



## Terms and Conditions

The terms and conditions under which the ATM card is issued are mentioned below for your information and guidance.

### (a) Terms used:

**Credit Union** means St Francis Xavier Credit Union Ltd

**Card means** ATM card issued to Member

**Card Holder** means Member who has been issued an ATM card.

**NetworkOne** is a group of Credit Unions along with Heritage Bank Ltd that joined services to provide access to ATM's and POS countrywide in Belize.

### (b) The Card

- First time applicants pay a fee of \$20.00 per card.
- The Credit Union reserves the right to cancel the card and stop its operations without assigning any reason.
- The Card is non-transferable.
- Member can apply for more than one card at a time given that the fee for each card is paid.
- The Card can be used to make withdrawals and purchases at any participating institution of the NetworkOne Group.

### (c) The PIN

- While selecting a PIN the Card Holder is advised to avoid a PIN, which can be easily associated with him/her (eg. Telephone number, date of birth etc.)
- The PIN can be changed at any time free of charge
- Please be cautioned that an unauthorized person can access the ATM services on the Card Holder's account if he/she gains access to the Card and the PIN. The Card therefore, should remain in the Card Holder's possession and should not be handed over to anyone else. The Card is issued on the condition that the Credit Union bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Card Holder, further the Credit Union will not be responsible for any loss either direct or indirect on account of ATM failure/malfunctioning.
- The Card Holder should immediately change the PIN if it is divulged.

### (d) Loss of Card

- The Card Holder should immediately notify the Branch from where he/she has obtained the card if the card is lost or stolen.
- Any financial loss arising out of unauthorized use of the Card till such time the Credit Union records the notice of loss of Card will be to the Card Holder's account.
- The replacement of a lost Card will be \$20.00
- **Procedure for notifying a Lost Card:** Member should inform the Credit Union immediately in person or by other means such as telephone or e-mail.

### (e) Debit to Member's accounts

- The Credit Union has the full authority to debit the designated account of the Card Holder for all withdrawals / transfers performed using the Card as evidenced by the Credit Union's records, and this will be conclusive and binding on the Card Holder.
- The Card Holder expressly authorizes the Credit Union to debit the designated account with service charges from time to time.

### (f) Transactions

- The transaction record generated by the ATM will be conclusive and binding unless found to be otherwise, on verification, and corrected by the Credit Union. The verified and corrected amount will be binding on the Card Holder. Deposits (cash, cheques etc.) will be verified by two officials of the Credit Union and the amount ascertained by them will be deemed to be correct. Errors will be notified to the card holder.

### (g) Closing of accounts

- The Card Holder wishing to close the designated account or surrender the ATM facility will give the Credit Union notice and surrender the Card.

### (h) Others

- The ATM services is for withdrawing cash against the balance that is already available in your account. It is therefore the Card Holder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and service charges.

### (j) Services

- **Cash Withdrawals:** Card Holders may withdraw maximum of BZ \$1000. Per day, subject to the daily limit set by the Credit Union.
- **Balance Inquiry:** Card Holders can view the balance in his account linked to the ATM card on the screen, and also obtain a transaction receipt showing the balance.

**Note:** Fees and service charge can change from time to time however cardholder will be duly advised of such changes.