

Turn the world into your  
playground

Around the world... easy, fast and safe  
with your Banco di Caribe MultiCard.



BANCO DI CARIBE

## Around the world... easy, fast and safe with your Banco di Caribe MultiCard.



The Banco di Caribe MultiCard is a Visa Prepaid Card that allows you to shop online and in stores worldwide. It also offers the opportunity to have immediate cash through all ATMs that accept Visa. Read about the benefits and other advantages of the Banco di Caribe MultiCard in this brochure. Keep the information close as it includes frequently asked questions, the terms and conditions and a form for your prompt application.

### The Banco di Caribe MultiCard benefits:

- **Your MultiCard is reloadable**  
We offer you the possibility to reload your MultiCard online via BdC current account.
- **You can change your PIN at any Banco di Caribe ATM**
- **Your MultiCard has the Near Field Communication (NFC) feature**  
The NFC feature allows you to tap-and-go and is pin-secured if the payment surpasses the maximum 'tap' amount.
- **Your MultiCard is Visa secured**  
Online transactions with your MultiCard are protected with an added layer of security that prevents unauthorized use of your card at participating merchants.
- **You will automatically receive our free SMS Alert Service**  
You can stay on top of your transactions with the BdC SMS Alert service.
- **You can withdraw cash 24/7 at all ATMs displaying a Visa Plus logo and allowing balance inquiry**  
Should you need cash, you can withdraw it from ATMs worldwide using your PIN.
- **You have the option to receive your statement electronically**  
You can receive your monthly statement via a secured e-mail free of charge.
- **Your MultiCard is valid for 2 years**

### How do I apply for a Banco di Caribe MultiCard?

It is easy to apply for your Banco di Caribe MultiCard. You can apply online on [www.bancodicaribe.com](http://www.bancodicaribe.com) or just bring a valid identification card, driver's license or passport fill in the application form. As soon as you have complied with the requirements (you must have an account with BdC), you will receive your Banco di Caribe MultiCard.

### The Banco di Caribe MultiCard for your specific expenditures

The Banco di Caribe MultiCard is great for business travel or business meetings with colleagues or clients, to keep track of your business expenses and to keep these separate from your private expenditures.

# Frequently Asked Questions

## Banco di Caribe Accountholder

### Purchases and Withdrawals

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- Q:** *How many sales transactions can I make with my MultiCard per day/ month?*  
**A:** It is possible to make 20 sales transactions per day with a maximum of 80 sales transactions per month. If the numbers are surpassed the system will decline the sales transaction.
- Q:** *What is the maximum sales transaction amount that I am allowed to use per day/ month with the MultiCard?*  
**A:** The MultiCard allows you to make sales transactions up to the total amount on your MultiCard.
- Q:** *How many cash withdrawals can I make with my MultiCard per day/ month?*  
**A:** It is possible to make 4 cash withdrawals per day with a maximum of 12 withdrawals per month.
- Q:** *What is the maximum cash amount that I am allowed to withdraw per day/ month?*  
**A:** The MultiCard allows you to make cash withdrawals up to a total amount of US\$ 250.00 per day and US\$ 750.00 per month.

### Reloads

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- Q:** *How many times a day/month can I reload my MultiCard?*  
**A:** The MultiCard can be reloaded up to 3 times per day and a maximum of 20 times per month.
- Q:** *What is the maximum amount that I can reload my MultiCard with per day/ month?*  
**A:** You can reload the MultiCard to a maximum amount of US\$ 1,000.00. You are NOT allowed to exceed the maximum credit balance of US\$ 1,000.00. When you reach your maximum credit balance you need to use the Card before you are able to reload it again. The total of your reload amounts may not exceed US\$ 3,000.00 per month.
- Q:** *What will happen if I exceed my maximum reload amount?*  
**A:** If you exceed the maximum reload amount, the system will not allow you to use the excessive amount.

### General

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- Q:** *How many MultiCards am I allowed to have?*  
**A:** You are permitted to have 1 MultiCard at the time with a validation of 2 years.

