



Bank of Nevis

VISA GOLD OR CLASSIC CARD APPLICATION		
CUSTOMER CARD INFORMATION		
NEW <input type="checkbox"/> CHANGE <input type="checkbox"/>		
1. PRINCIPAL APPLICANT (TELL US ABOUT YOURSELF)		
FIRST NAME: Mr. Mrs. Ms.	MIDDLE NAME :	SURNAME :
MAILING ADDRESS (STREET)	MAILING ADDRESS (line2)	MAILING ADDRESS (line3)
ID/DP/PP#	BIRTH DATE dd/mm/yy	MARITAL STATUS D-Divorced M- Married S- Single W- widow
HOME ADDRESS STREET	HOME ADDRESS (line 2)	HOME ADDRESS (line3)
CITY	COUNTRY	ZIP CODE
HOME PHONE NO.	BUSINESS PHONE NO.	MOTHER'S MAIDEN NAME (SECURITY)
SEX Male <input type="checkbox"/> Female <input type="checkbox"/>	SPOUSE'S NAME	YEARS AT CURRENT ADDRESS
Accommodation Own <input type="checkbox"/> RENT <input type="checkbox"/> OTHER <input type="checkbox"/>	PREVIOUS HOME ADDRESS STREET (If less than two (2) years at current address)	PREVIOUS HOME ADDRESS (line2)
PREVIOUS HOME ADDRESS (line3)	PREVIOUS HOME ADDRESS CITY	PREVIOUS HOME ADDRESS COUNTRY ZIP CODE
NO. OF DEPENDANTS	AGE(S) OF DEPENDANT(S)	E-MAIL Please contact me at the above e-mail address
2. CO-APPLICANT (Joint Credit Application)		
FIRST NAME:	MIDDLE NAME /INITIAL:	SURNAME :
ID/DP/PP#	BIRTH DATE dd/mm/yy	MARITAL STATUS: D- Divorced M-Married S- Single W-Widow
HOME ADDRESS STREET	HOME ADDRESS (line 2)	ADDRESS (line3)
CITY	COUNTRY	HOME PHONE NO.
SEX Male <input type="checkbox"/> Female <input type="checkbox"/>	PREVIOUS HOME ADDRESS STREET (If less than two (2) years at current address)	Accommodation Own <input type="checkbox"/> RENT <input type="checkbox"/> OTHER <input type="checkbox"/>
NAME OF EMPLOYER	YOUR POSITION	BUSINESS TELEPHONE NUMBER
EMPLOYER'S STREET ADDRESS	EMPLOYER'S ADDRESS (line 2)	MOTHER'S MAIDEN NAME (SECURITY)

3		
F-I-N-A-N-C-I-A-L I-N-F-O-R-M-A-T-I-O-N		
ASSETS	VALUE	
BANK ACCOUNTS	\$	
FIXED DEPOSITS	\$	
OTHER SHARES/UNITS	\$	
CREDIT UNION SHARES	\$	
LIFE INSURANCE CASH SURRENDER VALUE	\$	
OTHER ASSETS	\$	
	\$	
REAL ESTATE	\$	
VEHICLE/S	\$	
FURNITURE/APPLIANCES	\$	
T-O-T-A-L A-S-S-E-T-S	\$	
LIABILITIES		
	CURRENT BALANCE	MONTHLY PAYMENTS
BANK OVERDRAFTS		
BANK LOANS		
CREDIT CARD (S)		
CREDIT UNION LOANS		
OTHER		
OTHER PAYMENTS		
MONTHLY RENT MORTGAGE		
HIRE PURCHASE		
TOTAL OTHER PAYMENTS		
T-O-T-A-L L-I-A-B-I-L-I-T-I-E-S		
PLEASE TELL US ABOUT YOUR JOB		
NAME OF EMPLOYER		
YOUR POSITION		
EMPLOYER'S ADDRESS		
EMPLOYER'S TELEPHONE NUMBER		
.... AND YOUR INCOME	PRIMARY APPLICANT	CO-APPLICANT (if applicable)
GROSS MONTHLY SALARY	\$	\$
OTHER INCOME (MONTHLY)	\$	\$
SOURCE OF OTHER INCOME/EARNINGS		
NET TAKE HOME SALARY	\$	\$
DEDUCTIONS AT SOURCE	\$	\$
TOTAL MONTHLY EARNINGS	\$	\$

