

MERCHANT APPLICATION

CUSTOMER INFORMATION

Legal Business Name

Business Trade Name (DBA)

Business Owner/s

Principle Contact Name

P.O. Box/Postal Code

Physical Address

Business Phone Number/s

Cell Number/s Fax Number

Email Address

Type of Business
(Provide details & attach copy of Trade & Business Licence)

In Business Since Expected Credit/Debit Volumes per month

Average Transaction Amount Charge-Back Volumes

Primary Banker

Previously Accepted Credit Cards Yes No If yes, for how long?

Name of Financial Institution

Previous or Current Discount Rate Number of Terminals Required

Physical Address of Additional Outlet

Phone Number/s Contact Name

Physical Address of Additional Outlet

Phone Number/s Contact Name

MERCHANT APPLICATION

The undersigned hereby requests to become a Merchant for the purpose of processing MasterCard Worldwide, Visa International and Discover® Network transactions through Cayman National Bank Ltd. (hereinafter "Cayman National") and confirm(s) that the captioned information is true and correct to the best of the Undersigned's knowledge. Cayman National may obtain any other financial information that it may deem necessary for this Application.

By signing this Application and in consideration of the services contemplated, the undersigned confirm(s) reading, understanding and acceptance of the Merchant Agreement and Disclosure Statement, which is attached to this Application.

For and on behalf of:

_____ (Merchant's full business name)

Authorized Signature

Date

Authorized Signature

Date

FOR BANK USE ONLY			
Accepted By	<input style="width: 90%;" type="text"/>	Date	<input style="width: 90%;" type="text"/>
Credit Merchant No	<input style="width: 90%;" type="text"/>	Debit Merchant	<input style="width: 90%;" type="text"/>
USD Bank Account No	<input style="width: 90%;" type="text"/>	KYD Bank Acc No	<input style="width: 90%;" type="text"/>
Credit Discount Rate	<input style="width: 90%;" type="text"/>	Debit Discount Rate	<input style="width: 90%;" type="text"/>
Approved/Declined By	<input style="width: 90%;" type="text"/>	Date	<input style="width: 90%;" type="text"/>
Merchant Representative	<input style="width: 90%;" type="text"/>	MCC MC/VISA/DISCOVER	<input style="width: 90%;" type="text"/>
Set-up Date and Time	<input style="width: 90%;" type="text"/>	Manual Imprinter Rec'd	<input style="width: 90%;" type="text"/>
Date Merchant Location Visited	<input style="width: 90%;" type="text"/>	Assigned RSM	<input style="width: 90%;" type="text"/>
Comments	<input style="width: 95%;" type="text"/>		
	<input style="width: 95%;" type="text"/>		

MERCHANT AGREEMENT AND DISCLOSURE STATEMENT

DEFINITIONS

In this Agreement the following words shall be used having the meaning ascribed to them:

“Cayman National”: means Cayman National Bank Ltd.

“Card Associations”: means Visa International, MasterCard Worldwide, Discover® Network or other entities providing global payment solutions that Cayman National processes for the Merchant under this Agreement.

“Cardholder”: means the customer to whom a debit or credit Card has been issued and any Authorized User(s) of such Card(s) as provided in the applicable Cardholder Agreements and Disclosure Statements;

“Credit Voucher”: means a transaction slip used by a Merchant when issuing a credit to a Cardholder in relation to a previous Card sale.

“Merchant”: means the Applicant(s) signing this Agreement.

“POS Terminal”: means an electronic point-of-sale (POS) device, including any terminal, machine, cash register, or POS application, located at the Merchant’s physical premises, which is capable of electronically capturing track data from Cards and receiving electronic evidence of authorization responses and which may also be capable of transmitting electronic evidence of sales data to and from Cayman National.

“Service”: means the secure payment gateway used by Cayman National and its providers to authorize electronically and transmit Card transactions either from a POS Terminal, through a virtual terminal or through the Merchant’s Web Site to the Card Associations.

