



Companion Booklet-Account Services

This Companion Booklet sets out the supplemental terms and conditions that apply to your Personal Accounts and Certificate of Deposits and Services (Accounts). This Booklet should be read in conjunction with the account opening mandate which you would have signed upon opening your account with us.

The Booklet also speaks to the supplemental terms and conditions for your Republic Visa International Debit Card and should be read in conjunction with your Republic Visa International Debit Card Agreement.

You agree to operate your Accounts and use your Republic Visa International Debit Card and Electronic Signature (PIN) according to the terms set out in the account opening mandate and your Republic Visa International Debit Card Agreement, in addition to the terms and conditions in this Companion Booklet, and any other terms and conditions that we may advise you of from time to time.

General Information About Personal Accounts, Certificate of Deposits and Services

Personal Accounts and Certificate of Deposits belong to the owner(s). Accounts, Certificate of Deposits and Services cannot be used for business purposes and, subject to applicable law, they cannot be assigned or transferred to anyone else without getting our written permission first. If the Account, Certificate of Deposit or Service is used for business purposes, we can close the Account, Certificate of Deposit or Service (or close the Account, Certificate of Deposit or Service and open a business Account, Certificate of Deposit or Service for you with business banking service fees).

Use of Accounts, Certificate of Deposits and Services

You acknowledge that you are not carrying on or associated with activities that are improper, illegal or unlawful or that you are not connected with a business that we may determine, in our sole discretion, is a restricted business.

You acknowledge that anti-corruption, anti-money laundering and terrorist financing laws and regulations, as they may be amended from time to time, apply to the operation of your Accounts, Certificate of Deposits and Services and that we will, from time to time, adopt policies and procedures to address the reporting, client identification and record-keeping requirements of these laws and regulations. You agree to abide by and comply with all such policies and procedures, as applicable, and recognize that such policies and procedures may be more rigorous than the statutory requirements.

You agree to operate the Account(s), Certificate of Deposit(s) and Service(s) in accordance with the terms and conditions of that particular product or service. Personal and business activities should be separated at all times so there is no co-mingling of business and personal of funds.

You agree that the Account(s), Certificate of Deposit(s) and Service(s) are not to be used by, or on behalf of, a third party or parties without our prior written permission.

You agree that the Account(s), Certificate of Deposit(s) and Service(s) are to be used solely for your benefit. If this is not the case, you must tell us and provide us with the particulars of any third party that may benefit from the Account(s), Certificate(s) of Deposit, Certificate of Deposit(s) and/or Service(s) and their relationship with you.

You agree not to use any of the Accounts, Certificate of Deposits and/or Services or give any instructions for any unlawful, illegal, or improper purpose, or otherwise in violation of applicable law, including laws relating to anti-corruption and bribery, money laundering, terrorist financing, or economic or trade sanctions. You also agree to perform your obligations in this booklet and under any applicable Agreement you have entered into with us in accordance with applicable law and that we may comply with any lawful third-party demand that we may receive in connection with your Accounts, Certificates of Deposit, Certificate of Deposits and/or Services.

Interest rates and Interest Calculations

We will provide or make available to you a Rates and Fees Schedule that applies to the Account(s), Certificate of Deposit(s) and Service(s) you have selected when you open the Account(s), Certificate of Deposit(s) or Service(s) with us. In the case of a Certificate of Deposit, we will provide you with a Certificate of Deposit Confirmation form.

Some of our Accounts earn interest. Depending on the type of Account you selected, interest may be calculated on the daily closing credit balance or on the minimum monthly credit balance. Some Accounts paying interest may have a tiered interest rate structure. This means that the interest rate earned in the Account will be determined by a specified account balance. When the minimum balance for the tier is reached and maintained, the corresponding rate is paid on the whole balance.

On interest earning Accounts, interest is paid to the Account on the last business day of the month or the defined period as applicable.

The interest rate as adjusted from time to time is an annual interest rate and the interest calculation for each Account is a simple interest calculation; interest, when applicable, is earned in the currency of the Account.

Please refer to the Rates and Fees Schedule for full details on interest rates and type of accounts available in your jurisdiction.

If your Account is closed during the month, interest is calculated from the first day of the month up to and including the day before the Account is closed. In such cases, interest is paid to the Account on the day the Account is closed.

