

# Debit Card Application

**Primary applicant must be 18 years of age or older. Complete this application in black or blue ink using BLOCK LETTERS. Once completed, stop in at any branch, or fax to 299-5777, or call 299-5959 and press 5 for our Banking by Appointment service to schedule an appointment to process and verify your application.**

## PERSONAL INFORMATION

Mr  Mrs  Miss  Ms  Other

Forename(s)

Family name/Surname

Resident of Bermuda  Non-Resident of Bermuda

Home/Residential address

Postcode

Country

Telephone no. (Home)

Telephone no. (Work)



Fax no.

Mobile no.



## BANK OF BERMUDA ACCOUNTS

Checking account no.

Statement Savings account no.

Other account no.

**Primary account** (Please check appropriate choice)

Your primary account will be used for purchases.

Checking Account OR  Statement Savings Account

**I wish to collect my card(s) from:**

Head Office branch  Somerset branch  
 Church Street branch  St. George's branch

## BILL PAYMENT ACCOUNTS VIA ATM OR TELEPHONE BANKING

Please indicate the Bank and bill payment accounts you wish to access through the ATM and Telephone Banking. For access to these and other bill payment and Bank accounts online, you must register on EasyLink Online at [www.bankofbermuda.bm](http://www.bankofbermuda.bm) and add the accounts you would like to access.

Argus Insurance

BELCO

BTC

Cable & Wireless

Cellular One (ATM only)

Bermuda CableVision

Bermuda Gas (ATM only)

Bank of Bermuda Credit Card(s)



TeleBermuda (Telephone Banking only)

## DEBIT CARD DECLARATION

I/We understand that the use of the Debit Card will be subject to the conditions of use outlined in this application.

Signature

Date of signature

## Conditions of use of Debit Card

The Debit Card ("the Card") is issued by The Bank of Bermuda Limited ("the Bank") on and subject to the following conditions:

- The person named on the Card ("the Cardholder") shall sign the Card and any replacement issued on expiry or loss thereof, immediately upon receipt.
- The Card may only be used if sufficient funds are available for use in the operating account. Should the Cardholder exceed his/her limit, a charge for each item over the limit shall be applied in accordance with a fee schedule which shall be published by the Bank from time to time and such fee schedule shall be available upon request from the Bank.
- The Cardholder must sign a sale or cash voucher every time the Card is used for direct payment, but failure to sign does not relieve the Cardholder from any responsibility for payment.
- The Bank shall forward a statement to the Cardholder once a month showing the account charges and credits during the period together with the account balance. However, the Bank may not forward such a statement for an operating account for which no monthly statement is generated.
- Cards are valid through the anniversary date of the Card as it appears on the Bank files and renewable for a period at the discretion of the

Bank, for an annual fee in accordance with each fee schedule which shall be published by the Bank from time to time and which fee schedule shall be available upon request to the Bank (inclusive of premiums for loss/theft insurance).

- If the supplier of goods and services (the "Merchant") issues a credit voucher in respect of goods returned, the Bank shall, upon receipt of the credit voucher from the Merchant, credit the amount of the voucher to the operating account. Unless a credit voucher is issued and sent to the Bank, the statement showing the account charges is deemed correct and no claim by the Cardholder against the Merchant may be the subject of set off or counterclaim against the Bank.
- The Card is not liable if the Card is not honoured.
- The Card is a Visa Card. Overseas Merchants may accept the Card upon presentation outside of Bermuda.
- The Cardholder undertakes at all times to comply with Bermuda Exchange Control Regulations, and agrees to notify the Bank immediately of any change of residential status.
- If the Card is lost or stolen, the Cardholder shall immediately give notice thereof to either the Bank during normal business hours or to its agent (to be published by the Bank from time to time and available at request from the Bank) appointed by the Bank outside business hours. Such notice must be confirmed in writing to the Bank at the earliest opportunity. The Cardholder is liable to the Bank of all

transactions effected by the unauthorised use of the Card prior to receipt of such notice as if the Cardholder had used it personally; however (except in respect of a deductible) unauthorised transactions up to a pre-determined amount as set by the Bank shall be reimbursed to the operating account under the Cardholder's loss/theft insurance cover. As soon as the Cardholder gives notice as aforesaid, liability for subsequent unauthorised sales and cash withdrawals ceases. The Cardholder undertakes to assist the Bank and provide all relevant information as to the circumstances surrounding the loss or theft of the Card.

- If the Cardholder's account is overdrawn and referred for collection, then the collection costs and any legal expenses incurred shall be charged to the Cardholder and shall be payable by him/her on demand.
- All Cards remain the property of the Bank at all times; however, the Bank reserves the right to cancel any Card without notice and on being notified of such cancellation the Cardholder undertakes to return such cancelled Card forthwith to the Bank.
- The Bank reserves the right to vary the Conditions of Use at any time; such variations shall be notified to the Cardholder by post and will be deemed received and accepted ten (10) business days after posting.
- The signing of this application or page or the Card shall constitute a complete acceptance of the aforementioned Conditions of Use.