Prepaid Card
TERMS & CONDITIONS

MCB GROUP

DEFINITIONS

"Prepaid Card": A loadable card that can be used while funds are available, which can be acquired on your Bank's website or at any branch under the product names:

- Visa MoneyCard
- Mastercard Prepaid
- Kompa Leon MoneyCard*
- Kompa Leon Gift Card*

"Cardholder": The person that obtains or receives a Prepaid Card and whose name appears on the Prepaid Card, except for the Kompa Leon Gift Card.

"Bank": MCB Group Bank consisting of Maduro & Curiel's Bank N.V. in Curaçao, Caribbean Mercantile Bank N.V. in Aruba, Windward Islands Bank in Sint Maarten, and Maduro & Curiel's Bank Bonaire N.V. in the BES Islands.

**MCB Curaçao only.*

USING THE CARD

The Visa MoneyCard can be used to make purchases at any (online) merchant, or make cash withdrawals at any ATM, that accepts Visa cards.

The Mastercard Prepaid can be used to make purchases at any (online) merchant, or make withdrawals at any ATM, that accepts Mastercard cards.

The Kompa Leon MoneyCard can be used to make purchases at any merchant, or make cash withdrawals at any ATM, that accepts Kompa Leon cards.

Kompa Leon Gift Card can be used to make purchases at any merchant that accepts Kompa Leon cards.

Prepaid Cards cannot be exchanged for cash or credit.
Please sign the Card immediately upon receipt.

When making a purchase using the Mastercard Prepaid card or VisaMoneyCard the Point-of-Sale terminal will request a PIN to complete the transaction. The dollar amount of each purchase will be deducted from the remaining load value of the Prepaid Card.

When making a purchase using the Kompa Leon MoneyCard you will be asked to sign a receipt for the transaction. The local currency amount of each purchase will be deducted from the remaining load value of the Prepaid Card.

Kindly note that hotels, restaurants, car rental agencies, and gas stations may secure an authorization/approval on the Prepaid Card more than the estimated purchase amount to ensure that adequate funds are available to cover the final purchase. The entire amount of the authorization/approval may remain unavailable for up to 10 days although only the amount you authorize will be deducted from the remaining load value on the Prepaid Card.

Additional funds may be loaded to the Prepaid Card via Online Banking* or through any medium that your Bank makes available for reloading of the Prepaid Card in the future.

The Prepaid Card is for electronic use only therefore transactions that exceed the remaining balance on the Prepaid Card will be declined. Nevertheless, if any purchases or service charges exceed the load value on the Prepaid Card, you shall remain fully responsible for the amount, that exceeded the balance available on the Prepaid Card.

BALANCE INQUIRIES

To check the available balance on the Visa MoneyCard, Mastercard Prepaid or Kompa Leon MoneyCard, please call your Bank during business hours or lookup your Prepaid Card account online if you are an Online Banking customer. Kompa Leon Gift Cardholders can check their balance online on your Bank's website.

INITIAL LOAD AND RE-LOAD LIMITS

Visa MoneyCard and Mastercard Prepaid:

- The minimum initial load amount is 25.
- The maximum initial load and re-load amount is 2,000 per day.

Kompa Leon MoneyCard:

- The minimum initial load value is 25.
- The maximum initial load and reload value of the card is 2,000 per day.

Kompa Leon Gift Card is not reloadable.

MAXIMUM AVAILABILITY

Visa MoneyCard and Mastercard Prepaid:

- The maximum availability is $2,000.

Kompa Leon MoneyCard:

- The maximum availability is XCG 2,000.

Kompa Leon Gift Card:

- The maximum availability is XCG 500.

Your Bank reserves the right to change these limits from time to time without prior notification.

SECURING YOUR PIN

The Personal Identification Number (PIN) that the Cardholder gets with a Visa MoneyCard, Mastercard Prepaid, or Kompa Leon MoneyCard is strictly confidential and shall be non-transferable. In combination with these cards, it shall constitute proof of identity when making a purchase at a point-of -sale terminal* or making a cash withdrawal through ATM machines.

** Only applicable for Visa and Mastercard*

The Cardholder shall be responsible for the proper use of the Prepaid Card and PIN code, where applicable.

The Cardholder agrees to take good care of the Prepaid Card and to always store the PIN code separate from the Prepaid Card or to destroy the PIN code as soon as it has been memorized.

The Cardholder shall not disclose the PIN code to third parties and insofar as the Cardholder should record it in writing, the Cardholder shall not in any case make any note to such effect on the Prepaid Card; the Cardholder shall record in such a manner as to make it unidentifiable to third parties. Your Bank recommends destroying the PIN code form after having memorized it.

STATEMENTS

Digital statements will be available to Visa MoneyCard, Prepaid Mastercard and Kompa Leon MoneyCard holders online in your Online Banking. The monthly statement for the Kompa Leon MoneyCard shall be settled in the local currency while Visa MoneyCard and Mastercard Prepaid statements shall be settled in US Dollars. In the case of Visa MoneyCard and Mastercard Prepaid, the sales-slips and withdrawals stated in another currency, shall be converted into US Dollars at the price quoted on the day on which the relevant transaction is debited to your Bank, including any conversion fees charged by Visa and Mastercard.