For Certificate of Deposits, we will provide or make available to you the Rates and Fees Schedule which will specify the minimum amount required to purchase the various Certificate of Deposit products and a Certificate of Deposit Confirmation form that contains interest rate(s) information, interest payment date(s) and other information about the Certificate of Deposit you purchased. The interest calculation depends on the type of Certificate of Deposit purchased and whether you have elected to have the interest payment reinvested. Please refer to the Certificate of Deposit Agreement in this booklet and your Certificate of Deposit Confirmation form for details.

Monthly Account Fees

Monthly Account fees are calculated from the first to the last day of the monthly Account cycle and collected on the last day of the monthly Account cycle. The monthly Account cycle is the monthly period that we assign to your Account.

In the case of a partial monthly Account cycle (for example, when an Account is opened, closed, or changed during a monthly Account cycle), the monthly fee is prorated to the number of days the Account is open and collected on the last day of the partial monthly Account cycle. In the case of an Account closing, the monthly fee is calculated from the day after the fees were last collected up to and including the day before the Account is closed and is collected on the day the Account is closed.

If the last day of the monthly Account cycle falls on a non-business day, the monthly fee will be collected the next business day.

While our specialty Accounts may include a variety of Services in the monthly fee, you may occasionally need other banking services. When the Services you need are not included in the Account package, there is a fee for these Services. We do not want you to be surprised when you receive your statement or come into one of our branches when you need any of these Services, so we have listed them for you in the Rates and Fees Schedule.

Some transaction fees may be charged at the end of the month and not at the time the transactions were done. Your monthly statement will include a list of the fees that were charged immediately, and a summary breakdown of the total fees charged at the end of the month.

If there are insufficient funds available in your Account at the time when the service charge is due, we may either debit your account the full amount owing; therefore, forcing your Account into a negative balance or we may collect the amount at a later date, once the funds become available. If we collect at a later date, the service charge amount owing will be debited as soon as those funds are available, and the service charge notation will be updated to state the period for when the service charge was due.

If you change your Account in the middle of a month to an Account with a different fee structure, all the transactions in your Account during that month (including those that happened before the change) will be subject to the fees charged to the Account type you have at the end of that month.

For foreign currency Accounts, the fees listed in the Rates and Fees Schedule are quoted in the same currency as the foreign currency Account.

Account Service Fees

The Service fees listed in your Rates and Fees Schedule apply to all Accounts unless we specifically refer to a particular Account or indicate otherwise. Service fees are charged in the currency of the Account unless indicated otherwise, and in most cases, collected on the same day as the monthly fees.

Transactions included in Monthly Fee Charges

A certain number of transactions per month are included in some Accounts. This means that these included transactions can only be used in that month and cannot be added to the next month's allotted number of transactions, if not used. Fees apply for transactions in excess of the allotted number of included items for specific Account products. Please refer to the Schedule of Rates and Charges to learn more.

Account record keeping options and services Please refer to the Rates and Fees Schedule for charges associated to record keeping options and services in your jurisdiction.

Ownership, Survivorship Rights and Signing Arrangements

Sole Account, Certificate of Deposit and Certificate of Deposit account holders±

If an Account and/or Certificate of Deposit is in your name only, you alone own the funds in the Account, and/or Certificate of Deposit account and we will only take instructions from you. Upon your death, and subject to any rights we may have at law, the proceeds of the Account and/or Certificate of Deposit will be disbursed to your estate or as otherwise required by law.

Note: The foregoing does not limit any rights we may have regarding the funds in the Account, and/or Certificate of Deposit account that arise out of any lien, charge, pledge, security interest, security agreement, or any right of set-off, right to combine and/or consolidate accounts, any counterclaim or any other right we may have whatsoever or to any step that we may take in view of any claim by any person.

“In trust” Accounts, Certificates of Deposit or Certificate of Deposits

If an Account, or Certificate of Deposit has been opened “in trust”, we will only take instructions from the named trustee(s) in accordance with the signing arrangement for the Account, or Certificate of Deposit. For tax reporting purposes, we may require the tax number or other personal identification number of the named trustee(s) for the Account, Certificate of Deposit or Certificate of Deposit.

Because there are legal responsibilities and tax consequences associated with opening an Account, or Certificate of Deposit in trust, you may wish to discuss these matters with your legal and/or tax advisor. We assume no responsibility for any claim or loss whatsoever arising from or relating to the election to open an Account, or Certificate of Deposit “in trust”.

