ENG

Q&A

Free Damaged MCB Debit & Credit Card Replacement

OCTOBER 2025

Topic: Campaign Overview & Eligibility

1. What is this card replacement campaign about?
Starting October 20, 2025, the initiative will launch at MCB Bonaire for clients in Bonaire, St. Eustatius, and Saba who have MCB debit or credit cards that have deteriorated. Clients can request a new card at no additional cost via 3 simple methods. This will be possible until February 28, 2026.

2. Who can request or qualifies for a free replacement card?
Any client who has a damaged MCB debit or credit card can request a new one during this period.

3. What do you mean by 'damaged' card?
A card that is physically damaged, peeling, worn out or no longer works properly in ATMs or payment terminals (POS).

4. Can I report a lost or stolen card via this option?
No. This option is only available to address the damaged/defective debit and/or credit card plastics. To report a lost/stolen card, please contact our Contact Center at (+599) 715 5520.

5. Until when is this offer valid?
The offer runs until February 28, 2026.

6. Can business accounts also request free replacements?
Yes, business debit and credit cards that are damaged also qualify.

7. Is this offer valid at all branches?
Yes, before heading to one of our Branches and for your convenience, you can call our Contact Center (+599) 715 5520, at the time that is most convenient to you (Monday to Friday from 8AM-8PM and Saturdays from 9AM – 1PM to request a replacement card. (Please note that we are closed on holidays). You can also request your replacement card at any of our branches.

8. What happens after February 28, 2026?
After the campaign ends, we will evaluate and determine whether this period should be extended.

9. When does the card replacement process take place?
The official card replacement process runs until 28 February 2026.

Topic: Requesting a Replacement Card

1. How can I request a replacement new card?
You can request a new card in one of these three simple ways:
-Via MCB Personal and Business Mobile Banking app
-By contacting our Contact Center at (+599) 715 5520. (Monday to Friday from 8AM – 8PM and Saturday from 9AM – 1PM).
- By visiting one of our branches

2. Is there any fee for the new replacement card?
No. If your card is damaged, the replacement card is completely free of charge during this period.

3. How many cards can I replace for free?
You can replace any of your damaged debit or credit cards, as long as they are in your name. You can submit one replacement request for each card that is in your name.

4. Do I need to provide proof that my card is damaged?
No formal proof is required. We kindly request you to hand in or cut your damaged card in pieces and destroy it when you receive and activate your new one.

5. Who can I contact if I have more questions?
You can reach out via our Contact Center at (+599) 715 5520 or visit any branch for assistance.

6. I have multiple cards under the same credit card account, will I receive a replacement for each card?
Yes. Each damaged card replacement request must be submitted separately and you can request replacement of the card(s) that is/are in your name.

7. Can the same account holder request multiple card replacements?
Yes. You can replace the cards that are damaged and in your name. A client can request replacement for the damaged cards they hold in their name. Please note that each card must be requested separately.

8. How will I know my replacement request was successful?
When you request your replacement via our MCB Mobile Banking App, you will receive a confirmation e-mail. If you request your replacement card via our Contact Center or any Branch, you will receive an email when the card is ready for pick up.

9. Can I change the delivery method or branch for my replacement card after I submit the request?
Once you select your delivery method in the Form (through our Mobile banking platform), that will be applied and can't be changed digitally. If you wish to make a change for example replacing home delivery vs branch pick-up or vice versa after you have already submitted your request, please contact one of our MCB Contact Center representatives at (+599) 715 5520 to check the possibility of changing your request as this will depend on the status of request in the process.

Topic: Card Delivery & Processing

1. How long will it take to receive my new card?
Processing time may vary.
If you choose to pick up your card at a branch, it may take between 7 to 10 business days. We will notify the client by email once the card is ready for pickup.
If the client has chosen to have the card sent to the registered address on file, delivery may take up to a maximum of two weeks.

2. Can I choose home delivery for the replacement card?
Yes, this option is available for selection and will be delivered to your address on file. Otherwise, you can select to pick up the card at your branch of choice.

3. What should I do if my replacement card does not arrive after 2 weeks
Please contact our MCB Contact Center at (+599) 715 5520 so we can check the status and assist you.

Topic: Using Your Old & New Cards

1. What should I do with my old damaged card?
For your safety, please cut it in pieces (through the chip and magnetic stripe) once you've received and activated your new card. After activation of your new card, your damaged card will be de-activated.

