

**TERMS USED IN THIS AGREEMENT**

When this Agreement refers to “you” or “your,” it means the customer whose name is shown on the Debit Card and may include a person designated by you as an additional cardholder.

When this Agreement refers to “we,” “our” and “us,” it means the RBC Company with whom you have an Account that issues a Debit Card to you.

“Account” means an account with us that may be accessed using a Debit Card.

“Account Disclosures” means the terms and conditions applicable to your Account as amended from time to time.

“ATM” means an automated teller machine.

“Biller” means a utility, business or other party which has arranged for us to be a collector of bill payments on their behalf at local RBC ATMs using a Debit Card.

“Card Not Present Transaction” means a debit transaction made where the cardholder is not physically present with the Debit Card at the time that the payment is effected; for example, online purchases or transactions made by mail or telephone order.

“Contactless Transactions” means small purchases paid for quickly and securely by waving your Debit Card over the Point of Sale (POS) terminals or holding it on the terminal, utilising chip technology at participating merchants which accept contactless payments.

“CVV2” means the three-digit security code on the back of the Debit Card.

“Debit Card” means your RBC Royal Bank Visa® Debit Card and any other card we indicate to be subject to this Agreement when we issue it to you. Debit Card includes the use of your card number.

“Electronic Signature” refers to each combination of numbers selected by you, for your use, as a means of your authorisation to use certain services that are available from us from time to time. Your Electronic Signature includes, but is not limited to, using your PIN at ATMs, POS terminals, your written signature at POS devices without a PIN pad, or the use of your Debit Card number and CVV2 if required to make a Card Not Present Transaction.

“International Provider” means Visa Incorporated.

“International Transaction” means a transaction using your Debit Card in which any part of the transaction takes place outside of the jurisdiction in which your Account is maintained or a transaction which is in any currency other than the national currency of the jurisdiction in which your Account is maintained.

“Local Debit Card Network” means the domestic card network that is established and used within the jurisdiction in which your Account is maintained, if any.

“Losses” means any loss to you or to us that results from the use of your Debit Card, including any withdrawal or transfer of funds, any debit or other Account activity.

“PIN” means the confidential personal identification number for your Debit Card.

“Point of Sale (POS) Transaction” means a transaction which occurs at a POS device, including a debit card reading terminal which directly debits or credits an Account for the purchase price of goods and/or services. POS Transactions include advance payment transactions and Card Not Present Transactions.

“RBC Companies” means Royal Bank of Canada and its subsidiaries and affiliates.

“Valid Thru” means the expiry date of the card.

**WHAT THIS AGREEMENT COVERS**

This Agreement sets out the terms that apply when you use your Debit Card. It replaces any earlier agreement between you and us specifically governing Debit Cards. It also applies to any re-issue or replacement Debit Card we provide to you.

This Agreement is your promise to be responsible for the use of your Debit Card and PIN. It tells you about your rights and duties. You should read it carefully.

Selecting a PIN, or signing, activating or using a Debit Card, means that you have received and read this Agreement and agree to its terms and conditions. You will use your Debit Card and PIN according to the terms of this Agreement and any other terms or conditions that we may advise you of from time to time.

**ABOUT YOUR DEBIT CARD**

This Debit Card gives you access to the funds in your Account, whether at local RBC ATMs or POS, Local Debit Card Network ATMs or POS, and wherever Visa/PLUS® cards are accepted. The Debit Card is not a credit card. You will pay no interest on transactions made on the Debit Card. You may only use the Debit Card for ATM withdrawals and POS Transactions when there are funds in the Account. Domestic-only use debit cards cannot be used for International Transactions.

**ELIGIBILITY**

Debit cards will only be provided to clients with a valid Account who are thirteen (13) years or older. If your Account is closed we reserve the right to cancel the card. We will issue only one (1) Debit Card for your local currency accounts regardless of the number of accounts tied to it or owned by you. Where your foreign currency account permits the issuance of a debit card, a separate Debit Card will be provided to you.