Except as may be expressly agreed to by the Bank in writing, we will not be bound to see to the execution of any trust affecting the ownership of the Account, Certificate of Deposit or be affected by notice of any equity that may be subsisting with respect to the Account, or Certificate of Deposit. We shall deem and treat the party(ies) named on the Account or in the Certificate of Deposit Confirmation form (as applicable) as the absolute owner(s) of the Account, and Certificate of Deposit for all purposes whatsoever, notwithstanding any notice to the contrary, and all payments we make or to the order of the person(s) named on the Account or in the Certificate of Deposit Confirmation form shall be valid and effectual to discharge any liability we have regarding the Account, and Certificate of Deposit to the extent of the sum(s) paid.

Release of funds on death

We will require estate documentation to release funds from any Account, or Certificate of Deposit upon death of an Account holder, or Certificate of Deposit account holder. Estate documentation means any document that may be required by us in our sole and absolute discretion and may include a death certificate, probated will, notarized will or any other legal process used to determine the validity of the will and the distribution of a deceased person’s assets.

In the event of any dispute regarding the release of funds upon the death of an Account holder, or Certificate of Deposit account holder, we may, subject to applicable law, pay the amounts held in any Account, or Certificate of Deposit into court and recover any expenses, including legal fees, incurred by us from the funds in the Account, Certificate of Deposit or Certificate of Deposit account.

With respect to joint Accounts, or joint Certificate of Deposit accounts, we are authorized to release any information about the Account(s), or Certificate of Deposit(s) to the estate representative of the deceased Account holder, or Certificate of Deposit account holder up to the date of death. The account devolves to the surviving party.

Appointing An Attorney

You may appoint one or more attorney(s) to act for you regarding your Account(s), or Certificate of Deposit account(s). However, we can refuse to accept the appointment, in our sole discretion, if it is not satisfactory to us or we may refuse to honour any Account transaction, or Certificate of Deposit transaction made by an attorney.

If your Account, or Certificate of Deposit account is held jointly, we may also refuse to honour any Account transaction, or Certificate of Deposit transaction made by an attorney unless their appointment regarding the joint Account, or joint Certificate of Deposit account has been agreed upon in writing by all Account holders, or Certificate of Deposit account holders. An attorney will have access to the previous Account, or Certificate of Deposit history and all transaction details for the Account, or Certificate of Deposit account and you agree to this access being provided.

Complaint resolution

At Republic Bank we are committed to providing the best possible service experience to our customers. We appreciate your business and want to share a long and satisfying relationship with you by ensuring that your personal information remains confidential and secure, adhering to appropriate banking practices and responding to your needs in a timely and effective manner.

How to resolve your complaints

If at any time we do not meet your expectations, or you are not satisfied with any aspect of our products or Services, please let us know. We aim to resolve your concerns as quickly as possible.

Step one:

Speak with a Republic Bank representative at the branch, Contact Centre or Service Centre where you do business.

Step two:

If your concerns are not resolved to your satisfaction, please speak directly with the Manager who has the authority to resolve the majority of problems that arise.

Step three:

If the Manager is unable to resolve your concerns satisfactorily, please contact the person listed on the country specific Republic Bank website.

Republic Visa International Debit Card Agreement

This Republic Visa International Debit Card Agreement (“Cardholder Agreement”) sets out the terms that apply to your Republic Visa International Debit Card. It replaces all previous Cardholder Agreements, and it applies if we send or provide you a renewal or a replacement Republic Visa International Debit Card.

You agree to use your Republic Visa International Debit Card and Electronic Signature according to the terms of this Cardholder Agreement and any other terms or conditions that we may advise you of from time to time.

Definitions you need to know in this Cardholder Agreement, “account” means a deposit account, credit card account or loan account you have with us that can be accessed by using your Republic Visa International Debit Card and your Electronic Signature.

“Republic Visa International Debit Card Agreement” means this Cardholder Agreement as amended, modified and/or replaced from time to time. The Republic Visa International Debit Card Cardholder Agreement also includes the rates and fees schedule.

“you” and “your” mean the person to whom we have issued a Republic Visa International Debit Card.

Any terms that have not been defined in this Cardholder Agreement have the same meaning as the terms set out in the section “Terms we use in this booklet and the other Agreements” in page 5.