“Sales Slip”: means a voucher that records a transaction made with a Card.

“Card or Cards”: means a MasterCard®, Maestro®, Visa, Visa Electron, Diners Club International, China UnionPay or Discover® Card used to complete a transaction in exchange for goods or services.

<p>AGREEMENT</p> <p>1. General:</p> <p>a. This Agreement and Disclosure Statement applies to the Merchant. It replaces the Merchant Agreement and any previous versions of the Merchant Agreement and Disclosure Statement. If a transaction is made by the Merchant, it will mean that the Merchant has received, read, understands and agrees to be bound by this Merchant Agreement and Disclosure Statement.</p> <p>b. This Agreement shall be binding upon the parties, their heirs, successors, and assigns provided that the Merchant shall not assign this Agreement without Cayman National’s prior written consent.</p> <p>2. Card Acceptance:</p> <p>This Agreement shall govern the Merchant’s acceptance of:</p> <p>a. Cards issued by financial institutions duly authorized by and conforming to the rules and regulations established by the relevant Card Associations.</p> <p>b. Any other Cards designated as qualified that Cayman National shall in writing authorize the Merchant to accept from time to time.</p>	<p>Where in this Agreement any reference is made to specific procedures, obligations and forms such reference shall be deemed to refer to the appropriate procedures, obligations and forms applicable to the type of Card in question.</p> <p>3. Cayman National’s Obligations:</p> <p>Cayman National agrees to:</p> <p>a. Accept from the Merchant all Sales Slips, whether paper imprinted or electronically captured, which meet the requirements of applicable laws & regulations of the Card Associations, or other entities and which are delivered to Cayman National by the Merchant.</p> <p>b. For a monthly fee provide the Merchant with the ability to utilize Cayman National’s Service in order to authorize transactions and store transaction details electronically. All POS Terminals, imprinters, Terminal software, Card supplies and promotional materials provided by Cayman National remain the property of Cayman National.</p> <p>c. Notify the Merchant as soon as is reasonably possible of modifications to the Service.</p>
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4. Merchant's Obligations:

The Merchant agrees to:

a. Honor any valid Card or other Card designated as qualified by Cayman National, when properly tendered for use.

b. Adequately display the Visa International, MasterCard Worldwide, Diners Club International, China UnionPay and Discover® Network Card marks or logos at the business premises where the POS Terminal is located and on promotional materials.

c. The applicable discount rate that will be deducted from Card transactions prior to crediting the Merchant's account and other fees and chargebacks that will be debited from the Merchant's account with Cayman National.

d. Receive authorizations by telephone from the Voice Authorization Center (as instructed by Cayman National), or through the POS Terminal that is capable of accessing Cayman National, for each and every Card transaction. For authorizations by telephone, a manual imprint of the Card should be taken when the Card is presented so as to gain protection from chargebacks for "no imprint". For Discover® Card, Diners Club International and China UnionPay transactions, the three digit number that follows the complete or truncated Card number in the signature panel or in a separate box directly to the right of the signature panel on the back of the Card must be provided to the Voice Authorization Center. After the authorization has been obtained, the three digit number must not be retained.

e. If the Card cannot be read by the POS Terminal, the Merchant must manually enter the following:

- i. Card number;
- ii. Expiration date of the Card;
- iii. Total selling price; and
- iv. The three digit number on the back of the Card.

f. Ensure that all Sales Slips are completed to include:

- i. Either a physical imprint of the Card or electronic printing resulting from the utilization of the POS Terminal's Card reader;
- ii. The Merchant's name and Merchant's identification number;
- iii. The transaction date on which the transaction occurs. For layaway or delayed delivery transactions (see section 4.1 b below) the transaction date for the deposit transaction will be the date that the Cardholder executed the transaction while the transaction date for the balance transaction shall be the shipment or delivery date;
- iv. The Cardholder embossed Card number;
- v. The total selling price. For restaurant transactions that include tips it is accepted that the total amount submitted may exceed the amount authorized by up to 20%. Additional authorization must be received for tips that exceed 20% of the original authorized amount;