**YOUR RIGHTS AND DUTIES AS A CUSTOMER USING YOUR DEBIT CARD**

You can use your Debit Card for any purpose we agree to including:

- To pay for goods and services at a store or merchant that has POS or other designated card terminals that accept debit card payments either in person or online.
- To make cash withdrawals, bill payments, balance enquiries, deposits, or to transfer funds from one account to another at your local RBC Royal Bank ATM.
- To make cash withdrawals and balance enquiries from ATMs at other banks, locally or internationally if applicable.
- To identify you when you are requesting a service from us or to authorise the transactions you do with us at our branches.

Your Debit Card remains our property. We will treat your Electronic Signature as your authorisation whenever it is used with your Debit Card, and any instructions received or transactions done using your Debit Card with your Electronic Signature will have the same legal effect as if you signed a written direction to us. For these transactions, you will have the same rights and responsibilities as if you had used your Debit Card with your PIN.

**PERSONAL IDENTIFICATION NUMBER**

We will advise you on how to select your PIN and how to change it. We will also advise you on which Accounts you may access with your Debit Card and PIN.

Protecting the security of your Debit Card and PIN is important. You agree to keep your PIN confidential and separate from your Debit Card at all times. Select a PIN which cannot be easily guessed. A PIN combination selected from your name, date of birth, telephone numbers or address can be easily guessed and must not be used.

No one but you is permitted to know or use your PIN. If someone obtains your Debit Card and your PIN enabling them to be used together, you may be liable for their use of your Debit Card. The Liability for Loss Section of this Agreement tells you when you are liable and when you are not.

**AUTHORISATION**

By using your Debit Card to conduct a transaction, you authorise us to debit or credit your Account, as the case may be, for the amount of the transaction and any other fee imposed by the merchant or other financial institution at the time the transaction is carried out using the Debit Card and PIN. You also authorise us to debit your Account for any service fees applicable to the transaction that are owed.

**PROTECTING YOUR DEBIT CARD AND PIN**

You are responsible for taking reasonable precautions to keep your Debit Card and PIN safe. These include:

- Always make sure that you can see your Debit Card at all times when you are using it for a POS transaction.
- Keep your Debit Card in a safe place and never let anyone else use it.
- Never reveal your PIN to anyone, including financial institution employees, law enforcement agencies or even close family members or friends.
- If you suspect that someone knows your PIN, immediately change it at your branch or call us and we will deactivate your Debit Card.
- Use your free hand or body to shield the entry of your PIN at ATMs and payment terminals.
- Do not accept assistance from anyone at the ATM. In addition, you should not ask anyone to conduct a transaction for you.
- Always remember to retrieve your Debit Card and transaction record after every ATM and POS Transaction.
- Regularly 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 visit your branch or contact us immediately.
- Don't write your PIN on your Debit Card.
- If you must keep a written record of your PIN, be sure it is kept separate from your Debit Card and make a reasonable attempt to hide or disguise the PIN so that no one else can easily guess that it is a record of your PIN.

**LOST OR STOLEN DEBIT CARD**

You must tell us as soon as you are aware that your Debit Card is lost or stolen, or as soon as you suspect that someone else is using your Debit Card or simply knows your PIN, or as soon as you suspect that your Debit Card is missing.

**You may contact us by calling:**

Country	Phone Number
<b>Bahamas</b>	<b>1 242 356-8500</b>
<b>Barbados</b>	<b>1 888 847-5803</b>
<b>Cayman Islands</b>	<b>1 345 949-4600</b>
<b>Trinidad &amp; Tobago</b>	<b>1 868 625-1083</b>
<b>Turks &amp; Caicos</b>	<b>1 649 941-4776</b>

You will not be responsible for any transactions resulting from the loss or theft of your Debit Card that are done after you tell us about the loss or theft.

**VALIDITY**

Your Debit Card will be valid until the Valid Thru date shown on the front of your Debit Card, except where the Debit Card is cancelled in accordance with this Agreement. When your Debit Card expires a debit card will be re-issued to you.

**SETTING LIMITS**

We will set one or more limits that will apply to your use of your Debit Card. Some of these limits will be periodic; for example daily limits – the maximum amount you can withdraw in cash, or the limit for purchases or other transfers from your Accounts using your Debit Card for the relevant period. We will tell you what your current limits are when we send your Debit Card to you. We may from time to time change any of these limits by posting a notice on our website. Notice of any such change in limits, at minimum thirty (30) days, will be given in accordance with any regulatory requirements that apply in the jurisdiction in which the Account is maintained.

