

JN Bank Limited Visa™ Debit Card Cardholder Agreement

This agreement outlines the terms and conditions for using your JN Bank Limited ("JN Bank") Visa™ Debit Card (the "card"). By activating or using the card, you agree to adhere to these terms and conditions. Please read carefully and keep a copy for your records.

Key Terms

- **ABM or ATM:** This means Automated Banking/Teller Machine, operated by JN Bank or any other financial institution.
- **Account:** Your deposit account(s) linked to the card.
- **Business Day:** This means a day other than Saturday, Sunday or any government or statutory holiday(s) under the laws of Jamaica.
- **Cardholder:** The person authorized to use the card.
- **PIN:** Your Personal Identification Number.
- **POS:** This means Point of Sale.
- **POS device:** The refers to any electronic device used by a business, company, merchant or retailer, howsoever, to process payments or log debit card transactions.
- **Transaction Limit:** The maximum amount you can withdraw or spend daily using your card.
- **We/Us/Our:** JN Bank Limited, its subsidiaries, affiliates, successors or assigns.
- **You/Your:** The cardholder(s).

Using Your Card

1. You may use your debit card at ATMs, POS devices, Online and anywhere Multilink and/or Visa™ is accepted.
2. You must ensure that all transactions made with your card are legal in keeping with the local jurisdiction and payment network rules.
3. You must activate your card and set your PIN using the JN MYCard App or as instructed by us from time to time.
4. You should block your card using the JN MYCard app and only unblock your card when you need to use it.
5. You must not use the card after its expiry date. You are responsible for ensuring that you always have an active card and ensuring you are in receipt of a new one before expiry of your current card.

Protecting Your Card and PIN

1. You are responsible to always secure your card
2. You must always keep your PIN secure and not share your PIN with anyone.
3. You must utilise the channels available to you to restrict the card and notify us immediately if your card is lost, stolen, or used without your permission.
4. You must report unauthorized transactions promptly. You may be liable for losses if negligence, such as sharing your PIN, is involved.
5. You must monitor your card usage using the prescribed channels such as SMS, email, online banking platforms and report unauthorized transactions within 24 hours to limit your liability.

Transactions and Limits

1. You must monitor your account as transactions are deducted in real-time.
2. You can check your daily withdrawal and purchase limits in any application we designate or at our branches.
3. Foreign currency transactions will be converted to Jamaican dollars ("JMD") and charged to your account. The rate of exchange charged to your account may be

different from the rate in effect on the date your transaction occurred and may include fees. We will not assume any risk associated with foreign currency exchange gains or losses from cross-currency transactions.

4. Overdrawing your account without prior arrangement is not allowed and will incur an overlimit charge

Bank Records as Conclusive Evidence

1. We will consider our bank records accurate unless you provide evidence to the contrary within 30 days of the transaction.
2. You must review your account history regularly or any statements, confirmations or advices received whether written or in electronic form as supplied by the bank and promptly report discrepancies to avoid liability.

Availability and Liability for Banking Services

1. We declare that the amount you can withdraw from an ABM each day and the availability of ATMs, Internet Banking, or Banking Applications may vary.
2. You must comply with withdrawal restrictions designed to protect you and us from fraud.
3. We are not liable for losses or damages you may suffer due to:
 - System malfunctions or mechanical failures, unless due to negligence on our part.
 - Acts of aggression, theft, or misuse at ATMs, whether you are on our premises or other premises.
 - Any failure to provide ATM, POS, Ecommerce (Online), Internet Banking or Banking Application services.

Pre-Authorized Payment Transactions

1. You must provide merchants with accurate and updated information for preauthorized payments to be charged to your designated account using your card, including advising a merchant if your card number or expiry date changes.
2. You must contact merchants directly to cancel or update pre-authorized payments.
3. You must ensure there are sufficient funds on your designated account to facilitate preauthorized payments and avoid overdrafts. We are not liable for transactions (i) that are rejected, (ii) cannot be posted to your designated account(s) or (iii) causes your designated account(s) to be overdrawn. You are still liable to the merchant for these transactions and/or to immediately bring any overdrawn balance on your account into credit unless you have a separate agreement to overdraw your account by the relevant amount.
4. You are responsible for contacting merchants if you want to discontinue any pre-authorized payment transactions and to check your account history to ensure the transactions have been discontinued.