Electronic Signature

Protecting the security of your Card and your Electronic Signature is important. You agree to keep your Electronic Signature confidential and separate from your Card at all times. You further agree to select an Electronic Signature that cannot be easily guessed and not use a combination selected from your name, date of birth, telephone number(s), bank account number(s), addresses or identification numbers such as your social security number or national identification number.

No one but you are permitted to know or use your Electronic Signature. If someone obtains your Card and your Electronic Signature in a way that allows them to be used together, you may be liable for their use of your Card. Please refer to the “Limitation for Authorized & Unauthorized Use of the Card” section in this Republic Visa International Debit Card Agreement for more information regarding when you are liable and when you are not.

Using your Republic Visa International Debit Card

Upon your request, we will issue a Republic Visa International Debit Card to you, in your name. When you receive the Card or any renewal Card or if you select a PIN, sign the reverse of the card, activate, or use the card or use your Republic Visa International Debit Card number that means you have received and read this Cardholder Agreement and you agree with its terms and conditions.

Once your Republic Visa International Debit Card is activated, you may access any of the following automated banking services (where available) by using your Republic Visa International Debit Card and your Electronic Signature specific to that service.

CHIP cardholders and Republic Visa International Debit Cards with an expiry date

If your card has an expiry date, you must contact the branch where you maintain your account to get a card re-issued before the expiration date indicated on the card. You agree not to use your Republic Visa International Debit Card after the card's expiry date. If it is used, you are liable for all transactions that are incurred.

Electronic Banking Services

You can access your designated accounts through the following delivery channels (where available):

assigned Automated Banking Machines (ABMs),

Republic Bank Telephone Banking telephone banking (automated or agent-assisted),

debit point of sale (POS) devices that display the logos of any payment network system we may designate from time to time for purchase transactions paid for using your card,

¹Republic Online Banking, and

²Republic Mobile Banking App.

You can obtain cash advances at designated ABMs from your Republic Bank credit card

automated banking services access to these designated accounts has been pre- arranged,

your accounts are in good standing, and

your account credit limit will not be exceeded as a result of obtaining the cash advance.

You authorize Republic Bank to accept your instructions given through any of these methods, as if you had given the instructions in writing, for any service request the Bank is prepared to honour, including bill payments, transfers between accounts, transfers to third parties (where available) and any other available automated banking services offered by the Bank from time to time.

You understand that each withdrawal or transfer from your Republic Bank credit card account, using your Republic Visa International Debit Card is treated as a cash advance under the terms of the Republic Bank credit card agreement and the Personal Line of Credit Agreement as applicable.

¹ Republic Online Banking capability requires a personal computer, modem and Internet access.

² Republic Mobile Banking App requires an Internet-enabled mobile device. Your wireless carrier's data charges apply in accordance with the terms of the service plan you have with your carrier.

Any Branch Banking

You can access your designated account at local Republic Bank branches in the country where your account is maintained by presenting your card, together with your PIN, your passbook, your personalized Republic Bank cheque, or such other identification, as we reasonably require. However, Inactive Accounts cannot be accessed in this manner or through any Automated Banking Services, until reactivated.

POS, phone, mobile, Internet, mail order purchases

Where available, you may use your Card or your card number to pay for goods and services. When you pay for goods or services using your Republic Visa International Debit Card number without presenting your Republic Visa International Debit Card, you will have the same responsibilities as if you had presented your Republic Visa International Debit Card to a merchant, retailer, business, or company and signed a sales draft or receipt or entered your Electronic Signature.

The services referred to in clauses I, II, and III above are collectively referred to in this Agreement as the “service(s)”.

Transaction charges and fees

You agree to pay and we may deduct, without notice, from any of your accounts (even if this creates or increases an overdraft) the following:

A transaction charge or service fee, at the prevailing rate (as determined by us from time to time), for each transaction for which your card or your Republic Visa International Debit Card number through any of the services listed above or other designated automatic terminals. The amount of the charges and fees is set out in the rates and fees schedule. A notice of the charges and fees is also available from your branch of account upon request.

The transaction charges or service fees imposed by other financial institutions (inside or outside the country in which the Republic Visa International Debit Card is issued) for transactions conducted through their ABMs or debit point of sale (POS) devices in which the Republic Visa International Debit Card and Electronic Signature have been used. You should contact the other financial institution for the transaction fees or service fees they charge for using their ABMs or debit point of sale (POS) devices.

