

**VII) CHANGES**

- i) The Cardholder shall immediately notify the Bank at the bank branch or it's Credit Card Centre in writing of any change of name or address

**VIII) NOTICES**

- i) Any notice to the Cardholder shall be sent by prepaid post to the address given or the address subsequently notified to the Bank in writing and shall be deemed to have been delivered 48 hours after the date of posting.

**IX) REFUNDS**

- i) If a Merchant issues a refund voucher in respect of a Card Transaction, the Bank will credit to the 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 the Bank then (subject to any rights vested in the Cardholder by statute) the amount will be payable in full to the Bank and no claim by a Cardholder against the Merchant may be the subject of setoff or counter claim against the Bank.

**X) DISPUTES**

- i) Any and all disputes between a Cardholder and a Merchant in respect of any Card transaction shall be resolved by and between the Cardholder and the Merchant. In the case of such disputes, the Bank shall remain fully indemnified by the Cardholder in respect of any and all claims arising therefrom whether by the Merchant or any third party.
- ii) If any part of this Agreement is found to be invalid, the rest remains effective.

**XI) CANCELLATION**

- i) You may cancel the Card upon giving the Bank ten (10) days written notice of such intended cancellation and such notice shall only be effective if it is accompanied by the Card.

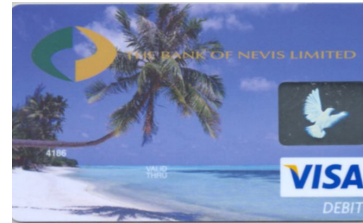
**XII) DISCLOSURE**

- i) The Bank will disclose information to third parties about the Cardholder's Account in the following circumstances:-
  - (a) in order to verify the existence and condition of the account for a merchant;
  - (b) in order to comply with Court Orders; or
  - (c) if the Cardholder gives the Bank written permission;
  - (d) in accordance with any Laws or regulations prescribed by any statute, authority, statutory body or other institution governing the same in the Federation.

*By signing the application, I agree to the terms and conditions of the Card. The applicable laws of the Federation of St. Kitts-Nevis govern this Agreement.*



**BON VISA DEBIT CARD**



**Smarter \* Safer \* Easier**

USE YOUR BON VISA DEBIT CARD FOR  
VACATIONS , SHOPPING, BUSINESS  
AND MUCH MORE...

- No annual fees and interest to pay
- Access internationally as well as locally
- The luxury of purchasing anything anywhere VISA is accepted
- Instant cash in any currency, anywhere in the world
- The ability to check your bank account instantly
- The convenience of travelling anytime without having to go into the bank
- All the benefits of online shopping
- Cash for emergencies while you're abroad
- The security of having cash only when you need it



**THE BANK OF NEVIS LIMITED**  
*Improving the Quality of Life*

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website: [www.thebankofnevis.com](http://www.thebankofnevis.com)



**BON VISA DEBIT CARD APPLICATION**

**PERSONAL INFORMATION**

Name \_\_\_\_\_  
(First) (Middle) (Surname)

Embossed name \_\_\_\_\_  
(26 characters maximum)

Date of Birth \_\_\_\_\_

Marital Status **S** - Single **M** - Married  
**D** - Divorced **W** - Widowed

Government Identification: (2 pieces required)

PP # \_\_\_\_\_ SS # \_\_\_\_\_

Driver's Licence # \_\_\_\_\_

National ID Card # \_\_\_\_\_

Mother's maiden name \_\_\_\_\_

Gender  Male  Female

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

**TELEPHONE**

Home \_\_\_\_\_ Work \_\_\_\_\_

Cell \_\_\_\_\_ Other \_\_\_\_\_

**PHYSICAL ADDRESS**

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Country \_\_\_\_\_

**MAILING ADDRESS**

P. O. Box \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Country \_\_\_\_\_