In this Agreement:

1.
 - (a) "Authorized User" means a Cardholder to whom a Credit Card has been issued.
 - (b) "Cardholder" means any person to whom or for whose use a Credit Card is issued by Bank of Nevis Ltd.
 - (c) "Cash Advance" means any payment of cash obtained from the Credit Card.
 - (d) "Credit Card" means the Bank of Nevis Ltd. Card currently issued to a cardholder.
 - (e) "Credit Card Account" means an account in the name of the Cardholder maintained by Bank of Nevis Ltd. in relation to Credit Card transactions.
 - (f) "Credit Card Cash Limit" means the maximum total amount of Cash Advances as notified by Bank of Nevis Ltd. to the Cardholder from time to time which may be obtained.
 - (g) "Credit Card Line" means the maximum allowable amount of credit outstanding at any one time.
 - (h) "Credit Card Transaction" means the purchase of goods or the obtaining of services or cash against use of the Credit Card, the Card number or in any manner authorized by the Cardholder for debit to the Credit Card Account or the utilizing of any services made available to the Cardholder by Bank of Nevis Ltd. from time to time in respect of the Credit Card.
 - (i) "PIN" means the personal identification number of the Cardholder.
 - (j) "Billing Period" means the period between the dates of any two consecutive billing statements.

2. The Credit Card must be signed by the Cardholder immediately upon receipt and may only be used:
 - (a) by the Cardholder after it has been signed.
 - (b) subject to the terms of this Agreement and the conditions of use of the Credit Card which are in force at the time of use.
 - (c) within the Credit Card Line of the Credit Card Account.
 - (d) to obtain the facilities and benefits from time to time made available by Bank of Nevis Ltd. in respect to the use of the Credit Card.
 - (e) subject to the right of Bank of Nevis Ltd., in its absolute discretion and without prior notice, at any time to cancel, refuse or re-issue, renew or replace the Credit Card or to withdraw the right to use the Credit Card for, or to refuse any request for authorization of, any particular Credit Card Transaction and to publish any such withdrawal or refusal.

3. The Bank of Nevis Ltd. Credit Card may not be used as payment for any illegal purchases.

4. Bank of Nevis Ltd. will debit the Credit Card Account with the amount of all Credit Card Transactions and any other liabilities of the Cardholder and any loss incurred by Bank of Nevis Ltd. arising from the use of the Credit Card. The Cardholder will be liable to pay to Bank of Nevis Ltd. all amounts so debited whether or not a sales voucher or cash advance voucher is signed by a Cardholder.