In addition to any limits that apply to your Debit Card, user limits and transaction counts may apply. This means that the amount of funds or number of transactions that you can access at any time may be subject to a further limit so that you may not have access to the full limit or transaction counts on all of your Debit Cards on any given day.

Notwithstanding any limit that is set on your Debit Card by us, transactions using your Debit Card will also be subject to applicable laws of the jurisdiction in which it was issued including, but not limited to, exchange control laws and regulations. You agree to be bound by these laws and regulations and understand that non-compliance may result in the cancellation or termination of the Debit Card.

**LOCAL DEBIT CARD NETWORK**

Debit cards branded for use at local network may not have the capability for Card Not Present Transactions. When you use the Debit Card for ATM withdrawals or POS purchases, the amount of the transaction will be immediately deducted from the Account and its value will be reduced by the value of the transaction plus any applicable service charges. The funds are debited from the Account selected on the POS terminal or ATM whether “Chequing” or “Savings”.

**VISA DEBIT TRANSACTIONS (International or local merchant, not carried out on the Local Debit Card Network)**

Visa Debit transactions performed internationally or locally but not on the Local Debit Card Network are processed using a two-step method known as authorisation and settlement. When you use your Debit Card to make a payment:

The merchant performs an authorisation on your Account at the time of the purchase and this authorisation amount is immediately debited from that Account. This process is followed by a settlement, typically within three (3) days after authorisation, which finalises the amount of the purchase and, in some cases, reflects adjustments to the initial authorisation amount. For example, merchants may need to adjust the authorisation amount when not all goods that you ordered are available if the price of the goods you ordered changes (due to fluctuations in foreign exchange rates, or in the case of items that are charged by weight, such as groceries) or if you cancel one or more items of the original order. When this happens, a credit adjustment in the amount of the original authorisation will be credited to your Account, followed immediately by a debit adjustment that reflects the final settlement amount of your purchase.

The funds are debited from your Account. This is the Account you access with your Debit Card when you select the “Chequing” or “Savings” option or the “Debit” or “Credit” option on a POS terminal or at an ATM.

If the Account linked to the primary chequing position on your Debit Card is changed before a payment has been settled, it may impact the processing of that payment if the merchant needs to adjust the initial authorisation amount. The final settlement amount will be processed for the Account that is linked to the primary chequing position on your Debit Card at the time of settlement, even if a different Account was debited for the authorisation amount. If the final settlement amount exceeds your Account balance, your Account will be overdrawn and overdraft charges will apply as described in the Account Disclosures.

If a merchant or another financial institution requests an authorisation for a transaction you want to conduct (preauthorisation request), we may place a hold on your Account for the amount of that preauthorisation request. Some merchants may request preauthorisation of an amount either higher or lower than the actual transaction amount that ultimately posts to your Account. Although we place a hold on the preauthorised amount, your Account will be debited for the actual transaction amount when the transaction is processed. While the hold remains on your Account, the available balance for subsequent debit transactions may be reduced by the amount of the hold. We will remove the hold from your Account when either a) the actual transaction amount is debited from your Account or b) up to ten (10) business days has passed after the pre-authorisation request, whichever occurs soonest.

Card Not Present Transactions: You may be required to take additional steps (including using a separate password) in order to purchase goods and services on the internet or over the telephone from certain merchants.

ATM Withdrawals: The amount of the transaction will be immediately deducted from the Account and its value will be reduced by the value of the transaction plus any applicable service charges.

**CONTACTLESS TRANSACTIONS**

This Agreement applies to Contactless Transactions using your Debit Card, where applicable. We and/or participating merchants may establish maximum transaction limits from time to time for Contactless Transactions. As a result, if you exceed these limits, you may need to insert your Debit Card in a POS terminal to complete your transaction.

**LIABILITY FOR LOSSES**

You are responsible for all authorised use of a valid Debit Card. Transactions are authorised by you by:

- a. Using your Debit Card together with your PIN, in conjunction with any electronic equipment that is capable of processing a transaction;
- b. Presenting your Debit Card to a merchant with or without signing a voucher or otherwise indicating your authorisation of the transaction in a manner acceptable to us;
- c. Providing the Debit Card number, expiry date and/or CVV2 to a merchant or other party to whom payment is to be made, in a manner acceptable to us; for example, in person, by telephone, by mail order, online, or for purposes of establishing a one-time, recurring or periodic transaction directly from your Account;
- d. Using your Debit Card together with your PIN to access an Account that has been set up for access through your Debit Card at an RBC™ ATM or any other Banks' ATMs, through RBC Digital Banking, or at an RBC branch; and
- e. Authorising anyone else to do any of the above (a) through (d).