2. Will my PIN change?
Your PIN will remain the same when replacing a damaged card. If you wish, you can still change it at a Bankomatiko/ATM. If you require a new PIN, this request must be made separately at any of our Branches or via our Contact Center (+599) 715 5520.

3. Will my card number change?
Your card number will remain the same; only the physical card will be replaced.
Please note: the expiration date of your new debit and/or credit card and the three-digit code (CVV) on the back of your debit and/or credit card will be different. It is important to check and update the information of any online subscription(s) linked to the damaged card.

4. Can I still use my damaged card until the new one arrives?
Yes, you can continue using it. Upon activation of your new card, your damaged card will be de-activated.

5. Will my online subscriptions and automatic payments continue with the new card?
Your credit card and debit card will each have a different expiration date and a different three-digit code (CVV) on the back of the card. This means you will need to update your payment details with your service providers.

6. Will my current card be blocked when I apply for a replacement?
Your current card will remain active until you activate your replacement (new) card.

7. Can I use my current card for online or in-store purchases while waiting for the replacement?
Yes. Your existing card remains fully functional until you activate the new one. However, we urge you to destroy or cut the old card immediately upon receipt and after activation of your new card.

8. How do I activate my new (replacement) card?
Your Bankomatiko card, will be activated with your first (current) PIN-based transaction. Upon receipt of your credit card: When delivered at your address on file, please follow the activation process, by calling our Contact Center at (+599) 715 5520. In case you pick-up your credit card at a Branch, the credit card will be activated in the Branch upon collecting it.

Topic: Special Cases & Exceptions

1. What if my card is not damaged but has other issues?
This card replacement initiative is only for damaged cards. For any other issues, please contact our MCB Contact Center at (+599) 715 5520.

2. Can I request a replacement if my card is expired?
No. Only cards that are damaged qualify. Expired cards follow the regular renewal process. If your card has expired a new card has been delivered to your address on file. For information on your expired card, please contact our Contact center Reps at (+599) 715 5520.

Topic: Card Replacement Initiative

1. Why is the bank only offering free replacements now? Shouldn't damaged cards always be replaced free of charge?
Since the beginning of this year, we have been offering free replacements. Normally, there are costs associated with the production and processing of cards. However, the quality of the cards we have distributed does not meet the standards our clients expect from us. We are offering these simple methods for free replacement as part of our service, while we are in discussions with the manufacturer regarding this matter.

Our clients can easily request a replacement card so they can continue enjoying a pleasant banking experience. We apologize for the inconvenience this has caused our clients and hope that the expedited replacement process for damaged cards will help eliminate this inconvenience.

2. Does this initiative mean the bank acknowledges there were quality issues with the previous batch of cards?
The quality of the cards we have distributed does not meet what our clients expect from us. We are in discussions with the manufacturer regarding this matter.
Our commitment is to continue providing banking services with ease and security. We value the trust of our clients and continuously work to improve our products and services.

3. Why is there a limited timeframe until February 2026. What happens after that?
The program runs until the end of February 2026 to give all our clients ample time to request a free replacement. After this period, we will evaluate whether to extend this.

4. What safeguards are in place to make sure clients don't face long waiting times or delays in receiving their replacement cards?
Most important is the fact that we will no longer block your existing card when a replacement card is requested. Furthermore, we have planned for extra production capacity added a mailing option and streamlined processes in branches, the Contact Center and our MCB Personal and Business Mobile Banking App in order for replacement requests to be processed within the delivery timelines.

5. Are all types of cards (Bankomatiko+/debit and credit (personal and business) included, or are there exceptions?
Yes, all MCB-issued personal and business debit and credit cards are included.

6. Why are Pre-paid cards not included in this project?
This project includes only MCB Bankomatiko+/debit cards and credit cards. As of August 2024 our prepaid cards are valid for 2 years at which point they will automatically renew. If your Pre-paid card is damaged prior to its expiration date, please request a new card via our Contact Center (+599) 715 5520

7. Is the replacement process truly hassle-free?
We have made the process as easy as possible. Clients can submit a replacement request via the MCB Personal & Business Mobile Banking App, through our Contact Center, or by visiting any of our branches.
We have also added an option for delivery to the address registered with the Bank.
Clients must present valid identification when collecting their card(s).

8. What measures are being taken to prevent similar issues with card durability in the future?
Although all suppliers are required to be certified by VISA and Mastercard, we nevertheless received a defective batch. We are in discussions with the manufacturer regarding this matter.