5. Bank of Nevis Ltd. is authorized to debit the Credit Card Account with all charges pertaining to the acquisition of the Credit Card, and/or its renewal and/or its replacement in the event of loss/theft/damage.
6. Whenever the Credit Card is used to make purchases or obtain services the Cardholder shall sign a Sales Voucher or Cash Advance Voucher, but if this is not done, the Cardholder will nevertheless remain liable to pay Bank of Nevis Ltd. all amounts debited to the Credit Card Account.
7. Whenever the Credit Card is used in conjunction with an automatic teller machine it must be used only in accordance with the operating instructions and conditions of use in force for the time being. In particular cash withdrawals must not exceed the permitted limit as notified by Bank of Nevis Ltd. to the Cardholder from time to time.
8. If a Merchant issues a refund voucher in respect of a Credit Card Transaction, Bank of Nevis Ltd. will credit to the Credit Card Account the amount shown to be due when it receives the refund voucher from the Merchant. Unless a refund voucher is issued and sent to Bank of Nevis Ltd. then (subject to any rights vested in the Cardholder by statute) the amount will be payable in full to Bank of Nevis Ltd. and no claim by a Cardholder against the Merchant may be the subject of setoff or counter claim against Bank of Nevis Ltd.
9. Bank of Nevis Ltd. will not be liable in any way if the Credit Card is not honoured by a third party or for any retention of a Credit Card by Bank of Nevis Ltd., any other financial institution or any seller of goods or services.
10. No Credit Card may be used after its expiry date.
11. The Credit Card remains the property of Bank of Nevis Ltd. at all times and must be returned by the Cardholder to Bank of Nevis Ltd., or any other person acting for Bank of Nevis Ltd., at the request of Bank of Nevis Ltd.
12. Bank of Nevis Ltd. may at any time and without notice, cancel or suspend the right to use the Credit Card entirely, or in respect of specific facilities or refuse to re-issue, renew or replace any Credit Card, without in any case affecting the Cardholder's obligations to Bank of Nevis Ltd. which shall continue in force.
13. The Cardholder will exercise all possible care to ensure the safety of the Credit Card and will prevent the PIN from becoming known to any person. The Cardholder will not disclose the Credit Card number to any third party except for the purpose of a Credit Card Transaction or when reporting the actual loss or theft of or damage to the Credit Card.

14. If the Credit Card is lost, stolen or for any other reason liable to misuse or if the PIN is disclosed in breach of the terms of this Agreement, the Cardholder must immediately notify Bank of Nevis Ltd. Credit Card Centre or any branch of Bank of Nevis Ltd. If this notification is given orally it shall not take effect unless and until confirmed in writing or by fax to Bank of Nevis Ltd. Credit Card Centre within three (3) business days. After Bank of Nevis Ltd. has received such written notice the Cardholder's liability for any subsequent use of the Credit Card other than by the Cardholder will cease.
15. The Cardholder will give to Bank of Nevis Ltd. all the information in the Cardholder's possession as to the circumstances of the loss, theft or misuse of the Credit Card or disclosure of the PIN and take all steps deemed necessary by Bank of Nevis Ltd. to assist in the recovery of a missing Credit Card. In the event of any such loss, theft or misuse being suspected, Bank of Nevis Ltd. may provide the Police or other pertinent authority with any information it considers relevant whether relative to the Credit Card Account or otherwise. If a Credit Card is reported as lost, stolen or liable to misuse, that Credit Card must not subsequently be used, but must be cut in half and returned immediately to Bank of Nevis Ltd.
16. Bank of Nevis Ltd. shall not be liable if it is unable to perform its obligations due directly or indirectly to the failure of any machine, data processing system or transmission link or to industrial dispute or to any cause outside the control of Bank of Nevis Ltd., its agents, servants or subcontractors.
17. Any notice to the Cardholder shall be sent by prepaid post to the address given in this application or the address subsequently notified to Bank of Nevis Ltd. in writing and shall be deemed to have been delivered 48 hours after the date of posting.
18. The Credit Card Line together with all charges made against the Credit Card Account as provided in this Agreement must not be exceeded at any time without Bank of Nevis Ltd. prior approval. In the event that the established Credit Card Line is exceeded, a minimum charge per occurrence will be payable to Bank of Nevis Ltd.
19. Bank of Nevis Ltd. may vary the Credit Card Line at any time and from time to time. Such change shall be advised to the Cardholder by prepaid post at least 15 days prior to the effective date of the change.
20. The entire amount outstanding on the Credit Card Account may at any time be fully paid. In any event, however, the minimum payment due shown on the Cardholder's billing statement must be paid by its due date.

21. The minimum payment to be made shall be the total amount due at the end of a Billing Period in respect of any one or more of the following:
 - (a) a percentage of the outstanding balance due on the Credit Card Account at the end of the Billing Period or a minimum amount whichever shall be the greater (or such other rate or amount as Bank of Nevis Ltd. may in its sole discretion notify to the Cardholder from time to time); and/or
 - (b) any minimum payment(s) due and unpaid (if any) in respect of any previous Billing Period or Billings Periods which remain unpaid (either wholly or partially) at the end of the current Billing Period; and /or
 - (c) any amount(s) due (if any) in excess of the Credit Card Line, which remain unpaid at the end of the current Billing Period; and/or
 - (d) all interest and other charges accrued due under the terms of the Agreement at the end of the current Billing Period. The minimum payment so advised will be rounded up to the next whole dollar. The payment due date shall be at least 20 days from the end of the current Billing Period.