- Q:** *Will the Bank charge me a monthly fee for my MultiCard statement?*  
**A:** Your monthly MultiCard statement can be delivered to your e-mail address free of charge. If you prefer to receive the statement at your mailing address, the Bank will charge you a monthly statement fee.
- Q:** *How can I check my available balance?*  
**A:** You can check your balance on BdC online, at any Banco di Caribe ATM and at any local or international ATM that offers this service to its customers. Just choose 'balance inquiry' and select 'credit'.
- Q:** *What do I need to do if my MultiCard is about to expire?*  
**A:** You need to come to the Bank with the respective MultiCard and your valid ID, passport or driver's license. At the Bank we will process your application for a new personalized MultiCard. We will charge you our purchase fee and transfer the funds from the old Card to the new Card.
- Q:** *What if I desire to cancel my MultiCard before the expiration date?*  
**A:** You must complete the cancellation form and return it together with the MultiCard. The Bank will charge you a cancellation fee and reimburse the remaining credit balance.
- Q:** *What will happen with the amount on my MultiCard when it expires?*  
**A:** You have up to 3 months after the expiration date to claim the funds on the MultiCard. After this period the funds on the MultiCard can no longer be claimed.
- Q:** *What is the maintenance fee?*  
**A:** It is a fee that the Bank will charge starting the first month after the expiration date of the MultiCard when the customer did not request a new Card or canceled the expired Card.
- Q:** *What if my Card is lost or stolen?*  
**A:** If your MultiCard is lost or stolen, we advise you to contact us immediately. Please back page for contact information.

## My online purchase within reach

Make purchases online at any VISA authorized webshop with your personalized Banco di Caribe MultiCard. Keep track of your expenditures, check your balance on any ATM that accepts VISA and reload your Card online anytime and anywhere.

Around the world... easy, fast and safe with your Banco di Caribe MultiCard.



MultiCard

## Terms and Conditions Visa Prepaid Card issued by Banco di Caribe (Aruba) N.V.



Please read the following carefully and keep them for your records.

By purchasing, receiving and/or using the Banco di Caribe Visa Prepaid Card, the Cardholder agrees to be bound by the Terms and Conditions of this Agreement.

In these Terms and Conditions, the following terms shall have the following meanings:

- 'The Purchaser' or 'Cardholder':** the person who has purchased the Banco di Caribe Visa Prepaid Card and who has received and signed the back of the Banco di Caribe Visa Prepaid Card
- 'The Bank' or 'BdC':** Banco di Caribe (Aruba) N.V. In this document Banco di Caribe (Aruba) N.V. is referred to as 'BdC'
- 'Card':** the Visa Prepaid Card issued by Banco di Caribe (Aruba) N.V. also known as the MultiCard
- 'PIN':** the four digit Personal Identification Number needed for cash withdrawals

### 1. The Card

The Card is personalized which means that the name of the Cardholder is printed on the Card and that only this person can use the Card/ is responsible for the transactions done with the Card. The Card accesses a special prepaid payment facility the purchaser has opened by delivering funds to the Bank for use of this Card. The Card is not linked to nor does it access in any way, any checking or other account at the Bank. The Card is NOT a Credit Card. No interest will be paid on the balances transferred to the Card and such balances are not insured. The Cardholder is allowed to have one (1) Card at the time.

### 2. The usage of your Card

- a. The Card may be used by the purchaser to shop, travel and/ or buy on the internet. By purchasing, receiving and signing the back of and/ or using the Card you agree to be bound by these Terms and Conditions.
- b. Before using the Card, the Cardholder must sign on the signature panel on the back of the Card. The purchaser shall not give it to another person. The Cardholder should be the person who signs it.
- c. The Cardholder can purchase goods and services by presenting the Card at participating companies, which have agreed to accept the Card and can be recognized as such by the Visa acceptance sign. For purchases the Cardholder needs to sign the sales receipt that clearly states the total purchase amount to complete the transaction. If there is a keypad, the Cardholder is advised to ask the sales clerk for a sales receipt that allows the Cardholder to sign.

d. The Card can be used to withdraw money from ATMs with a VISA Plus Logo. A PIN is required to withdraw money from ATMs and to perform POS transactions. Cash withdrawals with the Card from any ATM are subjected to a surcharge of the financial institution the ATM belongs to. The Bank is not liable for any malfunctioning of any ATM used. It is recommended to memorize the PIN received with the Card and to destroy any written record hereof.

e. Recurring transactions are not allowed with the Card.

