



**First Citizens**

**FIRST CITIZENS BANK (BARBADOS) LIMITED**

**FIRST CITIZENS CREDIT CARD TRANSACTION EMAIL NOTIFICATION SERVICE AGREEMENT**

**This Agreement governs the operation and use of the Bank’s Credit Card Transaction Email Notification Service (“the Service”).**

**Benefits of the Service include:**

1. Provision of near real-time information at your fingertips.
2. Assist in the reduction of fraud as you will receive an email alert for every transaction (approved or declined) completed with your First Citizens Visa/ MasterCard Credit Card.
3. Receipt of your real-time available to spend balance after each purchase so that you will know what you can spend each time. There is no need to login, call or visit a branch. \*

*\*Please Note that for pre-authorized transactions and foreign currency purchases there may be a variance in the value of the transaction at the time of authorisation/purchase and when the transaction is processed on your credit card account.*

**Upon signing up for the Service, you also agree to the terms and conditions set out below.**

- (a) It is your responsibility to determine whether your computer and/or mobile device are compatible with this Service.
- (b) You are responsible for any fees and charges imposed by your cellular phone and internet service providers.
- (c) It is your responsibility to notify the Bank forthwith of any material changes to the information previously provided relating to the provision of the Service including but not limited changes in your email address.
- (d) It is your responsibility to ensure that any device on which you receive alerts via the Service are adequately secured so as to prevent third party access to the information provided in the alerts.
- (e) The Bank shall not be liable for any inability to receive alerts via the Service because of any mobile, computer or other hardware not being turned on, properly enabled or synchronized with your internet or mobile service provider or that your service has been disconnected or limited by the said mobile service provider or internet service provider.
- (f) The Bank shall not be liable to you for any injury, loss or damage suffered by you in the use of the Service and any associated hardware.
- (g) The Bank shall not be liable for any delay or prevented receipt of alerts caused by factors outside of the Bank’s control.
- (h) The Bank does not guarantee either the delivery or the accuracy of the contents of each alert received via the Service.
- (i) Alerts received via the Service do not constitute a bank record for the account to which it pertains.
- (j) The Bank provides the Service as a convenience to you for information purposes only as such the Bank reserves the right to terminate the Service.
- (k) The Bank may from time to time send marketing material to the email address provided herein.
- (l) Nothing contained herein shall amend, supersede or nullify anything contained in any other agreement you have made with the Bank.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands the day and year below written.

\_\_\_\_\_  
**Customer Name - PRINT**

\_\_\_\_\_  
**Customer Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Customer Email Address**

\_\_\_\_\_  
**Bank Officer - PRINT**

\_\_\_\_\_  
**Bank Officer Signature**

\_\_\_\_\_  
**Date**