22. A late payment fee due in respect of any Billing Period subject to minimum fee whichever is greater will be payable if payment of that Minimum Payment is overdue.

23. Payments made to the Credit Card Account will be applied in the following order:
 - (a) interest on overdue payments in respect of any Billing Periods;
 - (b) interest on amounts due at the end of the Current Billing Period;
 - (c) fees on amounts in excess of the Credit Card Line;
 - (d) annual fees and all other fees and charges accrued due under the terms of this Agreement not otherwise specifically set out in this Clause;
 - (e) overdue payments on account in respect of any Billing Periods;
 - (f) amounts in excess of the Credit Card Line.
 - (g) amounts on account of principal due at the end of the Current Billing Period.

24.
 - (a) In the event that the Cardholder does not receive a billing statement within ten (10) calendar days after the end of the relevant Billing Period then the Cardholder must so advise the Credit Card Centre immediately and arrange to take delivery of a copy of that Billing Statement.
 - (b) Any queries concerning any entry on a Billing Statement must be made in writing by the Cardholder to the Credit Card Centre within thirty (30) calendar days after the end of the relevant Billing Period after which time Bank of Nevis Ltd. will not be obliged to consider any query.

25. Payment to Credit Card Accounts may be made at any Branch of the Bank of Nevis Ltd. or Bank of Nevis Int'l Ltd.

26. Interest will be computed on the Average Daily Balance during the Billing Period. The Average Daily Balance is calculated by taking the beginning balance each day, adding the value of any Card Transaction that day, subtracting any payments and credits posted that day; all the Ending Daily Balances for the Billing Period are then totaled and divided by the number of days in the Billing Period. Interest will be computed at a monthly periodic rate on the Average Daily Balance for the Billing Period. This interest rate may be changed by Bank of Nevis Ltd. at any time and from time to time in its sole discretion.
27. No interest will be payable on any amounts debited to the Credit Card Account if the outstanding balance is paid in full by the Payment Due date shown on the Cardholder's current Billing Statement. In default of payment as aforesaid, interest as set out above will be payable from the date of the Card Transaction until payment in full.
28. The cardholder will be liable for fees and charges due on the Card Account whether herein described or described in any notice sent by Bank of Nevis Ltd., any monthly statement issued on the Card Account or other document issued by the Bank of Nevis Ltd. from time to time in respect of the use of the Card will be for the account of the cardholder.
without limiting liability to pay all of the aforesaid sums, such fees and charges shall include the following:
- (a) all charges relating to the acquisition and issuing of the Card or Cards and upon renewal or replacement of any such Card or Cards.
 - (b) The annual membership fee described which fee shall be payable whether or not the Card or Cards is used.
 - (c) A late payment fee, as determined by the Bank, if at least the minimum balance indicated in any statement is not paid by the due date
 - (d) Over limit fee(s) if the indebtedness exceeds the credit limit at any time or times.
 - (e) A fee in respect of each cash advance transaction debited to the Card Account
 - (f) A charge in respect of the return of any item paid on the account
 - (g) If applicable a charge in respect of the conversion of sums paid on account by the purchase of foreign currency
 - (h) A fee will be charged in respect of each new Credit Card issued because of lost/stolen/damaged Credit Cards. The Bank of Nevis Ltd. is hereby authorized to debit and apply towards the Card Account all fees and charges agreed to be paid which fees and charges shall be part of the indebtedness owed to the Bank of Nevis Ltd. on the Card Account. The Bank of Nevis Ltd. is entitled without prior notice to vary the rate or percentage of any such fees or charges.