You acknowledge that the transaction charges and service fees charged for each transaction performed are in addition to any account level service charges that apply to your account(s).

Any stamp duty payable by the Bank or by you with respect to any transaction made using your Republic Visa International Debit Card.

Our fees and charges may change from time to time, and we may add new fees and charges. When we change our fees or charges or add new fees or charges, we will notify you of these changes as indicated in the “Adding or changing the terms of this Cardholder Agreement and the rates and fees schedule” section and in accordance with applicable legal requirements.

Transaction limits

We may establish and change limits, dollar or otherwise, from time to time, that apply to your use of the Republic Visa International Debit Card and on the various transactions that may be available through the services, without prior notice to you.

Cumulative limits (e.g. daily, weekly or per transaction) vary from country to country and notice of such limits is available in our branches upon request.

Transaction records/confirmation numbers

At the completion of each branch or automated banking service transaction, you will be given a printed copy of a transaction record or a reference number, unless otherwise requested. If your Republic Visa International Debit Card and Electronic Signature are used for a direct point of sale (POS) transaction, we may arrange for a third party, such as a merchant, to give you the transaction record.

You agree that cheques or any other form of debit voucher transaction performed at any Republic Bank branch or done through automated banking services other than at the branch where you maintain your account, will not be returned to you, but rather a description of the transaction only (e.g. cheque, debit voucher or debit memo) will be reflected in your account statement or passbook.

Accepting our records

Our records as to whether an automated banking service or a branch service transaction has been performed and our determination of the details of that transaction, will be considered correct and binding on you, unless you provide us with evidence to the contrary within sixty (60) days of the date of a disputed transaction.

Posting of transactions

Any automated banking service transaction (excluding automated bill payments) conducted before midnight (12:00 a.m.) local time (in the country where you maintain your account), Monday through Friday will normally be posted to your applicable account as of the date of the transaction, unless that day is a holiday.

Transactions conducted on Saturdays, Sundays or holidays will normally be posted to your applicable account as of the next Business Day. Transactions conducted outside the country where your account is maintained may be posted to your account at a later date.

Any automated bill payment request made on or before the local bill payment cut-off time, Monday through Friday, will be posted to any of your designated account(s) on the day of the transaction. An automated bill payment made after the local bill payment cut-off time, Monday through Friday or anytime on Saturday, Sunday or a holiday will be posted to your designated account on the next Business Day. The cut-off times vary from country to country and are available on the country-specific Republic Bank website or from the branch where you maintain your account.

Any automated bill payment request will be deemed to have been received by us on the date the transaction is posted to your account.

We are not responsible for any of the processing of or any of the posting procedures or practices of your designated bill payment companies and we are not responsible if they charge you late fees or interest penalties.

When you make a bill payment at one of our ABMs, branches, through Republic Online Banking, Republic Mobile Banking App or Republic Bank Telephone Banking, you are responsible for ensuring that the bill payment company (including account numbers and payee names) required by us to complete your payment instructions to that bill payment company is accurate at all times. We may, without notice to you, update your bill payment profile information if we are advised of a change by the bill payment company.

Transactions involving accounts with insufficient cleared funds at the time of posting will be declined.

For post-dated bill payments and funds transfers, funds will be withdrawn from your designated account on the date that you instruct us to make the payment unless that day is a Saturday, Sunday or a holiday in which case the transaction will be processed the next Business Day.

Limitation of liability

WE ARE NOT LIABLE TO YOU FOR ANY DELAY, LOSS, DAMAGE OR EXPENSE THAT YOU INCUR OR ANY INCONVENIENCE THAT RESULTS FROM OUR PROVIDING OR FAILING TO PROVIDE ANY SERVICE, EXCEPT WHERE SUCH LOSSES RESULT FROM TECHNICAL PROBLEMS, BANK ERRORS OR SYSTEM MALFUNCTIONS FOR WHICH WE ARE SOLELY RESPONSIBLE. ALSO, WE ARE NOT RESPONSIBLE FOR YOUR ACTS OR OMISSIONS OR THOSE OF ANY THIRD PARTY. FURTHERMORE, WE SHALL IN NO WAY BE LIABLE FOR ANY ACCIDENT, ACT OF AGGRESSION, THEFT, LOSS OR DAMAGE YOU MAY SUFFER WHILE USING AUTOMATED BANKING SERVICES OR OTHER SERVICES, WHETHER YOU ARE ON THE BANK OR OTHER PREMISES.