f. The Card may be used to execute online transactions (purchases on the internet), the three digit CVV code printed at the back of the Card may be required to execute this transaction. The Bank recommends using the Card only on secured websites.

g. Secured websites can be recognized as follows:

1. Check for the “https” in the prefix of the web page address
2. Check for the “Lock” icon in the status bar of your browser

Example:



h. The Card can be purchased by BdC account holders. The Cards are available with a minimum amount of US\$ 25.00 up to a maximum of US\$ 1,000.00. When the Cardholder uses the Card, the amount of any purchase or cash withdrawal will be deducted from the Card and its value will be reduced accordingly. The Cardholder may only use the Card when there is a balance remaining after deducting all previous purchases made from the amount of the original value of the Card and then only up to the amount left on the Card. Purchases will be deducted from the Card until the value reaches zero.

i. The Card is reloadable and can only be loaded online via a BdC current account, with a maximum of US\$ 1,000.00. The available balance on your Card can never exceed aforementioned amounts. BdC reserves the right to refuse a transaction that exceeds the fixed maximum amounts. Customers will be charged for each reload. You need your card number to complete the deposit or transfer.

### 3. Paying a merchant

a. When the Card is used to purchase goods or services at a merchant, the merchant may attempt to obtain preauthorization for the transaction. A ten (10) business day hold will be placed on the Card for the amount of the preauthorization request, which means that those funds may not be used for any other purpose during the hold period. If the preauthorization request amount varies from the amount of the actual transaction, payment of the transaction may not remove the hold that may remain on the funds in the payment facility associated with the Card until ten (10) business days have expired.

b. If the amount of the purchases is greater than the amount available on the Card, the difference can be paid with another form of payment, depending on the policy of the merchant. Any transaction attempted for more than the amount available on the Card will be declined. Therefore, the Cardholder must know the amount available on the Card and inform the merchant to process the transaction within that amount.

c. If the Card is used for a transaction in a foreign currency, the transaction will be converted into US Dollars.

### 4. Obtaining balance information on your Card

To check the balance on the Card or to get a summary of the transactions made, the Cardholder can call the BdC Customer Service Center at phone number (297) 523 2250. Banco di Caribe accountholders can also check the balance on the card on BdC online. The Cardholder will receive a copy of the sales receipt at the merchant for each transaction made. BdC will provide each Cardholder with a monthly statement sent to his/her e-mail address free of charge. If the Cardholder prefers to receive the statement by mail a monthly statement fee applies.

### 5. Theft, loss, damage and unauthorized use of the Card

a. Please see back page for contact information. The Cardholder shall immediately confirm this same notification in writing.

b. In case of theft or loss of the Card, the Bank will need the Card number to block the Card. Generally a replacement Card will be issued or we will reimburse the value remaining on the Card. The original Card will be canceled. A replacement fee or a refund fee will be deducted from the remaining balance at the time the replacement Card or refund is issued.

c. If the Card is damaged, a replacement Card can be issued for the value remaining on the damaged Card. The damaged Card will be cancelled and blocked. A replacement fee is charged for the aforementioned service. This service charge will be deducted from the remaining balance at the time a replacement Card is issued.

- d. Please be advised at all times that the Cardholder is responsible for all authorized uses of the Card. This Card is not protected by laws covering credit or debit Cards. In case of unauthorized use of the Card, the Cardholder should follow the same procedure explained for theft or loss to minimize further loss. The Bank is not responsible for any negligent and/ or fraudulent transaction, in the handling of the Card. When the Cardholder notifies the Bank within thirty (30) calendar days, the Bank will be able to initiate a charge back process. After the thirty (30) calendar days the Bank no longer guarantees this process in case we can prove that further loss could have been prevented.

#### **6. Rights in case of Dispute**

- a. In case of errors or questions about electronic transactions made with the Card, the Cardholder should contact the Card Services Department, as soon as possible. If the Cardholder thinks the transaction history or receipt is wrong or if the Cardholder needs information about a transaction listed in the transaction summary or on the receipt, the Bank must hear from the Cardholder within thirty (30) calendar days after the date of the transaction.
- b. The Cardholder is required to notify the Bank in writing of his complaint within ten (10) business days including a copy of the transaction history or receipt.
- c. The Bank will inform the Cardholder of the results of its investigation within ten (10) business days after the above notification. If complaint is justifiable, the Bank will correct any error promptly. However, in case the Bank needs more time to investigate the complaint or question; this may take up to one hundred and twenty (120) calendar days.
- d. If the Bank's investigation reveals that there was no error, the Bank will inform the Cardholder within three (3) business days, after it concludes its investigation.
- e. If the Cardholder has a problem with any goods or services he purchased using the Card, the Cardholder hereby agrees to settle any dispute arising from the problem directly with the merchant who provided the goods or services.