If you authorise a transaction, you are responsible for all Losses including but not limited to Account withdrawals (including amounts borrowed if your Account has a line of credit or has overdraft protection) and for service charges which may result.

Where you cooperate fully in any investigation that we, or the public authorities, may conduct regarding the unauthorised use of your Debit Card, and we establish that the use of your Debit Card was unauthorised, you are not liable for:

- Losses that occur because of your unintentional contribution to someone else's unauthorised use of your Debit Card;
- Losses that occur because you have been the victim of fraud, theft, or have been coerced by trickery.

You are liable for Losses if you contribute to someone else's unauthorised use of your Debit Card.

You contribute to someone else's unauthorised use by:

- Voluntarily disclosing your PIN to someone else;
- Writing your PIN on or near your Debit Card or choosing a PIN that is easily guessed (see the Personal Identification Number section of this Agreement);
- Keeping a poorly disguised written record of your PIN on or near your Debit Card (see the Personal Identification Number section of this Agreement);

- Not telling us within a reasonable time or the time set by applicable laws in the country where your Account is maintained when your Debit Card is lost, stolen or misused or that you suspect that someone else is using your Debit Card or knows your PIN.

It is our responsibility to show on a balance of probability that you have contributed to someone else's unauthorised use of your Debit Card.

#### **YOUR LIABILITY MAY EXCEED ACCOUNT BALANCE**

Your liability for Losses may exceed your Account balance or available funds if the Account is an account which is used to carry out transactions, has overdraft protection or is linked with an account that does. Your liability will also exceed your Account balance for Losses that result from fraudulent or worthless deposits being made at an ATM.

#### **VERIFICATION AND RECORDS**

All transactions carried out using your Debit Card and PIN, including deposits of instruments, cash and other items, are subject to our verification and acceptance. This may take place on a date later than the date you use the Debit Card, and will affect when transactions become effective.

Our records showing the use of your Debit Card and PIN and our determination of the details of that transaction, including our count and verification of the particulars of any Debit Card and PIN use, will be considered correct and binding on you, unless you tell us in writing of any mistakes. You must tell us of any mistakes within thirty (30) days of the date of a disputed transaction, or such longer time period as may be required by an agreement between you and us for the operation of the Account to which the mistake relates.

Transaction records of your Debit Card and PIN use are issued to help you with your Account recordkeeping.

If you do not agree with the particulars shown on a record, we will review our records to settle the disagreement.

#### **ADDITIONAL CARDHOLDER(S)**

You may ask us to issue a Debit Card and PIN to someone else who is authorised to act on your behalf (for example, a person acting under a Power of Attorney given by you). If we agree, you are responsible for ensuring that any additional cardholder(s) complies with this Agreement, and you will have to pay for all transactions carried out using the additional card(s), including those charged to your Account after the additional card(s) has been returned to us.

You acknowledge that any additional cardholder(s) will have access to your previous Account history and transaction details for the Account, and agree to this access being provided.

#### **INTERPRETING AND ENFORCING THIS AGREEMENT**

This Agreement will be interpreted in accordance with the laws of the jurisdiction in which your Account is maintained. In the event of a dispute, you agree that the courts of the jurisdiction in which your Account is maintained shall be competent to hear such dispute, and you agree to be bound by any judgment of such court(s).

#### **PROBLEMS WITH MERCHANTS/LIMITATION ON OUR LIABILITIES**

We are not responsible for problems you have with anything you buy using your Debit Card. We are also not responsible for any problems you have with the Biller when you use your Debit Card to pay a bill. You must settle any such problem directly with the merchant or Biller.

When you make bill payments at one of our ATMs, you are responsible for ensuring that all Biller information (including account numbers and payer names) required by us to complete your payment instructions to that Biller is accurate at all times.