WE ARE NOT RESPONSIBLE FOR ANY LOSSES OR DELAYS IN TRANSMISSION OF INSTRUCTIONS ARISING OUT OF THE USE OF ANY ACCESS SERVICE PROVIDER OR CAUSED BY ANY BROWSER SOFTWARE OR THIRD-PARTY SOFTWARE. WE ARE NOT RESPONSIBLE FOR ANY SYSTEM DISRUPTIONS INCLUDING DISRUPTIONS CAUSED BY ANY COMPUTER VIRUS, BROWSER SOFTWARE OR RELATED PROBLEMS OR BY ANY ACCESS SERVICE PROVIDER.

We are not responsible if you give us incorrect instructions or if your payment instructions are not given sufficiently in advance to allow for timely payment.

We are not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of any information you provide to us or for any investment or other decision made using this information.

Neither the Bank, any access service provider and any other information provider, make any express or implied representations or warranties concerning the ABM services, Republic Bank Telephone Banking, Republic Online Banking services, Republic Mobile Banking App or Internet browsers including, but not limited to, any representations or warranties of merchantability, fitness for a particular purpose or non-infringement of any third party proprietary rights, unless disclaiming such representations or warranties is prohibited by law.

If your Republic Visa International Debit Card and Electronic Signature or handwritten signature is used for a service transaction, the Bank is in no way responsible for the quality or non- receipt of the goods or services from stores, retailers, companies, or merchants. We are also not responsible for any problems you have with any bill payment company when you use your card and Electronic Signature to pay a bill. All claims or disputes between you and the store, retailer, company, or merchant, including your rights to compensation or any offsetting rights (set-off), shall be settled directly by you with the store, retailer, company, or merchant.

We are not liable to you if an ABM or if a store, retailer, company or a merchant does not accept the Republic Visa International Debit Card at any time or if you cannot use your card with your Electronic Signature at any time or for any reason including if we cancel or temporarily de-activate your card or decline to authorize a transaction because we have detected activity in your account or the use of the card that we consider to be unusual.

If a store, retailer, company or merchant issues you a refund, we will credit your designated account with the refunded amount only when we receive a properly issued credit voucher or other appropriate verification or authorization of the refund from the store, retailer, company or merchant.

You are responsible for any errors that result from your having incorrectly provided us with or having selected any account number, dollar amount or other information required for the operation of the automated banking services. You acknowledge that once you have confirmed the details of a payment or transfer, you may not revoke or stop the payment or transfer, except in the case of a post-dated Republic Online Banking payment, you may delete the payment no later than three (3) business days before the date the payment is due to be charged to your account.

You are responsible for notifying us of any changes to or errors in billing account information. You are responsible for effecting these changes to your account information via Republic Bank Telephone Banking or Republic Online Banking (where these services are available).

We may, in our discretion and without prior notice, refuse a request for authorization of any Republic Visa International Debit Card transaction, and may notify third parties of such refusal as we think necessary. In exercising such discretion, we may take into account calculating the funds available, including any funds, which we may decide, have been credited or debited to your account.

We are not obligated to act on any withdrawal instruction from you if sufficient funds, including overdraft facilities, are not available in the account you designate. At the Bank's discretion, we may create or increase an overdraft to your account(s) according to the agreement governing those accounts. We may place a hold on deposits made through branch services or ABM deposits made to your account(s) pending verification.

Lost, stolen, authorized or unauthorized use of the Republic Visa International Debit Card

You are responsible for the care and safety of your card and your Electronic Signature. You agree to:

always keep your Electronic Signature strictly confidential and never reveal it to anyone including any Republic Bank employee or other financial institution employee, law enforcement agency or even close family members or friends,

keep your Electronic Signature separate and apart from your card and make a reasonable attempt to hide or disguise the Electronic Signature so that no one else can easily guess that it is a record of your Electronic Signature,

keep your card in a safe place and never let anyone else use it,

always make sure that you can see your card at all times when you are using it for a debit point of sale (POS) transaction,

immediately change your Electronic Signature at the branch where you maintain your account or call us and we will de-activate your card if you suspect that someone knows your Electronic Signature,

use your free hand or body to shield the entry of your Electronic Signature at ABMs and for other automated banking services, debit point of sale (POS) transactions and other services,

always remember to take your card and transaction record (if requested) after a transaction is completed,

regularly update your passbook and check your account statements and balances to verify all transactions have been properly recorded. If entries do not accurately reflect your transaction activities, such as missing or additional transactions, you should contact your branch where you maintain your account(s) or contact us immediately, and

not to write your PIN on your card; and notify us immediately, by telephone and in writing, of the loss, theft or any unauthorized use of your Republic Visa International Debit Card or Electronic Signature. Your liability will cease only when we receive notice of such loss, theft, or unauthorized use.