#### **7. Validity Card**

The Card is valid for two years from the purchase date. Any transactions attempted after expiry date will be declined. If after expiry date any unused balance still remains on the Card, the bank will reissue a new Card, after client's written request, in the amount equal to the remaining balance. There is a purchase fee, which will be deducted from the remaining balance at the time the new Card is issued. The Bank will charge a monthly maintenance fee starting one month after the expiration date. The bank will reimburse the remaining balance within three months of the expiry date upon request. If you fail to request the new Card or the reimbursement of the remaining balance within this period, the funds on the Card will expire and will become valueless.

#### **8. Cancellation**

- a. The Card shall remain the property of the Bank at all times.  
The Bank may cancel the right of use of the Card by the Cardholder at any time and have him return the Card to the Bank. A cancellation fee will apply.
- b. The Cardholder can cancel the Card in writing before the expiry date. The remaining balance will be reimbursed once all transactions and fees have been deducted. A cancellation fee also applies.
- c. The Bank retains the right to discontinue the use of the Card and amend these Terms and Conditions at any time at its own discretion. The Bank will notify the Cardholder of these changes properly.

#### **9. Shortage on Card balance**

If for any technical reason or system malfunction a transaction occurs despite insufficient funds on the Card, creating a negative balance amount, the Bank reserves the right to offset the negative balance against the Cardholder's account(s) with the Bank. The Bank reserves the right to charge a shortage fee.

#### **10. Applicability and Governing Law**

- a. By signing the application form, the Cardholder accepts these Terms and Conditions unconditionally.
- b. These Terms and Conditions shall take effect as of the date of issuance of the Card.
- c. These Terms and Conditions shall be governed by and construed in accordance with the laws of Aruba and all or any dispute(s) arising out of or in connection with these conditions shall be settled before the competent court in Oranjestad, Aruba.



**Ain't no stopping you now!**

Shop anywhere in the world and pay with your Banco di Caribe MultiCard. Use your personalized MultiCard worldwide, anywhere VISA is accepted. Control your expenditures by preloading your Card with the desired amount for your shopping trip and check your balance at any ATM where VISA is accepted.

**Around the world... easy, fast and safe with your Banco di Caribe MultiCard.**



**Visa Prepaid Card application form (page 1)**

**Card purchaser**

First name \_\_\_\_\_ Middle initial(s) \_\_\_\_\_ Surname \_\_\_\_\_

Identification number \_\_\_\_\_  ID  Driver's license  Passport

Date of birth (dd/mm/yy) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Home address \_\_\_\_\_ City \_\_\_\_\_

Online statement Y / N

Mailing address \_\_\_\_\_

E-mail address \_\_\_\_\_

Phone numbers Home \_\_\_\_\_ Work \_\_\_\_\_ Mobile \_\_\_\_\_

Mother's maiden name (for your security) \_\_\_\_\_

Name and address of nearest relative not living with you \_\_\_\_\_

Telephone number \_\_\_\_\_

Name of employer \_\_\_\_\_

Employer's address \_\_\_\_\_

Student Y / N Name school \_\_\_\_\_

Banco di Caribe client Y / N Account number \_\_\_\_\_

**Card recipient (if other than purchaser)**

First name \_\_\_\_\_ Middle initial(s) \_\_\_\_\_ Surname \_\_\_\_\_

Identification number \_\_\_\_\_  ID  Driver's license  Passport

Date of birth (dd/mm/yy) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Home address \_\_\_\_\_ City \_\_\_\_\_

Online statement Y / N

Mailing address \_\_\_\_\_

E-mail address \_\_\_\_\_



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Tel: (297) 560 4840 after business hours,  
during the weekends and holidays.

[www.bancodicaribe.com](http://www.bancodicaribe.com)

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