder's Rewards Account at Visa within 30 days of the billing cycle date. Purchases posted to and displayed online on the Cardholder's Visa Rewards Account during a calendar month is eligible for immediate redemption.
6. All points will expire on December 31 of the third year after the date they were obtained. Butterfield, at its sole discretion, may modify the expiration years.
7. Information regarding the Programme or point redemption will be obtained by the Cardholder by contacting Butterfield or referring to the online Visa Platinum Rewards website.
8. If more than one card was issued in the card account (additional cards), all purchases charged to said cards will earn points in the same rewards account. If the Cardholder has more than one Visa account, each account will earn points individually. Points earned under different accounts may be combined to redeem rewards. There may be a fee charged for combining rewards in different reward accounts.
9. Credits applied to the Cardholder's account, including those resulting from returned goods or services, shall reduce or eliminate the number of points available to select rewards in the same proportion in which charges earn said points.
10. Butterfield and Visa Inc. reserves the right to modify or cancel any Reward, and to modify the Programme terms and conditions at any time. The participation of affiliated merchants in the Programme (for example, hotels, car rental companies, airlines and others) is subject to change at any time, with or without notice. Published point levels are also subject to change due to fluctuations in currency exchange rates, customs charges, taxes, charges and fees imposed by governments, and fuel surcharges.
11. The Visa Travel Accident Insurance shall apply to flights booked using Programme points. Additional charges, taxes or fees related to the reward must be charged to the Visa card.
12. If the Visa card includes collision damage (CDW) or loss of vehicle (LDW) insurance in the country where the car is rented, the Cardholder is required to decline this insurance coverage prior to signing the rental agreement. The insurance requires reservation and rental to be made with the Visa card, as well as the final payment when the car is returned. For any questions regarding this coverage the Cardholder

may call the customer service telephone number indicated on the reverse of his Visa card.

13. The points that accumulate in the Butterfield Visa Rewards Programme account are not the Cardholder's property. Programme points do not have monetary or cash value.
14. Only the Cardholder may redeem points for rewards and access Programme account information.
15. The Cardholder may redeem points to obtain a Reward at any time, provided he has earned a sufficient number of points to obtain said Reward and the account is current. Butterfield, at its exclusive discretion, will determine whether the account is current for point redemption purposes. Redeemed points shall be immediately deducted from the balance of points in the Cardholder's rewards account.
16. Upon requesting delivery of Rewards to an address other than the address in his Account Statement, the Cardholder accepts full responsibility for delivery of said Rewards.
17. Rewards shall not generate additional commissions for any travel agent.
18. Once redeemed, points and rewards may not be replaced, reimbursed or exchanged for cash, credit or other Rewards under any circumstances. This also applies in the event merchant refuses to provide the Reward due to the submission of inappropriate documentation as proof of eligibility. If the hotel, car rental company or airline imposes any penalty for cancellation or changes, the Cardholder shall pay said charges and may not do so using Programme points.
19. Rewards must be redeemed in accordance with the terms and conditions specified herein. Visa Inc., the issuer financial institution and participating merchants shall not be responsible for replacing lost, stolen or damaged certificates or air tickets.
20. Issuance of a certificate does not constitute a reservation or booking. The Programme does not guarantee the availability of the Rewards described in any catalogue, website or other programme related materials, at specific locations or on specific dates. All reservations are subject to availability and must be booked through the Visa Rewards Programme Administrator; using the Visa Platinum online portal; or through a participating merchant, as allowed.
21. Terms and conditions for each Reward are specified in communication materials. The use of any certificate or air ticket is subject to the additional restrictions indicated thereon. Some Rewards will be available only on the dates indicated on Programme communication materials. Due to their exclusive nature, availability of some Rewards is limited.
22. Points are value only to redeem individual Rewards, and do not apply to groups, conventions or companies. Otherwise, all additional arrangements will be the exclusive responsibility of Cardholder. The Cardholder also accepts full responsibility for all costs related to said additional arrangements.
23. Delivery of Rewards via mail may take approximately 3 – 4 weeks; however, delivery of Rewards by faster means will be subject to an additional charge.
24. It is the Cardholder's sole responsibility to obtain and maintain in his possession any required valid proof of citizenship or naturalization, immunization certificates and/or visas required to travel or enter another country.
25. By participating in the Programme, accepting and using Rewards, the Cardholder releases and holds Butterfield, Visa Inc., its subsidiaries, affiliates and employees harmless from any and all liability, claims or

damages arising from the use of any Reward, including, without limitation, physical injury or death as a result of travel related to this Programme. Visa Inc., the issuer financial institution and the Visa Rewards Programme Administrator are not liable for any act or omission by hotels, car rental companies, airlines or any other provider. Visa Inc., Butterfield and the Visa Rewards Programme Administrator are not liable for any loss or penalty incurred by Cardholder in the event the hotel, car rental company or airline is sold or ceases to operate, or for natural phenomena or acts of God. Visa Inc. and the issuer financial institution are not responsible for any services, amenities and/or facilities that are not available due to seasonal closings, renovation, natural phenomena or other similar causes.