You must not disclose any other security codes such as passwords, access codes and account numbers that may be used or required for any automated banking services, branch services or any other services or service transactions to any person whatsoever, including our employees or agents

Limitations for authorized and unauthorized use of the Republic International Visa Debit Card

You are liable for all debts, withdrawals and account activity resulting from:

any use of the Republic Visa International Debit Card by you or by persons to whom you have made your Republic Visa International Debit Card and/or Electronic Signature available or who received possession of your Republic Visa International Debit Card and/or Electronic Signature with your consent,

any unauthorized use of the Republic Visa International Debit Card and/or Electronic Signature, where you have made available for use your Republic Visa International Debit Card and Electronic Signature by keeping them together or in such a manner as to make them available for use, including, without limitation, using the "Save My Card" or "Remember My Card" features on a public access computer until we have received notice of loss, theft or unauthorized use, or

any failure to comply with the terms of this Republic Visa International Debit Card Agreement. You will not be liable for losses in the following circumstances: technical problems and other system malfunctions,

unauthorized use of your Republic Visa International Debit Card and Electronic Signature, including your PIN, PAC, password, or access code after the Republic Visa International Debit Card has been reported to us as lost or stolen, your Republic Visa International Debit Card is cancelled or expired,

you have reported to us that another person knows your Electronic Signature, including your PIN, password or access code, where you have been a victim of force or intimidation provided, you have not contributed to the loss, or fraud or negligence caused by us.

You will be considered as contributing to the unauthorized use of your Republic Visa International Debit Card and/or Electronic Signature and will be fully responsible and liable for all debts, withdrawals, and account activity where:

the Electronic Signature you have selected is the same as or similar to an obvious number combination such as your date of birth, bank account number(s) or telephone numbers or identification numbers such as your social security number or national identification number,

you write your Electronic Signature down or keep a poorly disguised written record of your Electronic Signature, such that it is available for use with your Republic Visa International Debit Card, or

you otherwise reveal your Electronic Signature to anyone, resulting in the subsequent unauthorized use of your Republic Visa International Debit Card and Electronic Signature together.

Until such time as you notify us of the loss, theft, or unauthorized use of your Republic Visa International Debit Card and Electronic Signature, you will be responsible and liable for all withdrawals, payments, transfers from your accounts and any other transactions involving your accounts through any of our ABMs, any other financial institution's ABMs, Republic Bank Telephone Banking, Republic Online Banking or Republic Mobile Banking App up to the maximum daily and weekly permitted withdrawal limits through ABMs which we establish from time to time. You will also be liable for all purchases and withdrawals up to the maximum daily and weekly limit for debit point of sale (POS) transactions which we establish from time to time and for all transfers and payments completed via the Republic Online Banking, Republic Mobile Banking App or Republic Bank Telephone Banking service, if these apply. The limit for debit point of sale (POS) transactions is over and above the maximum daily and weekly ABM withdrawal limit.

You will also be liable for other losses that occur through automated banking services including, but not limited to, your Republic Bank credit card, and cash advances, collectively called "other losses". You are liable for these other losses if they occur as a result of the authorized or unauthorized use of your Republic Visa International Debit Card, your Electronic Signature or the automated banking services. Note the amount of the loss may exceed your authorized credit limit on your account or your account balance if your account has overdraft protection or if a fraudulent deposit has been made to your account.

Republic Bank credit card accounts liability clause:

If Republic Bank credit card or cash advance losses occur through automated banking services, the liability for those losses under this Cardholder Agreement is in addition to the liability you incur under your Republic Bank credit card agreement.

Processing foreign currency transactions

Cash withdrawals from your account through any branch services or at Republic Bank ABMs obtained in a foreign currency using your Republic Visa International Debit Card and Electronic Signature will be deducted from your designated accounts in the currency of the account. Conversion will be made using the foreign exchange rate determined by Republic Bank on the day the transaction is charged to your account.

