



ACCOUNT NUMBER	PAYMENT DATE	NEW BALANCE	MINIMUM PAYMENT	AMOUNT OF PAYMENT
		XCD\$	XCD\$	XCD\$

CHEQUE DETAILS

			\$100
			\$50
			\$20
			\$10
			\$5
			\$1
			Total Cash
			Total Cheques
			<b>TOTAL \$</b>

PAID IN BY

POSTING DATE	REFERENCE	TRANS. DATE	DESCRIPTION	AMOUNT

<b>ACCOUNT ACTIVITY</b>				
PREVIOUS BALANCES				
PURCHASES (+)				
CASH ADVANCES (+)				
MISC. DEBITS (+)				
FEES (+)				
FINANCE CHARGE (+)				
PAYMENTS (-)				
RETURNS (-)				
MISC. CREDITS (-)				
<b>NEW BALANCE</b>				
<b>CREDIT LIMIT</b>				
<b>AVAILABLE CREDIT</b>				
<b>OVERLIMIT</b>				
<b>MINIMUM PAYMENT DETAILS</b>			STATEMENT DATE	LAST DATE PAYMENT PERIOD
PAST DUE AMOUNT			AA MILES EARNED	PAYMENT DUE DATE
AMOUNT ON PRINCIPAL				MONTHLY INTEREST RATE
FEES				
FINANCE CHARGE				
<b>TOTAL MINIMUM PAYMENT</b>				

## **IMPORTANT NOTICE**

This information should be read in conjunction with the Conditions of Use of your Credit Card, which are available at any branch or on the website [www.republicbankstlucia.com](http://www.republicbankstlucia.com). Customers must ensure that they read and understand these Conditions of Use.

## **BILLING ERRORS OR QUESTIONS**

Check your statement carefully for unauthorized charges/transactions. Queries concerning any entry on your statement must be made in writing by the principal Cardholder. Please provide a brief description of the error and include the date and reference number of the transaction(s) in question as shown on your statement and include your account number on all correspondence. You are to submit this information to [email@rfhl.com](mailto:email@rfhl.com) within thirty (30) calendar days after the end of the relevant Billing Period after which time the Bank will not be obliged to consider any query.

## **CHARGES**

**Interest:** Providing there is no previous balance outstanding, there will be no charge if the full amount of new transactions shown on this statement is paid by the payment due date. Interest accrues daily from the transaction date, and is calculated by multiplying the outstanding balances (which includes beginning balances plus new purchases, cash advances and fees minus payments and credits) by the effective annual rate of interest and dividing by the number of days in the year.

**Cash Advances:** The amount of any Cash Advance shown in the statement does not include the handling charge. This charge is shown separately.

**Overlimit Fee:** This fee will be debited to your Credit Card Account on the date on which your account goes overlimit, and monthly thereafter until your account is regularized. If you require an increase in your line of credit, prior arrangements should be made with the Credit Card Centre to avoid this charge.

**Late Payment Fee:** If the total minimum payment is not made by the next statement date then a late payment fee will be debited to the Credit Card account on that date.

**Annual Card Fee:** The annual fee will be debited to your Credit Card Account.

## **CHANGES**

Any changes in address, employment, telephone numbers etc., should be submitted via email to [email@rfhl.com](mailto:email@rfhl.com).

## **CUSTOMER SERVICE**

If you have any question regarding your account, or require an adjustment to your line of credit, would like an additional card on your account for another member of your family, please write to [email@rfhl.com](mailto:email@rfhl.com), call or visit any Branch of Republic Bank.

## **MINIMUM PAYMENT**

Your minimum payment is given in detail at the front of this statement. You may pay any amount between the minimum payment and the present balance. It is important to note that at least the minimum payment shown on your statement every month must be made to keep the account current. Payments made on or before the billing date are not applied to future minimum payments. For secured Republic Bank Personal Credit Line accounts, the Minimum Payment is the interest on debt, subject to a minimum amount (or such other Minimum Payment as may be notified to you from time to time). Minimum Payments must be made in XCD to the Account.

## **PAYMENTS**

Payments can be made at any banking branch of Republic Bank or electronically via Republic Bank Online or Republic Bank Mobile Banking. Payment is fast and easy when you utilise the detachable payment vouchers and statement. The branch will stamp your statement as evidence of receipt of your payment.

**You should allow ten (10) working days for postal payments. Do not send cash through the mail.**

If necessary, you may make a payment without the detachable voucher, but you must ensure your Credit Card Account number and name are clearly noted on the voucher.

## **HOW PAYMENTS ARE APPLIED**

Payments made to the Credit Card Account will be applied in the following order:

- a) Interest on overdue payments in respect of any billing periods
- b) Interest on amount due at the end of the Current Billing Period
- c) Fees on amounts in excess of your line of credit
- d) Annual fees and all other fees and charges accrued
- e) Overdue payments of principal in respect of any billing period(s)
- f) Amounts in excess of the Line of Credit
- g) Amounts on principal due at the end of the current billing period(s)

## **LOST OR STOLEN CARDS (24 HR SERVICE)**

If your Credit Card is lost, stolen, for any reason liable to misuse or if the PIN is disclosed in breach of the terms of this Agreement, the Cardholder must immediately notify any branch of Republic Bank, or the Bank's Contact Centre at 1-758-458-4725 (4RBL). This notice, if given *orally*, must be confirmed by the cardholder, in writing or by fax as soon as possible *and* no later than 14 calendar days to:

Republic Bank Limited

Customer Care and Support Centre Endeavour Operations Centre

76-116 Mulchan Seuchan Road, Chaguanas 501339, Trinidad.

Tel: 1-758-458-4725 (4RBL)

Remember, to avoid liability you must report your Card lost/stolen immediately.

## **CARD CARE TIPS**

Safeguard your card(s) as if it were cash. Do not divulge your Credit Card Account number to unauthorised or unverified Visa/Mastercard Agents. Memorise your PIN (Personal Identification Number) upon receipt of the PIN advise form and destroy the form immediately afterward. Your PIN should never be divulged to anyone, including Bank staff. Remember to keep your card and card information private at all times. Ensure you manage your accounts, set secure passwords and monitor your transaction history.

## **REWARDS PROGRAMS**

Remember to track your rewards on your statements.

All Cash Back Rewards will be credited to the primary cardholder only. To receive and redeem the Cash Back Rewards, the credit card account must remain in good standing during the operation of the program. If the credit card account is not in good standing, the cardholder will not be able to redeem any Cash Back Rewards until the credit card account is current.

To review your AAdvantage Miles accumulated balance, and for more information regarding the American Airlines AAdvantage Travel Awards Program, please visit [aa.com](http://aa.com).

Date Formats -Payment due date DD/MM/YY

-Posting/Trans date DD/MM