



**Present this application to:**

NBD Ross Agency  
Ross University Campus  
Picard  
Portsmouth

Bring along:

- Your Letter of Acceptance
- Your Passport
- Your Drivers License
- Initial Deposit Amount of US\$10

Tel: 1 767 255 2397

Email: studentqueries@nbd.dm

www.nbdominica.com



**FASTCHECK  
APPLICATION**

**PERSONAL PROFILE**

Last Name \_\_\_\_\_

First Name \_\_\_\_\_

Middle Name(s) \_\_\_\_\_

Full Residential Address \_\_\_\_\_

Date of Birth (mm-dd-yyyy) \_\_\_\_\_

Country of Birth \_\_\_\_\_

Nationality \_\_\_\_\_

Residential Status \_\_\_\_\_

Marital Status: Married  Divorced

Single  Widowed

Sex: Male  Female

Telephone Contact \_\_\_\_\_

Email address: \_\_\_\_\_

Details of ID: \_\_\_\_\_

Number of Dependents: \_\_\_\_\_

**Specimen Signature**

I/We hereby certify that all the information contained in this document and the documents enclosed herewith are true. I/We hereby undertake to notify the bank of any substantial changes in information.

Print Name: \_\_\_\_\_ Sign Name: \_\_\_\_\_

**FOR OFFICIAL USE ONLY**

CIF Number \_\_\_\_\_

Account Number \_\_\_\_\_

Date Processed \_\_\_\_\_

**Amount and Nature of Deposit**

Field	Description	Value
15	Mail Code	0
16	Branch No	5
21	Employer Code	0
23	ECCB BS1 Code	6
24	ECCB BS2 Code	28
25	GL Code	16
150	Statement Cycle Code	35
139	Service Charge Code	RU

Account Opened By: \_\_\_\_\_

Input By: \_\_\_\_\_

Verified by: \_\_\_\_\_

## VISA DEBIT CARDHOLDER AGREEMENT

THIS AGREEMENT is made on the .....

..... day of.....  
BETWEEN NATIONAL BANK of DOMINICA LIMITED, a company incorporated under the Laws of the Commonwealth of Dominica and having its registered office at 64 Hillsborough Street, Roseau, Dominica (hereinafter called “ the Bank ”) of the ONE PART and

.....  
(hereinafter called “ the Cardholder ”) of the OTHER PART.

Throughout this Agreement where the context so requires, the singular includes the plural and vice versa and the masculine the feminine and neuter and the following expressions have the following meanings:

“ The Bank ” means National Bank of Dominica Limited;

“ The Card ” means the National Bank Visa Debit Card issued to the customers;

“ Cardholder ” means the customer to whom a Card is issued by the Bank;

“ Bank-A-Fon Service ” means a telephone based service providing the Cardholder with access to a designated account and/or approved associated accounts and Bill Payment Register;

“ ATM ” means an Automated Teller Machine.

“ Point-of-Sale Device ” means an electronic device used by merchants/retailers to transmit requests for authorization and settlement of transactions made by a Cardholder at a retail establishment and evidenced by a PIN.

“ Access Code ” means the four to eight digit identifier chosen by the Cardholder to access the Bank’s “ Bank-A-Fon Service ”.

“ PIN ” means the Personal Identification Number, used as an electronic signature, which is needed to access the designated account through an ATM or Point-of-Sale Device or other means as may be defined by the Bank from time to time.

“ Designated Bank Accounts ” means those accounts which can be accessed through an ATM or Point-of-Sale Device or Touch Tone Telephone or other means as may be defined by the Bank from time to time.

“ Associated Account ” means any approved credit card from which the Cardholder can transfer funds, make bill payments or initiate other transactions as may be defined by the Bank from time to time.

“ Issuing Branch ” means the National Bank of Dominica Limited branch from which the Cardholder obtained his card.

“ Designated Third Party Company ” means such Utility Companies; Telephone Company; Cable Service Providers; and any additional companies as notified to the Cardholder from time to time by the Bank.

These Terms and conditions for the issue and use of a National Bank Visa Debit Card are in addition to such terms and conditions as apply to Designated Bank Accounts and Associated Accounts.

The Cardholder warrants to the Bank that he is over the age of eighteen (18) years and it is agreed as follows:

- a. The Card is not a credit card and its issuance does not permit the Cardholder to overdraw his account or to otherwise obtain credit from the Bank except where the Card is used to access funds on a credit facility previously approved by the Bank from a Designated Bank Account or to make a payment through the Bank’s Bank-a-Fon Service using an associated credit card. The Card shall remain the property of the Bank at all times and shall be returned to the Bank by the Cardholder on demand.
- b. The Card shall be used solely by the Cardholder.
- c. The Bank in its absolute discretion may cancel, refuse to renew or replace any Card at any time without notice to the Cardholder.
- d. The Cardholder shall use all reasonable precaution to prevent the loss, theft or destruction of the Card and undertakes to verbally notify the Bank immediately of such loss, theft or destruction and the circumstances thereof and further to confirm in writing such loss, theft or destruction and the circumstances surrounding same within 24 hours of any such occurrence and until receipt of such written notice by the Bank the Cardholder shall be liable for any transaction to the account accessed by the Card, the subject of the notice.
- e. The Cardholder shall in addition be liable for any and all use of the Card and the transactions created thereby within a forty eight (48) hour period after his Issuing Branch of the Bank has received written notification of the loss or theft

of the Card.