If you use your Republic Visa International Debit Card and Electronic Signature for cash withdrawals or to purchase goods or services outside the country in which the Republic Visa International Debit Card was issued, we will convert the amount of the cash withdrawal or purchase using the exchange rate determined by the applicable association, such as Visa International, MasterCard International Incorporated or local debit network, on the day the transaction is posted to your account. This rate may be different from the rate in effect on the date your withdrawal or debit point of sale (POS) transaction occurred. An additional association or local debit network service fee may apply and will be added to the converted amount, and any additional Republic Bank service fee, as applicable, on the converted amount. We will deduct the total amount from your designated account in the currency of the account. The amount of the fees and charges are set out in the rates and fees schedule. A notice of the fees and charges is also available from your branch of account upon request.

If you use your Republic Visa International Debit Card for a transaction involving a foreign currency, and the merchant or retailer gives you a credit voucher (for example in the case of a refund), the two transactions (the purchase and the refund) may not balance exactly because of exchange rates, spreads and currency fluctuations between the date of the purchase and the date of the credit (or refund).

We will not assume any risks associated with foreign currency exchange gains or losses from cross-currency conversions resulting from the use of your card. Any gains made or losses incurred by you in connection with foreign currency transactions because of currency rate fluctuations between the date the transaction is posted and the date any subsequent credit is posted to the designated account are your responsibility and shall be payable to you or by you (as the case may be).

Changing Limits and Designated Accounts

We may establish and change limits (dollar or otherwise) from time to time, on the types of transactions which may be available, or companies which may be paid in connection with any of the services provided for in this Cardholder Agreement.

We may designate one or more of your accounts for our Fast Cash service or other services available through ABMs or POS devices. You can cancel or change any designation at any time by letting us know in writing.

Cancelling banking services

We may at any time, without notice, withdraw any ABMs or debit point of sale (POS) devices from use, cancel or vary the whole or any part of the services we offer you in connection with or through the use of the Republic Visa International Debit Card.

No automated banking services transactions, including, without limitation, deposits, bill payments, post-dated bill payments, funds transfers, post-dated transfers, loan payments, enquiries, mini-statements and/or cash advance requests will be processed after cancellation of the automated banking services.

Adding or changing the terms of this Cardholder Agreement and the rates and fees schedule

You acknowledge that we can add, change, modify or replace the terms and conditions of this Cardholder Agreement and the rates and fees schedule from time to time. Notice of additional, amended, modified or replaced terms and conditions may be given to you in any of the ways identified as follows:

A notice addressed to you at your last address in our records;

A notice prominently displayed at our ATMs or on our ATM screens;

A notice on the Republic Bank Website;

A notice in our branches;

A notice in your statement; or

By electronic communication (where available).

Your continued use of the account or if you have funds on deposit in the account after we have provided notice or if you continue to use any of the automated banking services or any other service following notice of such change means that you agree to and accept the new terms and conditions of this Cardholder Agreement and the rates and fees schedule (as applicable) as amended, modified and/or replaced.

If you do not agree with any of the changes made you must immediately stop using your Republic Visa International Debit Card and notify us that you are cancelling your card; however, you are still responsible for all obligations to us under this Cardholder Agreement until they have been satisfied in full.

Settling disputes

All disputes between you and a designated bill payment company, including your rights to compensation or any offsetting rights (set-off), shall be settled directly by and between you and the bill payment company. We do not verify, nor are we required to verify, that any purpose for which the payment is made has been fulfilled by the bill payment company as a condition of honouring your payment request on your account.

Any dispute you have regarding the services provided under this Republic Visa International Debit Card Agreement will normally be resolved within fifteen (15) Business Days after your branch of account is notified in writing of the dispute. If a dispute cannot be resolved within this timeframe, we will provide you with information concerning our dispute resolution process and how long each step will normally take.

Republic Visa International Debit Card customer service

You can use your card to access services at any of the networks displayed on the back of your Card.

Other agreements

All credit agreements and all other banking agreements governing your accounts apply to any and all automated banking service transactions and all other service transactions.

When using your Card to access your credit card accounts, you will be governed in all other respects by the terms of the Republic Bank credit card agreement. If there is a conflict between this Cardholder Agreement and the Republic Bank credit card agreement, the Republic Visa International Debit Card Agreement will prevail as it relates to your use of your card and the services contemplated under this Republic Visa International Debit Card Agreement.