26. Reward certificates have no value, except when used under the terms and conditions specified. Unless otherwise specified in the corresponding certificate, Rewards do not include transportation.
27. Reward certificates are not valid to pay previous purchases and may not be used as a form of payment for balances payable to participating merchants or the issuer financial institution.
28. Rewards are valid only at participating locations until the expiration date printed on the certificates.
29. The original Reward certificates must be submitted to the merchant at the time they are used. No certificate photocopies or reproductions will be accepted.
30. Rewards are void where prohibited by law.
31. Butterfield and Visa Inc. reserve the right to cancel the Programme at any time. This may result in the cancellation or any existing point balance.
32. If for any reason Butterfield cancels the Cardholder's Visa card, the points in said Cardholders Reward account(s) will be immediately annulled. Similarly, if the Cardholder cancels his Visa card, all Reward points in said account shall be automatically and immediately annulled.
33. Any fraud or abuse relating to the accumulation of points or redemption of Rewards might result in the annulment of all points earned under the Programme, as well as in the immediate cancellation of the Cardholder's account. The purpose of the Programme is to provide a service to an individual Cardholder, not to a company.
34. The Cardholder accepts full responsibility for the determination of fiscal or tax liabilities in connection with any country, state, local or other tax that might be applicable or result from the accumulation, conversion or redemption of Rewards under the Programme, including, without limitation, charges, merchandise taxes, international entry or departure taxes, customs charges, airport fees or surcharges, related to receiving or using any reward redeemed under the Programme. The Cardholder is fully and exclusively responsible for the payment of said charges and taxes.
35. In the event of a discrepancy between these terms and conditions and any other information provided to the Cardholder by Butterfield; Visa Inc; or any Reward provider, these terms and conditions shall govern and supersede any other information.
36. Once the Reward is issued, redemption is considered final no changes will be accepted and points are not reimbursable.
37. All reservations must be booked through the Visa Rewards Programme Administrator. No reservations made directly by Cardholders to any other travel provider will be accepted.

38. To request a date change once a Reward has been issued, the Cardholder must submit a medical certificate as justification for the requested change.
39. When a date change is authorised after the Reward has been issued, the Cardholder has a maximum of two months to report the new date, which shall not be modified a second time, or the reward will be forfeited.
40. The Programme does not include the delivery to Cardholder of information related to documentation, visas, immigration documents, or any type of service to fill out and submit forms required by the authorities in each country.
41. The number of points quoted may be different at the time the Reward is issued due to its being subject to availability and changes by the merchant.
42. The Cardholder may purchase additional points if he has not yet earned a sufficient number of points to obtain the desired Reward. This purchase will be charged to his Visa card.
43. The Cardholder has to accept or reject the quotation submitted by the Visa Rewards Programme Administrator. If the Programme Administrator does not receive a response from the Cardholder within three (3) days from the date the quotation was submitted, then the quotation will be cancelled.
44. Every possible effort has been made to guarantee that the information contained in these terms and conditions is correct. However, Butterfield and Visa Inc. are not liable due to errors or omissions in this information.
45. The Visa Rewards Programme Administrator will be available to receive Cardholder requests Monday through Friday from 7:00 a.m. to 7:00 p.m. (Eastern Standard Time). Visa Inc. reserves the right to modify customer service hours at any time and without notice.

Important Notes

AIR TRAVEL:

1. No Blackout dates apply.
2. Flights must be booked twenty-one (21) days in advance.
3. All airlines are participating airlines provided the flight is registered in the main airline reservation systems (Sabre, Apollo, Worldspan, Amadeus, etc.).
4. The Cardholder may use his Butterfield Rewards Points for airline tickets in someone else's name.
5. Economy class air tickets might require a maximum and a minimum number of days of stay or other restrictions imposed by the airline.
6. Air tickets are not reimbursable, endorsable or transferable, and no name changes are permitted.
7. Air tickets may not be annulled after they have been issued.
8. No show air tickets are not reimbursable.
9. All air tickets obtained as a reward may be subject to departure and other taxes, depending on the country.
10. You may use your Butterfield Rewards points to purchase the ticket but all taxes will be the responsibility of the cardholder.
11. If Cardholder wishes to redeem points to travel on a route that is not defined, the points required will be determined at the time of the redemption.