29. Notwithstanding anything to the contrary set out elsewhere in this Agreement, Bank of Nevis Ltd. shall have the right in its sole discretion at any time and from time to time to demand immediate repayment of all monies due to it by the Cardholder under the terms of this Agreement.
30. Bank of Nevis Ltd. may vary this Agreement and/or these conditions at any time or times in its sole discretion whether or not a similar amendment is made to the Agreement and/or condition(s) with any other Cardholder(s) provided that at least 15 days prior notice of any such change is given to the Cardholder and a variation so notified shall be binding upon the Cardholder (including, for the avoidance of doubt, an Authorised User).
31.
 - (a) The Cardholder may terminate this Agreement by written notice to Bank of Nevis Ltd. but such termination shall only be effective when such notice and all Credit Cards issued to the Cardholder and all Cardholders have been returned to Bank of Nevis Ltd.
 - (b) Bank of Nevis Ltd. may terminate this Agreement at any time without notice and thereupon cancel or refuse to renew the Credit Cards issued to the Cardholder and all Cardholders.
 - (c) Bank of Nevis Ltd. may also suspend the use of the Credit Card in the event of any breach of the terms of this Agreement by the Cardholder.
 - (d) Unless and until termination takes place as provided for in this Agreement, Bank of Nevis Ltd. will provide a new Credit Card for each Cardholder from time to time.
 - (e) These rights are in addition to any other rights or remedies which Bank of Nevis Ltd. may have whether to recover outstanding debts or otherwise and the Cardholder's liabilities will continue until such time as all amounts of whatever nature due to Bank of Nevis Ltd. under this Agreement (including, but not limited to, interest and other charges) have been paid in full.
32. Any and all disputes between a Cardholder and a Merchant in respect of any Credit Card Transaction shall be resolved by and between the Cardholder and the Merchant. In the case of such disputes, Bank of Nevis Ltd. shall remain fully indemnified by the Cardholder in respect of any and all claims arising there from whether by the Merchant or any third party.
33. The Cardholder shall immediately notify Bank of Nevis Ltd. at its Credit Card Centre in writing of any change of name or address.

34. If any part of this Agreement is found to be invalid, the rest remains effective. By signing the application, we agree to the terms and conditions of the Bank of Nevis Ltd. Credit Card and promise to repay all credit extended to us pursuant to this application in accordance therewith. We authorize the Bank to which this application is returned as indicated overleaf to check the credit history of the cardholder and verify any references provided. We certify that the card user is 18 years of age or older and that the information provided is accurate. We understand that if we use the card or authorize its use or do not cancel the card account within 30 days after we receive the card, the Conditions of Use will be binding on us and that we will be responsible for all charges incurred and all applicable fees. The applicable laws of St. Kitts-Nevis govern this Agreement.

PLEASE SIGN THIS AUTHORISATION

CARDHOLDER NAME _____

SIGNATURE _____

CARDHOLDER NAME _____

SIGNATURE _____

LIEN OVER CREDIT BALANCES

TO THE BANK OF NEVIS LTD.

In consideration of **THE BANK OF NEVIS LTD.** from time to time discounting
bills for and/or making advances to

.....
on promissory note, by way of overdraft and/or otherwise. I/we hereby direct and
authorise the said bank to hold any balance which may at any time stand at my/our credit
in any account with the said Bank including monies owing by the Bank to me/us on fixed
deposit whether due or not as security for repayment of any bills so discounted or
advances so made. I/we further authorise the said Bank to charge any such bills or
advances or the unpaid balance thereof to any account including a Fixed Deposit Account
in my/our name without notice to me/us at any time.

It is understood that, the Bank permits me/us to withdraw funds from any such
account including a Fixed Deposit Account in the ordinary course at any time, such
permission shall be without prejudice to the right hereby conferred upon the Bank to hold
the balances in any such account including a Fixed Deposit Account as security as
aforesaid or to charge the same with such bills or advances and is not to be considered as
a waiver by the Bank of such right.

Dated at this day of..... 20.....

Signed in the presence of

.....
Signature

.....
Witness