

WesternUnion WU

ZITRO
BILLPAY

CONTACT US AT:

#1 Mapp Street
Belize City
Belize C.A.

Tel# +501-223-1678

Email: prepaidcards@zitro.bz

Website: www.zitro.bz



At ZITRO we give you more!

ZITRO

INTERNATIONAL LIMITED

In cooperation with



Debit/Prepaid Card



Application Form (Please Print)

Name _____
Last Middle First

Phone _____
Home/Cel Office

Home Address _____

Email Address _____

City/Town/Village _____

Occupation _____

Current Place of Employment _____

All Applicants must include the following along with this application.

1. Clear copy of utility bill, not older than 3 months, or letter indicating residence from employer or landlord or driver's license.
2. Clear copy of Passport, Belize Social Security Card or Cedula.

Note: Photocopies can be done by ZITRO and stamped and signed confirming such; otherwise photocopy should be legally notarized.

I hereby verify that all information on this application is true and correct to the best of my knowledge and I have agreed with the term and conditions as stated.

Signature

Date

Cardholders' Terms and Conditions

Local Prepaid Card

For the purpose of these Terms and Conditions, the words 'we' and 'our' means Heritage Bank Limited (HBL). The words 'you' and 'your' means the individual purchaser or user of the Prepaid Card. To purchase or to use a Prepaid Card or to sign a purchase receipt of same or sign an application for this product constitutes the acceptance of the Terms and Conditions or any other terms and conditions contained on the purchase receipt or on the card itself.

Definition

HBL Prepaid Card is a plastic card with a magnetic strip, which is acquired as an alternative payment medium with minimum risk, and which does not incur nor pay interest.

Purchase and Usage

You can purchase a Prepaid Card by filling out and signing an application, which will be reviewed and approved/declined accordingly. One card per person is to be issued.

- Maximum total monthly load per card is BZ\$5,000.00
- Maximum card balance is \$2,500.00

You can deposit additional amounts to be added to the existing card balance, providing the balance does not exceed \$2,500.00 and total monthly load amount does not exceed \$5,000.00

You can access your funds from any HBL Automated Teller Machine (ATMs) or HBL Point of Sale (POS) machine countrywide.

You can set-up Ebanking access to view card transactions and balances via HBL Ebanking platform.

Personal Identification Number

The Personal Identification Number (PIN) is a 4-digit number of your selection made in a HBL office that is necessary to conduct ATM transactions using your prepaid card. It is important that only you have access to this number and that you keep it in a secure place. It is best to memorize your PIN since it is the equivalent to your signature ally. This is a means of authentication to the transaction conducted with your card. In case your PIN is lost or may be compromised, immediately contact your card provider.

Lost, Stolen or Damaged Cards

If your Cards and or PIN have been stolen, misplaced or damaged or your card or PIN information compromised, please immediately notify HBL, which will block your card from further use. You will not be held responsible for transactions conducted on the card after such report is filed with HBL. However, if you do not make this report it will be your responsibility for usage of the card.

Appropriate Use

All transactions done with your Prepaid Card and/or PIN are equivalent to your signature and are the means of identification for the use of the card. Therefore, it is understood that the transactions were made by you or on your behalf, unless HBL is notified of a lost/stolen card prior to the transactions.

You must also take into account the following:

If you do not wish to cancel the card, you must maintain a minimum balance of BZ\$5.00 in the account and you can reload additional funds into the same card.

When a balance of BZ\$0.00 or less is in your Prepaid Card, it may be deactivated from further use. However, you may purchase another Prepaid Card at a future date.

Charges & Commissions

- a) Initial Sign Up fee \$10.00
- b) Load Fee \$5.00 for up to \$500.00 load amount
\$10.00 for \$501.00 - \$1,000.00 load amount
\$20.00 for \$1,001.00 - \$2,000.00 load amount
1.5% of load amount when such is more than \$2,000.00
- c) Replacement Card Fee (if lost/stolen or damaged) \$10.00
- d) ATM Cash Withdrawal Fee \$2.00
- e) Embossing Fee \$1.00
- f) Pin Fee \$0.50
- g) Inactive Fee \$1.00 monthly
- h) Dormant Fee \$30.00 annually
- i) Charge back Processing per occurrence \$10.00
- j) Paper Statement \$5.00 per page upon request

*These fees are subject to change without notice.

Documentation

There will be no issuing statements detailing the transactions used by you. However, you can look up your transaction history or card balance on www.heritageibt.com or via Digicell text after you set-up your online account.

Errors

In cases of doubt over transactions, please immediately contact customer services at 501-223-6789 so the problem can be resolved. You have 30 days from the date transactions were made to present your dispute to HBL. In the event you wish to dispute a charge, you must provide a written letter explaining your case.

Regulations

This Prepaid Card product is operated in relation to HBL Depository Agreement. HBL can refuse to sell or cancel a Prepaid Card to a person if after doing its due diligence it finds out that the card is being used for illegal activities or in contravention to the terms and conditions enclosed. These Terms and Conditions shall be governed by and construed in accordance with the laws of Belize and the parties hereto hereby submit to the jurisdiction of the Courts of Belize on any matter relating to these Terms and Conditions.

HBL may change these Terms and Conditions at any time or times in its sole discretion whether or not a similar amendment is made to these Terms and Conditions with any other Cardholder and a variation shall be binding upon the Cardholder Terms and Conditions

ZITRO
INTERNATIONAL LIMITED