12. Flights must be booked at the time points are redeemed, and said bookings do not include seat assignments.
13. All airline rewards are subject to rate changes, availability and any other requirement or condition imposed by the chosen airline.
14. A penalty is applied for each change made to an air ticket after booking, and the Cardholder must make any such change directly with the airline.
15. Air tickets are valid for one year after their issuance date and subject to payment of a penalty and the difference to update the rate to that of a new travel date, which the Cardholder shall arrange and book directly with the airline.
16. The dollar value quoted by the Visa Rewards Programme Administrator may vary slightly, due to the fact that the transaction amount is posted to the account statement by the Bank at the currency exchange rate on the date the transaction was charged, which might be different from the day the transaction is confirmed as an international transaction.
17. Economy Class tickets are restricted to the fare with maximum day stay restriction closest to 30 days (in no case can the maximum day stay exceed 90 days).
18. One-way Air Tickets are Air Fares and specific routes which do not have a Maximum Day Stay and in general are valid for one year. In such cases the Visa Rewards Programme Administrator will reserve the lowest fare available at the moment of issuing the air tickets.
19. Stopovers cannot be authorized as a defined airline ticket reward, due to the fact that these defined rewards are only authorized for "point to point" air tickets and routes. Stopovers will be authorized as an undefined airline ticket reward in as many instances in which the air fare asked by the Cardholder allows. Stopover(s) will be included in the fare quotation and the Cardholder will cover the fare with Reward Points.

HOTELS:

1. All hotels are participating hotels provided they are registered in the main hotel reservations systems (Amadeus, Worldspan, Sabre etc).
2. Reservations must be booked at least five (5) working days in advance.
3. Hotel rewards include the value of the room accommodations and taxes only. Cardholder will be responsible for any additional charges for meals, beverages, telephone calls, and other charges incurred.
4. Penalties apply in case of a no show.
5. The Cardholder may request preferred rates for the following hotels: Hyatt Regency Coral Gables, Hyatt Regency Bonaventure, Hyatt Regency Grand Cypress, and Hyatt Regency Coconut Point. These rates are subject to availability at participating hotels.
6. The Cardholder may request preferred rates for the following hotels: Disney's Grand Floridian Resort and Spa, Disney's Contemporary Resort, Disney's Animal Kingdom Lodge, Disney's Wilderness Lodge, Disney's Polynesian Resort, Disney's Coronado Springs, Disney's Caribbean Beach, Disney's Port Orleans Riverside, Disney's All Star Music, Disney's All Star Movies, Disney's All Star Sports, Disney's Pop Century. These rates are subject to availability at participating hotels.

Popular Participating Hotels:

- a) **Ritz-Carlton Hotel Company, L.L.C.**
 - Ritz-Carlton reward certificates are for Deluxe accommodations and are subject to availability at the hotel.
 - All certificates include taxes applicable to hotel room and breakfast for two.
 - If certificates are used for fewer days, there will be no credit, bonus or reimbursement for unused nights.

- Other terms and conditions, including locations, are indicated on the certificate. The information on the certificate supersedes the information in this brochure.
- Participating properties are subject to change without notice.

b) Marriott Hotels, Resorts and Suites

- "Weekend" means Friday, Saturday, and Sunday.
- All Marriott certificates include taxes applicable to hotel room and breakfast for two the following morning.
- Reservations may be booked directly with Marriott Hotels, Resorts & Suites.
- If certificates are used for fewer days, there will be no credit, bonus or reimbursement for unused nights.
- Other terms and conditions, including locations, are indicated on the certificate. The information on the certificate supersedes the information in this brochure.
- Participating properties are subject to change without notice.

AUTO RENTALS:

General:

1. The person who rents the vehicle must meet all car rental company standard requirements regarding driver's license and ability to operate a motor vehicle, and shall be at least 25 years old. Said person must also meet all credit requirements and return the vehicle at the same location and time specified on reward certificate.
2. Rewards are valid only for the vehicle class and number of days specified in the reward certificate; the make of the car cannot be guaranteed.
3. If there is a charge for each additional authorized driver per rented vehicle then the Cardholder must pay this charge directly to the car rental company using his Visa card.
4. The Cardholder is required to submit the reward certificate at the time of rental and prior to signing the car rental agreement.
5. A copy of the car rental agreement must be submitted for any claim.
6. The Cardholder is responsible for the reward certificate. The car rental company or the Visa Rewards Programme Administrator will not replace any certificate that is lost or stolen.
7. Reservations must be booked at least five (5) business days in advance.
8. Certificates obtained as a reward may be subject to fees or taxes, and the Cardholder is responsible for paying these charges at the time he takes possession of the vehicle.
9. If at the time of the car rental the Cardholder purchases any additional product, such as an upgrade, fuel, additional driver, infant seat or other products, the Cardholder is responsible for paying this daily additional charge with his Visa card.
10. Other terms and conditions are indicated on the certificate. The information on the certificate supersedes the information in this brochure. Additionally, the terms and conditions described in this section 7 supplement the specific terms and conditions that the car rental company may have, such as the terms and conditions for Hertz and Alamo described above, and in the event of any inconsistency between these section and the more specific terms and conditions of the car rental company, the specific terms and conditions of the car rental company shall prevail over any inconsistent term or condition in this section.

11. We cannot guarantee the make of the vehicle, since it is subject to the car rental company's availability at the time pickup.
12. The Cardholder needs to present his international Visa credit card associated with the Visa Rewards programme as well as the certificate, before signing the contract with the car rental company.

Popular Participating Auto Rentals:

a) Hertz

- This special offer is valid only in the U.S. at participating Hertz corporate locations, and is subject to blackout dates.
- The person who rents the vehicle must meet all Hertz standard requirements regarding driver's license and ability to operate a motor vehicle, and shall be at least 25 years old. Said person must also meet all Hertz credit requirements and return the vehicle to the location where it was rented.
- Benefits related to the CDP# on the Hertz certificate apply only to the use of said reward or "Award Voucher". Using the CDP# of another certificate, coupon, voucher, discount or special rate in conjunction with the reward certificate is prohibited.
- Only one reward certificate may be used for each rental transaction.
- Rewards are valid only for the vehicle class and number of days specified in the reward certificate.
- All reservations must be booked through the Visa Rewards Programme Administrator (Aviatur Travel).
- There is a charge for each additional authorized driver per rented vehicle, except in the State of California, where there is no charge for additional drivers.
- The reward certificate may not be redeemed for cash in whole or in part. There is no cash return or reimbursement of any kind. No credit will be issued for any unused portion of the reward.
- The person who rents the vehicle will not receive credits or bonus frequent flyer miles for using the reward certificate.
- Eligibility to use the reward certificate will expire on the date indicated on certificate.
- The person who rents the vehicle will be required to sign the reward certificate in the presence of the Hertz representative at the time of rental.
- The holder is responsible for the reward certificate. Hertz will not replace any voucher that is lost or stolen.
- The participant is required to submit the reward certificate at the time of rental.
- The participant is required to quote the CDP# and IT# on the reward certificate when booking the reservation.
- Reservation must be booked at least eight (8) days in advance.
- Other terms and conditions are indicated on the certificate. The information on the certificate supersedes the information in this brochure.

b) Alamo

- This special offer is valid only in the U.S., Latin America and the Caribbean, at participating Alamo corporate locations, and is subject to blackout dates.

- The person who rents the vehicle must meet all Alamo standard requirements regarding driver's license and ability to operate a motor vehicle, and shall be at least 25 years old. Said person must also meet all Alamo credit requirements and return the vehicle at the time and place indicated on certificate.
- Benefits related to the CD# on the Alamo certificate apply only to the use of said reward or "Award Voucher". Using the CD# of another certificate, coupon, voucher, discount or special rate in conjunction with the reward certificate is prohibited.
- Only one reward certificate may be used for each rental transaction.
- Rewards are valid only for the vehicle class and number of days specified in the reward certificate.
- All reservations must be booked through the Visa Rewards Programme Administrator.
- There is a charge for each additional authorized driver per rented vehicle.
- The reward certificate may not be redeemed for cash in whole or in part. There is no cash return or reimbursement of any kind. No credit will be issued for any unused portion of the reward.
- The person who rents the vehicle will not receive credits or bonus frequent flyer miles for using the reward certificate.
- The holder is responsible for the reward certificate. Alamo will not replace any voucher that is lost or stolen.
- The participant is required to submit the reward certificate at the time of rental.
- The participant is required to quote the CD# and BA# on the reward certificate when booking the reservation.
- Reservation must be booked at least three (3) days in advance.
- Other terms and conditions are indicated on the certificate. The information on the certificate supersedes the information in this brochure.

Each applicant must be 18 years of age or older to obtain a credit card.

