

**IMPORTANT BUSINESS CLIENT CARD INFORMATION**

Please read the following important information about your Business Client Card and Personal Identification Number (PIN).

**24 HOUR LOST/STOLEN CLIENT CARD EMERGENCY NUMBERS**

If your card is lost or stolen, immediately call one of the following numbers (collect calls are accepted) :

Bahamas: (242) 326-2273

Cayman: (345) 949-8409

Barbados: (246) 431-6777

Antigua/ Dominica/ Montserrat/ St. Kitts/ St. Lucia: 1-888-847-5803 or (246) 431-6777

**YOUR CONFIDENTIAL PIN (Personal Identification Number)**

Your PIN is a combination of numbers or letters, selected by you, for your use only. It is your electronic signature and identifies you as the authorized user of your Business Client Card. Your PIN, together with your Business Client Card, enables you to securely conduct transactions through automated banking terminals.

**Keep your PIN private and confidential.**

Please read your 24 Hour Business Service Agreement carefully.

**Selecting your PIN**

- Select numbers, letters or a combination that will be **easy for you to remember**.
- **Select a PIN based on information known only to you** - never select numbers or words that can be easily obtained or guessed by others, such as name, address, telephone number, birth date or driver's license number.
- **Memorize your PIN** - never write it down.

**Protecting your Client Card and PIN**

- Keep your Business Client Card in a safe place and never lend it to anyone.
- Always keep your Business Client Card in full view when conducting a transaction at banking machine (ABM) or Direct Payment retailer; avoid being distracted.
- Never disclose your PIN to anyone, including financial institution employees, law enforcement agencies or family members.
- If you suspect that someone knows your PIN, contact your branch immediately.
- Use your body or hand to shield the entry of your PIN at ABMs and Direct Payment terminals.
- Remember to take your Business Client Card and transaction record (if provided) after a transaction is completed.

**ROYAL ONLINE BANKING SERVICE**

Your Business Client Identification Number (B.C.I.N.) is required for enrolling in Royal Online Banking service. Prior to using this service, customers must enroll and select a separate password unique to this service and distinct from the Personal Identification Number (PIN). Royal Online Banking access code can be changed by contacting your Credit Card Centre.

**DAILY LIMIT DEFINITIONS**

**BRANCH-TO-BRANCH®:** This is your daily limit for transactions made through any RBC Royal Bank (Barbados) Limited branch, including cheque cashing and/or cash withdrawals. The limit will be reduced by any Royal Touch banking machine withdrawals made the same day.

**Banking Machine:** This is your daily limit for cash withdrawals made through Royal Touch banking machines and any other banking machine networks to which RBC Royal Bank (Barbados) Limited may belong. This limit will be reduced by any BRANCH-TO-BRANCH® transactions made the same day. Where withdrawals are in foreign currency, the local currency equivalent (established by RBC Royal Bank (Barbados) Limited at the time of withdrawal) will be used in determining whether the withdrawal meets or exceeds your daily limit.

**Deposit:** This is your daily limit for deposits made to your deposit accounts through Royal Touch banking machines. Any transfers made the same day will reduce this limit. Post-dated cheques and foreign items are not negotiable when deposited through Royal Touch banking machines and may be returned, causing a delay in receiving credit. All deposits are subject to verification.

**Transfer:** This is your daily limit for transfers from your deposit accounts made through Royal Touch banking machines and Royal Online banking service. Any Royal Touch deposits made the same day will reduce this limit.

**Bill Payment:** This is your limit for bills accepted through Royal Touch banking machines and Royal Online banking service. No single payment may exceed this limit.

**Point of Sale:** This is your daily limit available for purchases made with your Business Client Card and PIN at retailer locations displaying the Carifs or Royal Touch Direct Payment symbol (Barbados only).

**Released Amount:** This is your daily amount released from Royal Touch banking machine deposits immediately available for transfer to other accounts, bill payments, cash withdrawals or Direct Payment purchases up to your daily Banking Machine limit or Point of Sale limit.



# 24 HOUR BANKING SERVICE AGREEMENT

To: RBC ROYAL BANK (BARBADOS) LIMITED ("The Bank")

Branch \_\_\_\_\_

Transit \_\_\_\_\_

The undersigned Customer requests that RBC Royal Bank (Barbados) Limited provide them with its 24 Hour Banking Service which allows the Customer to perform certain transactions on their accounts, using either a card (a "Card") or a business client identification number (B.C.I.N.) issued by the Bank, together in certain instances with other security codes (a "Code"), at branches or card activated machines, terminals or devices, or via telephone, personal computers and other similar equipment.

current limits are in the communication accompanying the Card or B.C.I.N. issued to the Customer.