- f. The Cardholder shall memorize his Access Code and PIN in order to prevent the misuse of the Card. The Cardholder agrees, not to allow anyone to gain access to the services facilitated by the use of a National Bank Visa Debit Card through his Access Code and PIN, and agrees to assume responsibility for all transactions initiated through the use of his Access Code and/or PIN and to hold the Bank harmless from unauthorized use.
- g. The Cardholder shall enter his Card Number in order to use the Bank’s National Bank ABM Service, and on first access to the service, the Cardholder will be required to create an Access Code. For subsequent use of the service, the Cardholder will be required to enter both his card number and Access Code. The Cardholder may, subject to the availability of the system, execute the following transactions:
  - I. Balance enquiries on all Current Accounts (excluding loan accounts) and Savings Account;
  - II. Transfers between Local Currency (EC\$) Accounts, Savings Accounts to Savings and Current Accounts; Current Accounts to Current Accounts and Savings Accounts;
  - III. Bill payments from Savings Account or Current Account to all Designated Third Party Companies and Bank loans.
- h. The Cardholder may use his card and PIN in order to access an Automated Banking Machine. With the use of his card and PIN, the Cardholder may obtain cash, make deposits, make bill payments, and transfer money between Designated Bank Accounts.
  - i. The Cardholder may use his Card and PIN in order to make payment for goods, services and duties at a participating point of sale, where a merchant has the facility, and is authorized to accept his Card.
  - j. The Cardholder may use his Card Access Code and/or PIN to utilize any other services which may be accessible through the ATM, Point of Sale, Bank-a-Fon Service or other such device as may be introduced by the Bank. New services may be introduced from time to time. The Bank will notify the Cardholder of the existence of these new services and the devices through which they may be accessed. By using these services when they become available, the Cardholder agrees to be bound by the rules herein so far as they are applicable to the new services and to any additional rules.
  - k. In cases of joint accounts where any one of the account holders is empowered to deal with the Designated or Associated Accounts, all the account holders will be signatories to this Agreement and will be jointly and severally liable for transactions effected by one account holder regardless of whether they are Cardholders or not.
    - l. For transactions on Designated Bank Accounts, the Cardholder shall be required to maintain at all times in addition to the amount required for all relevant charges, a cash balance no less than the amount being withdrawn on any transaction, except where the Cardholder has previously established with the Bank credit facilities in respect of Designated Bank Account and the Cardholder hereby charges the said cash balance to the Bank as security for the repayment of any unauthorized credit that may be obtained by him through an ATM, Point-of-Sale Device or such other device as may be introduced by the Bank. The Bank reserves the right to decline any transaction where both the relevant fee and the sum being withdrawn cannot be accommodated at the time the transaction is executed.
    - m. If any Designated Bank Account of a Cardholder, not being a Designated Bank Account in respect of which credit facilities have previously been established with the Bank, exceeds its available credit, the Cardholder shall take immediate steps to put such account in credit, and the Cardholder will pay the Bank’s normal service charge based on his agreement with the Bank in respect of the particular overdrawn Designated Bank Account.
    - n. The Cardholder shall not withdraw any cash or make any debit transfer or payment against effects uncleared by the Bank, whether by use of the Card or any other means.
    - o. The Cardholder shall be permitted, to make cash withdrawals from an ATM up to a fixed maximum amount in any twenty four (24) hour period, or to pay for purchases made at any authorized Point-of-Sale Device, or pay bills through the Bank-a-Fon Service, up to a limit previously specified and agreed between the Bank and the Cardholder. The ATM or merchant may in some circumstances retain the Card and not return it to the Cardholder. The Cardholder acknowledges that such restrictions and programmes are provided for the protection of the Cardholder, the Merchant and/or the Bank against wrongful use of the Card.
      - I. All withdrawals and deposits; and/or transfers; and/or payments and/or other transactions made by the Cardholder through the Bank-a-Fon; ATM; Point of Sale or any other device as may be introduced by the Bank; are subject to verification by two of the Bank’s officers whose verification, the Cardholder agrees shall be binding and conclusive evidence of the

actual amount involved in any such transaction.