- vi. The authorization number as received in section 4.d;
- vii. The expiry date of the Card;
- viii. The signature of the authorized user as it appears on the appropriate space on the Card; and
- ix. "TO", "MO" or "PO", as appropriate, for telephone order, mail order, or pre-authorization sales must be marked on the signature line of the Sales Slip. It is understood that mail and telephone orders are susceptible to fraud and should the Merchant choose to process these types of transactions the Merchant will do solely at the Merchant's own risk. Written consent from Cayman National is required in order to deal in the captioned types of transactions.

g. Take adequate measures to ensure that the person presenting the Card (the presenter) is the authorized Cardholder by:

- i. Comparing the presenter's signature on the Sales Slip to the signature on the back of the Card to ascertain that they are the same. In the event of an unsigned Card, refer to section 4.1 c below;
- ii. Comparing the Card account number displayed on the Merchant's POS Terminal to the embossed number on the Card to ascertain that they are the same; and
- iii. Comparing the Cardholder's face to the photograph affixed to Cardholder's Card (if available), to ascertain that they are similar.

In the event that the Merchant believes there is a discrepancy in any of the above tests, the Merchant should contact the Voice Authorization Center of the relevant Card Association with a "Code 10" or contact Cayman National for instructions.

h. Deliver to the Cardholder a complete copy of the Sales Slip or transaction record, or suitable receipt evidencing a transaction involving the use of a Card. Such copy will be delivered to the Cardholder at the time the Sales Slip or suitable receipt is completed, or promptly after the delivery of the goods or performance of a service covered thereby, whichever is earlier.

i. Forward to Cayman National copies or electronic equivalents of the Sales Slips and Credit Vouchers within three business days of the transaction date. The Merchant agrees to comply with Cayman National's standard formats for authorization and settlement functions.

j. Be responsible for any incorrect data provided by the Merchant or the Merchant's employees or any other persons inputting data through any POS Terminal installed on the premises that the Merchant controls or any data entered on a Sales Slip.

k. Accept Cayman National's records relating to any transaction as being correct and binding on the Merchant, in the absence of any evidence to the contrary, as to the terms of any transaction.

l. Retain the “Merchant Copy” of each completed Sales Slip and Credit Voucher and any other records relating to the transaction, in original, microfilm, microfiche or imaged format, for at least three (3) years or such other period as may from time to time be required by the rules of the Card Associations and/or regulatory requirements.

m. Produce copies of Sales Slips and Credit Vouchers to Cayman National within the time specified when requested to do so. The Merchant agrees to be liable for any chargeback imposed as a result of the Merchant’s failure to properly and promptly deliver such requested documents. The size of the copies of Sales Slips and Credit Vouchers may not be less than half the size of the original document and must be legible.

n. Allow Cayman National’s employees or agents to have full and free access to the POS Terminals and other equipment belonging to Cayman National during normal business hours for the purpose of servicing and maintenance.

o. Maintain the POS Terminals provided by Cayman National in good working order. If the terminals require repair, maintenance, or replacement due to conditions beyond Cayman National’s control, including damage from an electrical power surge, theft and negligence on the Merchant’s part, such repair, maintenance or replacement will, at the sole discretion of Cayman National, be at the Merchant’s expense.

p. Ensure that any equipment not provided by Cayman National, including but not limited to the Merchant’s POS Terminal or POS application comply with the relevant hardware, software and other requirements for connection to the Service. The Merchant is fully responsible for all repairs and maintenance of equipment not provided by Cayman National.

q. Inform Cayman National immediately of any problems relating to the Service. Cayman National is not obliged to provide the maintenance services in respect of any fault resulting from:

- i. The improper use, operation or neglect of the Service;
- ii. Modification of the Service or its use or merger (in whole or in part) with any other software not approved by Cayman National;
- iii. Use of the Service with equipment other than that stipulated as compatible by Cayman National from time to time;
- iv. Failure by the Merchant to implement recommendations in respect of or solutions to faults previously advised by Cayman National;
- v. Any repair, adjustment, alteration or modification of the Service by any person and/or company other than Cayman National, or other person and/or company nominated by Cayman National from time to time; or
- vi. Use of the Service for a purpose for which it was not designed.

r. Install at the Merchant’s expense suitable telephone equipment or make modifications to existing equipment, as may be necessary to install and operate the POS Terminals. The Merchant also agrees to provide the electricity for, and a suitable place to install the POS Terminal(s).

s. Ensure that protection of Cardholder and Merchant data meets the appropriate standards as stipulated by the Card Associations’ rules and regulations. Protection of data includes but is not limited to protection of computer stored data, Sales Slips and all reports or printouts containing Cardholder information. The Merchant is strictly prohibited from retaining, archiving or otherwise storing in any form or format and for any reason the three digit code appearing on the signature panel of any Card. If the Merchant or its employees compromise data due to any inconsistency, the Merchant agrees to be responsible for, and pay all penalties and fees levied by the Card Associations’ rules and regulations. The Merchant also agrees to be responsible for and pay all fraudulent transaction amounts resulting from the compromised data.

t. Comply with all applicable rules and regulations, including operating regulations, of the relevant Card Associations, which are incorporated in to this Agreement by reference, and copies of which are available to the Merchant from Cayman National upon request.

4.1 The Merchant furthermore agrees **not** to:

a. Require any Cardholder to pay any part of Cayman National’s discount charged to the Merchant. The Merchant shall not require a minimum or maximum transaction amount and shall not post signs requiring minimum or maximum transaction amounts.

b. Effect a Card transaction when only a portion of the total amount due is included on a single Sales Slip, except when the balance of the amount due is concurrently paid for by the Cardholder in cash or by cheque, or both, or unless it is a layaway or delayed delivery transaction. For layaway or delayed delivery transactions where the Merchant has taken a down payment but the goods or services to be purchased will be delivered or shipped to the Cardholder at a later date, the Merchant:

- i. Must write the words “DEPOSIT” or “BALANCE” on the applicable Sales Slip;
- ii. May deposit the Sales Slip for the deposit transaction before the delivery of the goods or services;
- iii. Must not deposit the Sales Slip for the balance transaction before the delivery of goods or services; and
- iv. May retain the deposit if all of the following conditions apply:
 - a) A decline response was received for the balance;
 - b) The deposit transaction Sales Slip states that the deposit is non-refundable.

c. Acceptance of Unsigned Cards

The Merchant may accept unsigned Cards, but must:

- i. Request that the Cardholder provide a current driver's license or other government issued picture identification (ID) that includes the Cardholder's signature;
- ii. Require that the Cardholder sign the Credit Card and the Sales Slip. In the event that the Cardholder refuses to sign the Card the transaction must not be completed. Failure to comply with the above-mentioned requirement will cause the Merchant to be liable should the transaction be charged back; and
- iii. Compare the signature on the ID with the signature on the Card and the Sales Slip, as well as comparing the photo on the ID to the presenter. Do not record any information contained on the ID.

d. Process for payment any transactions representing the refinancing of an existing obligation of a Cardholder including but not limited to the following obligations:

- i. Previously owed to the Merchant;
- ii. Arising from the dishonour of a Cardholder's personal cheque; or
- iii. Representing the collection of any other pre-existing indebtedness.

e. Process directly or indirectly:

- i. Any transaction on behalf of any third-party, person, company or business, including any subsidiary or holding company of the Merchant;
- ii. Any transaction which was not originated as a result of any act between the Cardholder and the Merchant;
- iii. Any transaction representing payment for a product or service other than a product or service consistent with the type of business indicated on the Merchant's application form;
- iv. Any transaction for goods or services supplied outside of the Cayman Islands;
- v. Any transaction representing payment for goods or services that are illegal both under the laws of the Cayman Islands and of the Cardholder's jurisdiction (called a Cross-border Illegal Transaction). A Merchant must not knowingly submit any transaction that is illegal or that the Merchant should have known was illegal. Failure to comply may result in the Merchant incurring fines as high as US\$50,000 and/or penalties resulting in the termination of this Agreement;
- vi. Any refund to a Card not used for the initial purchase or purchases; or
- vii. Any recurring payments or instalments to a Card unless full agreement was obtained from the Cardholder. In the event of a dispute, the Merchant may be required to show proof of the Cardholder's agreement to avoid a Chargeback.

f. Refuse a Card sale because a Cardholder refuses to provide supplementary information (i.e. address, telephone number) or identification when a valid Card is presented unless such information is required as specified by the rules or regulations of the relevant Card Association, or in the case of unsigned Cards.

g. Receive any payments from a Cardholder with respect to charges for goods or services that are included on a Sales Slip resulting from the use of a Card.

h. Discriminate against any Cardholder with regard to the exchange, return or adjustment of any goods or services. The Merchant must establish its own policy concerning refunds and give the Cardholder proper disclosure of this policy at the time of any Card transaction.

Such disclosure must be made on each Sales Slip or transaction record, or suitable receipt provided to a Cardholder and must be in close proximity to the space provided for the Cardholder's signature.

i. Remove any labels or tags that Cayman National has attached to the POS Terminals or other equipment that Cayman National supplies.

j. Make any cash refund to Cardholder with respect to:

- i. Any Card transaction for which merchandise is accepted for return; or
- ii. Any services terminated, or cancelled, or where any price adjustment is allowed, but shall deliver promptly to Cayman National a Credit Voucher evidencing such refund or adjustment. Merchant shall deliver to Cardholder a true copy of each applicable Credit Voucher or suitable receipt completed in order to show the date of transaction and the amount of the credit given.

k. Sublet, assign, pledge or transfer the POS Terminals or other equipment without Cayman National's prior consent in writing.

l. Permit persons other than Cayman National's authorized employees or agents to program, adjust, repair or otherwise maintain the POS Terminals supplied by Cayman National.

m. Provide to any third party, except to the Merchant's accountants or lawyers or under compulsion of law, any Card account information.

n. Engage in acceptance practices or procedures that discriminate or discourage the use of Visa International, MasterCard Worldwide and Discover® Network Cards in favour of any other competing Card brand that the Merchant also accepts, or do or take any action that contravenes any of the rules or regulations, including operating regulations, of any of the relevant Card Associations, copies of which are available upon request.

o. Transport the POS terminal and/or manual imprinter provided by Cayman National to process transactions outside of the Cayman Islands.

p. Force through any sale that received a declined response to an authorization request.

5. Chargebacks & Credits

a. Cayman National may charge back to the Merchant any transaction amount (called a “chargeback”), which the Card issuing financial institution initiates with respect to a Sales Slip, within the time frames permitted by the Association rules, regulations, or applicable laws. Such chargebacks can include but will not be limited to the following types:

- i. Card transactions which have not received an authorization as required in section 4. d above;
- ii. The Sales Slip is unsigned by the Cardholder;
- iii. A stolen Card used fraudulently at the Merchant’s business, if the signature on the Card does not match the signature on the sales slip;
- iv. The Sales Slip was not delivered to Cayman National promptly as required in section 4. h above;
- v. A transaction in which the Card was not swiped through the POS Terminal and for which no manual imprint was obtained as evidence that the Card was presented for the transaction;
- vi. Where the Cardholder has disputed the transaction with the Card issuing financial institution;
- vii. The Sales Slip does not contain the required information as stated in section 4. f above;
- viii. Non-compliance with any requirement under sections 4. and 4.1 **Merchant’s Obligations** above.