Special Offers and Optional Services

1. You may participate in special promotions or optional services, such as loyalty rewards, periodically offered.

2. You must review and accept additional terms for these offers before participating.

Services and Benefits Provided by Third Parties

1. We declare that disputes with third-party providers must be resolved directly, as we are not responsible for the quality or availability of their services.

Compromised Cards

1. We will attempt to contact you about suspicious activity on your card. You must respond promptly.
2. You must inform us immediately if your card is or you believe it to be deactivated or compromised.
3. You understand that as a security measure, JN Bank may deactivate your Card at any time, without prior notification to you, if we detect any suspicious activity with your card. Further that, transactions may be blocked if your card or designated account data is deemed at risk of unauthorised use or compromise. Should any such instances occur, JN Bank will attempt to contact you.

Fees and Charges

1. The Bank can vary charges as it may consider necessary from time to time and can debit your bank account with all such charges
2. You must review the Rates and Fees Schedule for charges related to your card. This is available on our website or at branches.
3. We will provide 45 days' notice of any fee changes.

Disputes and Refunds

1. Disputes are to be reported to us within 60 days from the transaction date. You must report transaction errors to the merchant first.
2. We will credit refunds to your account. Please note that currency exchange rate differences may apply.
3. We will aim to resolve disputes within 15 business days, after you have notified us of the dispute in writing; however, if we are unable to resolve within this timeframe, an update will be provided, along with the estimated time to complete.

Communicating With You

1. You must keep your contact information with us up to date to receive notifications and alerts.
2. We may send notices via email, postal mail, or display them on our website, ATMs or in our branches. You must check these notices promptly.
3. You must review all notices promptly to stay informed.

Changes to This Agreement

1. We may update this agreement or make service adjustments.
2. You must review updates promptly, as continued use of the card indicates your acceptance of such updates and amendments.

Changing Limits or Designated Accounts

1. We may adjust transaction limits on your designated accounts for security or operational reasons without prior notice to you. However, you will be informed of any changes as required by law.
2. You are responsible for checking your transaction limits prior to using your card.

3. Further, you understand that these spending limitations are intended to safeguard you in the event that your card is lost or stolen and that even though you may have sufficient funds in your designated account, your card may still be declined for purchases or withdrawals that exceed the transaction limit(s) on your card.

JN MYCard Application

1. By registering on the JN MYCard Application ("the app") and activating your Card you agree to the terms and conditions of the app.
2. You must use the JN MYCard App to securely manage your card and PIN and to block and unblock your Card.

Non-Assignability

1. You cannot transfer or assign your rights or obligations under this agreement to others.
2. We declare that this agreement binds your executors, administrators, and permitted assigns.

Section Headings

Section headings are for convenience only and do not affect the interpretation of this agreement.

Severability

If any part of this agreement is invalid or unenforceable, the remaining provisions remain effective.

Data Protection

1. In accordance with the **JN Bank Privacy Notice**, located on our website, we will handle your information per the Data Protection Act and use it only for legitimate banking purposes.
2. We will notify you promptly and take corrective actions in case of a data breach.
3. You must understand that your data may be shared with Visa™ and affiliates for transaction processing.

Account Monitoring and Notices

1. You must regularly review account history and notify us of errors within 30 days.
2. You must keep your contact details updated to receive important notices.
3. Any notice you provide to us under this agreement must be in writing and delivered to any of our branches.

Ending This Agreement

1. You may cancel this agreement by notifying us in writing and returning the card.
2. We may cancel the agreement or your card if you breach its terms, commit fraud, or for regulatory reasons.

Liabilities and Limitations

1. We are not responsible for losses caused by:
 - Technical failures or system malfunctions, unless negligence is proven.
 - Acts of aggression, theft, or misuse at ATMs.
 - Incorrect instructions you provide.
2. We will limit our liability to correcting bank errors or system malfunctions.

Governing Law

1. This agreement is governed by Jamaican law and shall be subject to the exclusive jurisdiction of the Courts of Jamaica.

Accessibility

You may request alternate formats of this agreement if needed.
We aim to provide them promptly.

Contacting Us

You may call us toll free
In Jamaica: 888-991-4065/6 or visit any branch
From USA and Canada: 1-800-462-9003
From United Kingdom: 0-800-328-0387