- II. It is understood and agreed that all deposits made or payments requested after normal banking hours shall be deemed to have been made or requested on the next business day following that on which the said deposit or payment was made or requested.
- p. The Cardholder shall receive a receipt for each transaction made at an ATM or Point of Sale Device with the Card. These receipts should be retained for reconciling the transactions on the periodic statement/passbook. On completion of each National Bank Telebanking Transaction, the Cardholder will be advised of a Transaction Reference Number. This Reference Number must be retained by the Cardholder as this number will appear along with an appropriate narrative on Current/Credit Card Statements and in Savings Passbooks in order to facilitate the easy reconciliation of his National Bank Telebanking Transactions. In cases of errors or questions about any transaction, the Cardholder shall contact the Bank as soon as possible provided that in respect of disputed transfers or payments from a Cardholder’s account, the Cardholder must submit written notification thereof to the Bank within 60 calendar days from the initiation of the relative transaction.
- q. If the Cardholder fails to effect written notification within the said period the Bank shall not be liable for any loss arising from the disputed transaction nor shall the Bank be liable to reverse or refund the effect of any such transaction including interest and transaction fees accruing or charged thereon. In extenuating circumstances the Bank may in its absolute discretion extend the said 60 day period.
- r. The Bank shall charge fees in respect of each transaction approved or declined, at the ATM of any other participating financial institution or at points of sale where merchants are authorized to accept the Card or through the Bank-a-Fon Service; a schedule of such fees shall be communicated to the Cardholder.
- s. The Bank shall be at liberty to vary all charges imposed pursuant to this Agreement and to include such other charges as it may consider necessary from time to time and the Cardholder irrevocably authorizes the Bank to debit his account with all such charges and expenses.
  - I. The Bank shall not be liable to the Cardholder for the operational failure of any participating ATM or Point-of-Sale Device or for any injury, loss or damage howsoever arising whether from criminal activity or otherwise suffered by the Cardholder in the use of the ABMs or Point-of-Sale Devices or on or near premises housing same, nor shall the Bank be liable for any unauthorized use of the Card or for any loss resulting from circumstances over which the Bank has no direct control including but not limited to the Cardholder’s failure to input complete and accurate information, failure of electronic or mechanical equipment or communication lines, telephone or other interconnect problem, operator error, log in sequences, severe weather, earthquakes, flood or other acts of God. In no event will the Bank be liable for damages in excess of a Cardholders actual loss due to its failure to complete a transaction and the Bank will not be liable for any indirect, incidental or consequential damages.
  - II. The Cardholder accepts the risks and consequences of part payments or late payments and the Bank shall not be liable for any loss arising from these situations.
- t. The Cardholder will immediately notify the Bank in writing at his Issuing Branch of any address changes and all notices mailed to the Cardholder’s last known address will be effective as though received.
- u. The Cardholder may cancel this service upon giving the Bank ten (10) days written notice of such intended cancellation and such notice shall, to be effective, be accompanied by the Card.
- v. The Card is valid for use at ATMs of bearing any other participating Financial Institution in the VISA network, and at the Points of Sale where merchants are authorized to accept the Card and have the requisite facilities to accept the Card.
- w. The Bank-a-Fon Service may be accessed through any touch tone telephone.
- x. The Bank may amend these conditions at any time in its absolute discretion. The revised Agreement or terms and conditions shall be effective on the date specified by the Bank. Any Notice of revisions shall be sufficient if sent to the Cardholder’s last known address or if the Bank notifies him that revisions have been made and gives him instructions how to obtain a copy of such revised Agreement or Terms and Conditions. The Cardholder’s continued use of the Card after the effective date of such revision will constitute his acceptance of the revisions and the revised Agreement. The Cardholder will be deemed to have received any Notice sent by mail six (6) days after posting.
- y. National Bank of Dominica Ltd will disclose information to third parties about the Cardholder’s Account in the following circumstances:
  - I. in order to verify the existence and condition of the account for a merchant;

- II. in order to comply with Court Orders;
- III. or if the Cardholder gives the Bank written permission.

- z. The obligations of the parties hereunder shall be governed by the Laws of Dominica.

I/WE AGREE to accept the terms and conditions of this Agreement.

\_\_\_\_\_  
Cardholder’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Joint Account Holder’s Signature

\_\_\_\_\_  
Joint Account Holder’s Signature

## ACCOUNT ACTIVITY PROFILE

I declare that the primary business activity from which account transactions will be generated is

\_\_\_\_\_

I further declare that the anticipated account activities will be

\_\_\_\_\_

BANK POLICY REQUIRES THAT WE ASSESS THE INFORMATION CONTAINED IN THE DECLARATION ABOVE BEFORE ACCEPTING DEPOSITS. CONSENT IS GIVEN TO DISCLOSE THIS INFORMATION TO LAW ENFORCEMENT AUTHORITIES.

\_\_\_\_\_  
Customer’s Signature

\_\_\_\_\_  
Date

In consideration of the National Bank of Dominica Ltd keeping in its books an account of the type indicated above opened by the undersigned, it is hereby expressly agreed between the undersigned and the said bank that the latter may from time to time make and debit to the said account its usual charges for the keeping of an account which charges the undersigned hereby agree(s) to pay;-and that in case of a personal checking every statement of an account of the undersigned last known to the bank, shall be conclusive evidence that the balance shown thereby is correct and be binding on the undersigned, except as to any payment made on a forged or unauthorized enforcement and any error or omission notified in writing by the undersigned to the bank within thirty days after mailing of the statement.

I/We agree to the above terms.

\_\_\_\_\_  
Customer’s Signature

\_\_\_\_\_  
Date