The 24 Hour Banking Service is offered in accordance with the following terms:

**1. Accounts**

In this Agreement, accounts include any business deposit accounts, loan and credit card accounts to which the Bank allows access via the 24 Hour Banking Service. The Customer may designate which of its accounts held with the Bank may be accessed through the use of a B.C.I.N. or Card (the "Accounts").

**6. Liability**

Transactions made on an Account through the 24 Hour Banking Service will have the same legal effect as if they were made in writing to RBC Royal Bank (Barbados) Limited and signed by the Customer and the Customer will be liable for them and all resulting Account activity. Notwithstanding any other arrangement with RBC Royal Bank (Barbados) Limited, the Customer will also be liable for all transaction entry errors and all fraudulent Account transactions made through the 24 Hour Banking Service. However, the Customer will not be liable for losses resulting from the Bank's technical problems or errors, or from the Bank's system malfunctions.

**2. Cardholder**

The Customer may designate, in writing from time to time, the individual(s) (the " Authorized User(s) ") who is (are) authorized to use the 24 Hour Banking Service. Royal Bank will then issue either a Card or a B.C.I.N. to the Authorized User. Except as specifically provided below, no one but an Authorized User is permitted to use the Card or the B.C.I.N. that the Bank has issued to that Authorized User.

**7. Changes to Agreement**

The Bank may change this Agreement periodically by mailing to the Customer at the address last appearing in the Bank's records, a written notice at least thirty (30) days prior to the effective date of the change(s), as set out in the notice. The Customer will be given at least 30 days prior written notice of each change, directed to the Customer's address last appearing on the Bank's records. If after the effective date of a change, a Card or a B.C.I.N. is used, it will attest that the Customer has received, read and agreed to the change(s).

If the Customer requests the Bank to issue agent cards, which are deposit only cards, printed with the same client number as the Card issued to the Authorized User, the Customer is responsible for controlling the use and distribution of all Cards and B.C.I.N.'s provided by the Bank.

**8. Internet Access – Customer Risk**

Instructions by Customers to access their accounts via Internet to the Bank shall be secured between data received to RBC Internet Server located in Toronto, Canada and RBC Bank computer in Nassau (Bahamas & Cayman Islands) or Bridgetown (Barbados & East Caribbean). Notwithstanding anything else in this Agreement, the Bank will not assume liability for data information en route to/from the Customer's Internet service provider to the Bank.

**3. Card/B.C.I.N. Ownership** The Bank is the owner of each Card and B.C.I.N.

**4. Lost or Stolen Cards/B.C.I.N.**

The Customer or the Authorized User will notify the Bank at once if a Card or B.C.I.N. is, or if the Customer or Authorized User suspects that a Card or B.C.I.N. is, lost or stolen. This will be done by following the instructions set out on the document accompanying the Cards or B.C.I.N.s the Bank issues to the Customer.

**9. Governing Law**

This agreement shall be governed by and constructed in accordance with the laws of the country in which the accounts are held.

The Customer is liable for all transactions (and all resulting Account activity) incurred through the use of the Card or B.C.I.N. before the time the Customer or the Authorized User notifies the Bank that a Card or B.C.I.N. has been lost or stolen but not after that time.

**10. Confirmation**

By signing this agreement, the Customer confirms having read all of the terms of the Agreement and agrees to be bound by same.

**5. Limits**

Royal Bank may from time to time set one or more limits (dollar amount or otherwise) for transactions and the Bank may change these limits periodically at its discretion. The Bank will notify the Customer of what the

© Registered trade-mark of Royal Bank of Canada.  
TM Trade-mark of of Royal Bank of Canada.

Date: \_\_\_\_\_  
(Month) (Day) (Year)

By: \_\_\_\_\_  
(Authorized Signature)

\_\_\_\_\_  
(Authorized Signor - print)

By: \_\_\_\_\_  
(Authorized Signature)

\_\_\_\_\_  
(Authorized Signor - print)

(BANK USE ONLY)

RIBS Cust. No. _____	Transit _____
Client Card No. _____	Manager's Initial _____
Entitlement _____	Monthly Fee _____

RBC ROYAL BANK (BARBADOS) LIMITED Form Financial Services Agreement 12270 must be held prior to the signing of this form.

## **BRANCH PORTION – INSTRUCTIONS**

Use this form for Business Client Card APPLICATIONS only.

### **Royal Online Banking Only Clients**

Have the customer sign this form and file with customer authorizations.

### **Business Client Card Clients**

1. For replacement cards or stand-alone PIN selection, use *Client Card & Personal Identification Number Form 10793*.
2. Have the customer sign this form and file with the customer authorizations.