

## YOUR CARD EXPERIENCE IS IMPORTANT TO US.



### Dear Valued Customer:

Although most customers have had a positive experience, we are aware that you may be encountering issues when using your EMV chip debit card.

We sincerely apologize if you've had a less than satisfactory experience with your new card. To help us resolve your issue in the quickest possible time, please report it to:

**Phone: 767-255-2300**

**Cell: 767-275-2777**

**Email: [customersupport@nbd.dm](mailto:customersupport@nbd.dm)**

Here is a list of some of the most frequent issues encountered by our cardholders and what you should do if you encounter any of these issues.

ISSUE	ACTION
<p>Online card transaction is declined.</p> <p>Payments to subscriptions such as Netflix or websites where your card information is stored such as Amazon may be most impacted.</p>	<p>Remember to update your online accounts with your new card information.</p> <p>If the initial attempt on your new card is not successful, please try re-entering your new card information.</p> <p><b>Important Tip:</b> To protect your account from fraud, it is best to use a credit card for subscriptions and online purchases instead of a debit card linked to your account. Contact us to learn more about NBD's credit cards.</p>
<p>You are unable to change your PIN at an NBD ATM.</p>	<p>We are working with our technical team to enable this feature on our new ATMs.</p> <p>Please try using one of our older ATMs at our branches on Hillsborough Street, Bayfront, and Portsmouth.</p>
<p><b>Living abroad: Your card transaction at a foreign bank ATM is unsuccessful.</b></p>	<p>Some customers are experiencing issues with card transactions at certain foreign bank ATMs. This could be due to the configuration of the ATM transaction process by the foreign bank, which may differ from NBD's.</p> <p>We are currently working with our vendors to identify and resolve these instances.</p> <p>If you encounter this issue, please report it to us using the information provided above. Do include the name of the bank, location of the ATM (city, state, country), and day and time of the transaction.</p>

ISSUE	ACTION
<b>Foreign card: Some international card transactions have been unsuccessful at NBD's ATMs.</b>	Our technical team is currently investigating this issue. If you encounter this issue, please report it to us using the information provided above. Do include the location of the ATM, day and time of the transaction.

Again, we apologize if you have been inconvenienced and ask for your patience as we work vigorously to resolve these issues. We aim to make your card experience a hassle free one.

Sincerely,

NBD Management