Please print clearly

I am requesting a: **New Visa® Platinum Card** Credit Limit of US\$ _____ Minimum annual individual income CI\$75,000 (Other qualifications apply).
 Upgrade to Platinum from credit card # _____ (please insert current Butterfield credit card #)

Personal Details

Main Cardholder

Mr. Mrs. Miss Ms.

First Name	Middle Initial	Last Name
Date of Birth (DD/MM/YY)		Mother's Maiden Name (For Security Use)
Mailing Address		
Street Address		Years There
Home Telephone	Cell	E-mail
Citizenship	Work Permit Holder: <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, No. of Years Resident
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow(er)	Spouse's Name	No. of Dependents
Spouse's Employer		Occupation
Name and Address of Nearest Relative Not Living With You		
Relationship	E-mail	Home Telephone

Employment Information

Employer's Name/Source of Income	Position Held
Employer's Address	
Years There	Work Telephone
Previous Employer's Name and Address	Years There

Financial Information (Amount in CI\$ or US\$)

Monthly Income		Assets (state market value)	
Basic Salary	\$ _____	Property	\$ _____
Spouse's Salary	\$ _____	Investments	\$ _____
Other Income	\$ _____	Automobile	\$ _____
Source of Other Income	_____	Credit Balance	\$ _____
Total Monthly Income	\$ _____	Other Assets	\$ _____
		Total Assets	\$ _____

Loans (other than mortgage)

Lender (Name of Bank)	Original Loan Amount	Purpose of Loan (Car, Furniture, etc.)	Remaining Balance Owed	Monthly Payments

Monthly Rent

Mortgage Financed By	Original Loan	Balance Owing	Monthly Payments

Credit Cards	Visa®	MasterCard®	American Express	Discover	Other	Other
Issued By						
Credit Limits						
Balances						
Monthly Payments						

Butterfield Account Numbers

Chequing	<input type="text"/>	Savings	<input type="text"/>
Investment	<input type="text"/>	Loan	<input type="text"/>
Deposit	<input type="text"/>	Business	<input type="text"/>

Additional Cardholder (Letter of employment for additional cardholder is required)

Additional Cardholder's Details

Mr.
 Mrs.
 Miss
 Ms.

First Name		Middle Initial	Last Name	
<input type="text"/>		<input type="text"/>	<input type="text"/>	
Date of Birth (DD/MM/YY)	Home Telephone	Cell Telephone	Mother's Maiden Name (For Security Use)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing Address				
<input type="text"/>				
Home Address			Years There	
<input type="text"/>			<input type="text"/>	
Relationship to Main Cardholder			Work Telephone	
<input type="text"/>			<input type="text"/>	
Name and Address of Employer			Years There	
<input type="text"/>			<input type="text"/>	
Position Held			Monthly Income	
<input type="text"/>			<input type="text"/>	

Name to Appear on Card(s) (Please spell out first name)

Main Cardholder	<input type="text"/>
Additional Cardholder	<input type="text"/>

I/We request Butterfield Bank (Cayman) Limited ("the Bank") to open a Visa® Platinum account in my/our name(s), and I/We confirm that the information above and overleaf is true and complete. Subject to the Bank's acceptance of this application I/we agree to, and will comply with, the terms of the Cardholder Agreement as well as the Visa Rewards Terms & Conditions in force from time to time. I/We authorise the Bank to contact such persons as it thinks fit to verify the correctness of this application; each source being authorised to provide such information. I/We also agree to pay an Annual Membership Fee for each Cardholder account whether or not the card account is used. Additional cardholders will be jointly and severally liable to us for payment of the Account.

Main Cardholder's Signature	<input type="text"/>	Date	<input type="text"/>
Additional Cardholder's Signature	<input type="text"/>	Date	<input type="text"/>

FOR BANK USE ONLY

Main Cardholder		Additional Cardholder	
<input type="checkbox"/> New Visa® Platinum Approved US\$ _____	<input type="checkbox"/> Upgrade to Visa® Platinum Approved US\$ _____	<input type="checkbox"/> Visa® Platinum Approved US\$ _____	<input type="checkbox"/> Visa® Platinum Not Approved
<input type="checkbox"/> Visa® Platinum Not Approved	Credit Officer	Date	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
CH Advised	DB Accept/Reject	CC Flag	BS Screen
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Visa® Platinum No. _____	Visa® Platinum No. _____	Date on File	<input type="text"/>
<input type="text"/>	<input type="text"/>	Date Card Produced	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

For more information, please contact

Butterfield Card Services at:

Telephone: (345) 949 7055

Fax: (345) 949 7004

E-mail: cards@ky.butterfieldgroup.com

www.butterfieldgroup.com



Butterfield

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