We try to ensure that transactions are completed whenever you use your Debit Card for a purpose we have agreed to. However, we will not be liable to you for damages (including special, indirect or consequential damages) if an ATM or a merchant does not accept your Debit Card or you cannot use your Debit Card for any reason, including where we cancel or temporarily deactivate your Debit Card or decline to authorise a transaction because we have detected activity in your Account or the use of the Debit Card that we consider to be unusual. We are not responsible for a Biller's or merchant's posting practices or if they charge you late fees or interest penalties.

#### **SERVICE CHARGES**

Service fees applicable to transactions made using a debit card are set out in our Schedule of Fees & Service Charges, available at any branch or on our website at [www.rbc.com/caribbean](http://www.rbc.com/caribbean). When you use your Debit Card, you agree to pay any applicable service fee, including the service fees that may be imposed by any third party for using their ATM or POS.

In addition to transaction fees and service charges for every transaction, other Account fees may apply, as provided in the Account Disclosures. Merchants or other financial institutions may set their own service fees for ATM or POS Transactions and, when you use your Debit Card, you agree to pay any applicable fee.

Stamp Duty: You agree to pay any stamp duty payable by us or by you with respect to any transaction made using your Debit Card.

#### **CONTACTING US ABOUT A PROBLEM**

If you have any questions or concerns about this Agreement, please call the Advice Centre or visit your local branch. We have a complaint/dispute resolution procedure in place for dealing with these problems. We will tell you all about it if you call to ask. If you contact us to report an unauthorised transaction where your Debit Card has been used, we will:

- Provide you with provisional credit in the amount of the unauthorised transaction within twenty-four (24) hours, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations or
- Inform you of our decision as to whether or not we hold you responsible or if the investigation requires additional time due to its complexity, no later than two (2) Business Days.

#### **IMPERMISSIBLE TRANSACTIONS**

The Debit Card issued on the Account may only be used and directed by you. You agree not to use the Account and/or the Debit Card in any manner, for any illegal, improper or unlawful purpose. You acknowledge and agree that we reserve the right to prevent the Account and/or the Debit Card from being used for certain types of transactions as determined by us, including but not limited to, transactions connected to internet gambling or that contravene our Anti-Money Laundering or Anti-Terrorist Financing policies. For security purposes, we may decline any transaction if for any reason it appears to us to be suspicious or potentially in violation of this Agreement, Visa operating regulations, our policies or any applicable law.

#### **DIFFERENT CURRENCY OR OUT OF COUNTRY TRANSACTIONS**

All Debit Card transactions completed in a currency other than the currency of the Account will be converted and posted to your statement in the currency of the Account. The International Provider will convert to U.S. dollars any international charge or credit made to the Account. The conversion will be pursuant to the specific International Provider's regulations in effect. The rate selected by the International Provider is determined from (i) a range of rates available from wholesale currency markets for the applicable central processing date and/or (ii) government-mandated rates in effect for the applicable central processing date. Debit Cards denominated in U.S. dollars can be used for local currency purchases, bill payments and cash withdrawals; however, such transactions will require currency conversion. We will effect the currency conversion using the applicable daily exchange rate on the date of the transaction. The International Provider may charge to us international service fees and currency conversion fees. Accordingly we may apply a related international service fee to the Account, as may be determined by us from time to time. We will not assume any risk associated with foreign currency exchange gains or losses from currency conversions, resulting from your use of the Debit Card.

We also reserve the right to apply a fee to the Account, as may be determined by us from time to time, for each purchase or cash withdrawal made outside of your territory regardless of whether the purchase or cash withdrawal is made in a foreign currency or in the currency of your territory. In this event, we will charge an international service transaction fee on the amount of each out of territory purchase or cash withdrawal, regardless of the currency in which the purchase or cash withdrawal was made. We will post to your Account the total amount of the transaction in the local currency.

The exchange rate may differ from the rate in effect on the date of the transaction. These processing and transaction fees will be added to the balance in your Account. When you use your Debit Card for a transaction in a foreign currency and the merchant gives you a credit, the value of the original debit transaction may not match the credit value exactly due to exchange rate fluctuations relating to the timing difference between the two transactions.

#### **PROTECTING YOUR PRIVACY – COLLECTION AND USE OF CUSTOMER INFORMATION**

The terms of your Account agreement in respect of protecting your privacy and the collection and use of your information are hereby incorporated by reference and made part of this Agreement.

