

**NATIONAL COMMERCIAL BANK (SVG) LTD.  
ATM APPLICATION**

DATE:  CUSTOMER REFERENCE NO:

BRANCH  BANK OFFICER

New Application  Amendment  Cancellation

FIRST NAME MIDDLE NAMES LAST NAME

ADDRESS:

BIRTH DATE:  MALE  FEMALE

ID/PP NO

HOME PHONE:  CELLULAR

EMPLOYER

OFFICE PHONE & EXT:

CIF NO ( for Bank use only)

**ACCOUNT NUMBERS**

SAVINGS

DDA

CREDIT CARD

**JOINT ACCOUNT INFORMATION**

SECOND NAME

ADDRESS

**DECLARATION**  
I/We hereby apply(ies) for a NCB ATM Card.

I/We confirm that all the facts given above are true and correct and shall form the basis of this contract. I/We hereby authorize you (the Bank) to make any enquiries which you may deem necessary in order to confirm any of the above particulars and each source of your enquiry is hereby authorized by me/us to provide any required information. Any changes in the above information will be notified to you in writing to the above named Branch within 7 days of any such change arising. (I/We undertake to comply with the terms of the Cardholder's Agreement set out overleaf governing the use of my/our NCB Banking Card, which I/We have read and understand and to which I/We agree.)

Signature \_\_\_\_\_ Signature \_\_\_\_\_  
Date \_\_\_\_\_

**UTILITY NUMBERS**

SERVICE PROVIDER	ACCOUNT NUMBER	DETAILS

**CARD HOLDER'S AGREEMENT  
THE USE OF THE NATIONAL COMMERCIAL BANK CARD IS GOVERNED AT ALL TIMES  
BY THE NCB BANKCARD CARDHOLDER'S AGREEMENT**

- In this Agreement:  
"The Bank" means National Commercial Bank SVG Ltd. and its successors and assigns; "Card" means, the Bankcard currently issued to the Cardholder, "Cardholder" means the person to whom or for whose use a Card is issued by the Bank; "Card Transaction" means the purchase of Goods or the obtaining of services or cash against use of the Card or the utilising of any services made available by the Bank from time to time; "Card Limit" means the maximum amount of cash as notified by the Bank to the Cardholder from time to time which may be withdrawn utilising an automatic teller machine; "PIN" means the Personal Identification Number chosen by the Card holder. "Participating Merchant" means the corporation, firm or individual who has agreed to honour the Card(s) upon presentation.
- The Card must be signed by the Cardholder immediately upon receipt of the card and may only be used:  
a) by the Cardholder after it has been signed  
b) subject to the terms of the Bankcard Cardholders Agreement which are current at the time of use  
c) within the available balance of the Cardholder's account at the Bank  
d) to obtain the facilities and benefits from time to time made available by the Bank in respect of the Card  
e) subject to the right of the Bank, in its absolute discretion and without prior notice, at any time to cancel, refuse to reissue renew or replace the Card or to withdraw the right to use the Card for, or to refuse any request for authorisation of, any particular Card Transaction and to publish any such withdrawals or refusal.
- The Bank is authorised to debit the account designated by the Cardholder in addition to, or in lieu of, any right of set-off available to the Bank with the amount of all Card Transactions and any other liabilities of the Cardholder and any loss incurred by the Bank arising from the use of the Card. The Cardholder will be liable to pay to the Bank all amounts so debited.
- The Bank is authorised to debit the Cardholder's account with all charges, pertaining to the acquisition of the BankCard, and/or its renewal and/or its replacement in the event of loss/theft.
- Whenever a 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 and in particular (a) cash withdrawals must not exceed the Card limit as notified by the Bank to the Cardholder from time to time (b) in respect of deposits the Cardholder must use only the prescribed sealed envelope enclosing therein all items excluding coins for credit to a designated account and in which event the liability of the Bank as recipient of cash and/or collecting banker shall not arise until the deposit envelope has been opened and the contents verified and accepted in accordance with the Bank's prescribed procedures. Prior to such acceptance the sole responsibility of the Bank will be for safe custody only.
- No cheque guaranteed by the Card may be countermanded other than by written notice and this written notice must be signed by both the Cardholder and the Participating Merchant.
- No Card must be used after its expiry date.
- In the case of a joint account, the liability of the account holders shall be joint and several.
- The Card remains the property of the bank at all times and must be returned by the Cardholder to the Bank, or any other person acting for the Bank at the request of the Bank.
- The Bank may at any time and without notice cancel or suspend the right to use the card entirely or in respect of specific facilities or refuse to reissue, renew or replace any card, without in any case affecting the Cardholders obligations to the Bank which shall continue in force.
- The Cardholder will exercise all possible care to ensure the safety of the card and will prevent the PIN becoming known to any person other than an Authorised user. The Cardholder will not disclose the Card number to any third party except for the purpose of a Card transaction or when reporting the actual loss or theft of the card.
- If the Card is lost, stolen or for any other reason liable to misuse of if the PIN is disclosed in breach of this condition, the Cardholder must immediately notify any branch of the Bank. If this notification is given orally it shall not take effect unless confirmed in writing to the bank at the above address. Until the Bank receives effective notification the Cardholder will be liable in respect of any use of the Card. After the Bank has been effectively notified the Principal Cardholder's liability for any subsequent use of the Card other than by the Cardholder will cease.
- The Cardholder will give the Bank all the information in the Cardholder's possession as to the circumstance of the loss, theft or misuse of the Card or the disclosure of the PIN and take all steps deemed necessary by the Bank to assist the recovery of a missing Card. In the event of any such loss, theft, misuse or disclosure being suspected, the Bank may provide the police with any information it considers relevant. If a Card is reported as lost, stolen or liable to misuse, that Card must not subsequently be used but must be cut in half and returned immediately to the Bank.
- The Bank shall not be liable if it is unable to perform its obligations due directly or indirectly to the failure of any machine, data processing systems or to any cause outside the control of the Bank, its agents or sub contractors.
- The Bank may amend this agreement at any time or times in its sole discretion whether or not a similar amendment is made to the Agreement with any other Cardholder(s) and notice of any such change shall be given to the Cardholder.
- Any notice to the Cardholder shall be sent prepaid post to the address given in this application on the address subsequently notified to the Bank in writing and shall be deemed to have been delivered 48 hours after the date of posting.

CUSTOMER SIGNATURE: \_\_\_\_\_ DATE SIGNED: \_\_\_\_\_  
\_\_\_\_\_ DATE SIGNED: \_\_\_\_\_

AUTHORISING OFFICER'S SIGNATURE: \_\_\_\_\_