No statements are provided for Kompa Leon Gift Cards.

CANCELLATION OF THE CARD

Your Bank shall reserve the right to disqualify, even without notice, the Cardholder from using the Prepaid Card. The Cardholder may cancel the Prepaid Card at any time and request for a refund* at one of the branches. A Refund Fee will be deducted for providing this service.

** This service does not apply to Kompa Leon Gift Cards.*

FEES

The Prepaid card will renew automatically every two years. An annual membership fee will be charged on the Prepaid account.

** Does not apply to Kompa Leon Gift Cards.*

The Prepaid Card fees: Annual Membership fee, Online Banking, Reload Fee, Cash Withdrawal Fee, Replacement/Lost/Stolen Fee, Refund Fee, are available on your Bank's website.

LIABILITY

We accept no liability to complete any transaction for which adequate funds have not been supplied by you according to the rules of the Prepaid Card. Likewise we accept no responsibility for funding delays that are the result of late receipt of funding payments by you to the Prepaid Card account. We are not responsible if you do not have enough money on the Prepaid Card account to complete a particular transaction. You may, however, split the purchases between the Prepaid Card and a cash payment. Neither we nor any other bank or business will be liable to you for failure to accept or honor the Prepaid Card.

SETTLING DISPUTES*

In case of errors or disputes about transactions arising from the use of the Prepaid Card, call your Bank during business hours or visit your Bank's website to submit a claim online. We must hear from you no later than 60 days after the date of the transaction in question.

We may require that you send the complaint or question in writing, within 30 business days, after having reported the incident. It may take up to 45 calendar days to investigate your complaint or question.

Your Bank, employees, and agents, are not responsible for the services or merchandise purchased with the Prepaid Card or any damages resulting directly or indirectly from the use of the Prepaid Card. If you have a problem with merchandise or services purchased with a Prepaid Card, that problem needs to be resolved with the merchant at whose establishment the transaction was made.

Exchange or return of merchandise purchased in whole or in part with the Prepaid Card will be governed by the procedures and policies of each merchant and applicable law. At the time of any exchange or return, you should present both the merchandise receipt and the Prepaid Card.
If you are entitled to a refund for any reason for goods or services obtained with the Prepaid Card, you agree to accept credits to your Prepaid Card account in place of cash.

**Does not apply to Kompa Leon Gift Cards*

NOTIFICATION OF LOST AND STOLEN CARD

Please note that you are responsible for the use and handling of the Prepaid Card. Tell us AT ONCE if you believe the Prepaid Card or its PIN has been lost or stolen.

If you believe that the Prepaid Card or PIN has been lost or stolen, call your Bank during business hours*.

AFTER-HOURS YOU SHOULD CALL MCB GROUP:

- **Maduro & Curiel's Bank Curaçao: +599 9 466 0600**
- **Caribbean Mercantile Bank: +297 522 3003 / eAmigo@cmbnv.com**
- **Windward Islands Bank: +1721 546 2221**
- **Maduro & Curiel's Bank Bonaire: +599 715 5422**

If you fail to notify us promptly or are negligent or act fraudulently in handling your card, you could lose all the money that you have prepaid on the card.

The Prepaid Card can be replaced if it is lost or stolen, with certain Restrictions. Immediately notify your Bank that the Prepaid Card was lost or stolen. You will be required to provide your name, the Prepaid Card number, and transaction history. We reserve the right to require an affidavit and investigate the validity of any request. Transactions identified by us as being unauthorized will in principle not be charged against the Prepaid Card. We will charge a replacement fee for any lost/stolen Prepaid Cards, which will be deducted from the balance on the Prepaid account.

Kompa Leon Gift Cards will not be closed or replaced if lost or stolen.

** Please visit your Bank's website for the current business hours and phone numbers.*

AMENDMENTS TO THE CONDITIONS

At all times, the text of these General Conditions and any amendments which your Bank may introduce, shall be available for inspection online on your Bank's website. The Cardholder shall be considered to have agreed to any amendments made by the Bank, unless such Cardholder notifies the Bank of any objections such person may have against the relevant amendments within four weeks after such person has been notified of the amendment. Consequently, the relevant Prepaid Card shall cease to be valid and shall be destroyed by the Cardholder.

DISCLOSURE OF INFORMATION

Disclosure of information about your Prepaid Card or transactions to third parties will only be made when it is necessary to complete a transaction, when it is required to comply with applicable law, court orders, or if you give permission to do so.

CARDHOLDER ACKNOWLEDGEMENT

The Cardholder acknowledges that the Prepaid Card cannot be used when the remaining value amount is 0.00 or less, or after the Prepaid Account has been closed, whichever comes first.

If there is a balance remaining after the Prepaid Account has been closed, you can call your Bank during business hours during the next 12 months (or any longer period required by law) to request a refund, subject to a refund fee, or to request a new Prepaid Card.

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