#### **OUR PRIVACY POLICIES**

You may obtain more information about our privacy policies by calling us or by visiting our website.

Collection, use and disclosure of your information:

##### **a. Collecting your information**

We may from time to time collect financial and other information about you such as:

- Information establishing and maintaining your identity (for example, name, address, telephone number, date of birth, etc.), type of business (if any) and your personal background;
- Information related to transactions arising from your relationship with and through us, and from other financial institutions;
- Information you provide on an application for any of our products and services;
- Information for the provision of products and services; and
- Information about financial behaviour such as your payment history and credit worthiness.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, wherever located, including from you, from service arrangements you make with or through us, from credit reporting agencies and financial institutions (including correspondent banks), from registries, from references you provide to us and from other sources as is necessary for the provision of our products and services.

You acknowledge receipt of notice that from time to time reports about you may be obtained by us from credit reporting agencies.

##### **b. Using your information**

This information may be used or disclosed from time to time for the following purposes:

- To verify your identity and investigate your personal background;
- To open and operate your Account(s) and provide you with products and services you may request;
- To better understand your financial situation;
- To determine your eligibility for products and services we offer;
- To help us better understand the current and future needs of our clients;
- To communicate to you any benefit, feature and other information about products and services you have with us;
- To protect your interests where, in our sole discretion, we deem necessary or desirable;
- To help us better manage our business and your relationship with us;
- To maintain the accuracy and integrity of information held by a credit reporting agency; and
- As required or permitted by law.

For these purposes, we may:

- Make this information available to our employees, our agents and service providers, who are required to maintain the confidentiality of this information;
- Share this information with other financial institutions (including correspondent banks) or persons with whom you have or may have financial and other business dealings, wherever located; and
- Give credit, financial and other related information to credit reporting agencies, who may share it with others.

In the event our service provider is located outside of your jurisdiction, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located.

Upon your request, we may give this information to other persons.

We may also use this information and share it with RBC Companies wherever located, who shall be entitled to retain copies of any information disclosed (i) to manage our risks and operations and those of RBC Companies; and (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies and other entities who have a right to issue such requests.

If we have your relevant tax number, we may use it for tax related purposes if you hold a product generating income and share it with the appropriate government agencies, and we may also share it with credit reporting agencies as an aid to identify you.

##### **c. Other uses of your information**

- We may use your information to promote our products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC Companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC Companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with other RBC Companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC Companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

##### **d. Your right to access your information**

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information or to ask questions about our privacy policies, you may do so now or at any time in the future by contacting your branch.

#### **NO WAIVER**

You understand and agree that no delay or failure on our part to exercise any right, remedy, power, or privilege available under this Agreement will affect or preclude our future exercise of that right, remedy, power or privilege.

#### **SEVERABILITY**

If any one or more of the provisions of this Agreement is for any reason deemed void, invalid, illegal or unenforceable, the remaining provisions will remain valid and in force.

#### **AMENDMENT**

We may amend the terms and conditions of this Agreement by giving you notice of any such amendments, in accordance with any regulatory requirements that apply in the jurisdiction in which the Account is maintained. Such notice may be in the form of market announcements, notices on our website, on our ATM screens, in our branches, through Digital Banking, by mail or by any other method of communication that we desire to utilise.

We will maintain an updated electronic copy of this Agreement, which may be viewed by you at any time on our website. By using the Debit Card after an amendment to this Agreement is made by us, you accept and agree to the changes. If you do not agree with the changes, you must terminate this agreement and return your Debit Card and any additional debit cards issued at your request.

#### **ENDING THIS AGREEMENT**

If you contravene any part of this Agreement, if we are required by law, if we suspect that your Debit Card is being used by someone else or has been or may be used to commit fraud, we may restrict or discontinue the use of a Debit Card or end this Agreement or discontinue the use of a Debit Card to you. Where this restriction or discontinue the use of a Debit Card or end this Agreement, we will tell you as soon as practicable. In all other cases, you or we may end this Agreement at any time by giving notice in writing. If this Agreement has ended, your obligations continue until they have been completely satisfied.

#### **GOVERNING LAW**

This Agreement is governed by and construed in accordance with the laws of the jurisdiction in which your Account is maintained.