b. If the Merchant fails to provide Cayman National with any requested Sales Slip copy within the time frames permitted, or if the provided Sales Slip copy is illegible, the Merchant shall be obligated to pay the disputed amount as provided in section 4. m above. Chargebacks for non-receipt of Sales Slips cannot be reversed and the Merchant will lose its rights under the Card Associations’ rules and regulations.

c. Should a Merchant’s percentage and/or number of chargebacks exceed the chargeback thresholds defined by the Card Associations, the Merchant may be subjected to penalties and/or possible termination of Service.

d. Should the Merchant request that a chargeback be submitted to the applicable Card Association for arbitration or compliance, then the Merchant agrees to pay all fees and filing costs.

e. The Merchant will be obligated to pay to Cayman National the amounts for any credits to Cardholders that are delivered to Cayman National either by paper voucher or electronically via the POS Terminal. If

funds held are insufficient to cover chargebacks and adjustments, the Merchant agrees to pay Cayman National promptly for any shortfalls upon request.

f. The Merchant agrees to allow Cayman National to hold sufficient funds as Cayman National deems appropriate where the Merchant’s chargeback ratio has reached or exceeded 1% of the total sales volume, or where the Merchant’s business is in an industry which in Cayman National’s view has a high rate of chargebacks.

6. Cayman National Warranties & Disclaimers

a. Cayman National will endeavour to ensure continuity of the Service but cannot guarantee that the Service will always be available to process transactions during specified times, and shall not be liable for any loss of business or any consequential damages arising out of the Service not being available.

b. Cayman National makes no representation as to the operation or fitness for any particular purpose of any POS Terminals or other equipment supplied to the Merchant.

c. Cayman National reserves the right to decline payment for any transaction that has been determined to be illegal.

d. Cayman National reserves the right to suspend or cancel any portion of the Service, at any time, without prior notice.

e. Cayman National reserves the right to make modifications to the Service, at any time, without prior notice; including, but not limited to, access procedures, commands, and menu formats. All modifications made to the Service will be deemed an amendment to this Agreement and accepted by the Merchant.

7. Merchant Warranties and Agreements

The Merchant warrants and agrees that no set-offs or counterclaims of any kind shall exist in favour of any of its customers against it that may be asserted in defence of an action to enforce payment against such customer for goods and services purchased through the use of a Card.

8. Amendments

Cayman National may from time to time amend this Agreement by giving 30 days notice to the Merchant in writing. Continuing to use the Service after the amendment’s effective date shall constitute the Merchant’s acceptance of the amendment.

9. Termination

a. This Agreement shall become effective from the date that the Merchant’s access to the Service has been activated and shall remain in force unless either party terminates it by giving 30 days prior written notice to the other. In the event of termination of this Agreement, Cayman National will disable the Merchant’s access to the Service.

b. Cayman National may terminate this Agreement immediately if the Merchant becomes bankrupt or is in breach of the Card Associations' rules and regulations, commits fraudulent activity, knowingly processes illegal transactions, becomes insolvent or Cayman National deems itself to lack confidence with respect to the Merchant's business.

c. Cayman National also reserves the right to immediately terminate this Agreement for any of the following:

- i. Non-performance of obligations;
- ii. Breach of any aspect of this Agreement;
- iii. Any substantial or unresolved complaints; or
- iv. Acting in bad faith with respect to the public.

d. In the event of termination, the Merchant agrees to return all equipment, forms and other material containing Cayman National's name or logo without delay.

Alternatively, at Cayman National's option, Cayman National employees or agents may enter the premises where the POS Terminal(s) and forms or other equipment is located and take possession of said POS Terminal(s) and forms and/or other equipment during business hours at the Merchant's expense.

e. The obligation of both parties for transactions completed on or prior to the termination date shall continue after termination until completed, including chargebacks, adjustments and processing charges received after termination.

Chargebacks and adjustments may be processed up to 120 days after the transaction date. Cayman National reserves the right to hold sufficient funds, equivalent to six (6) months worth of Merchant chargebacks and adjustment volume, be maintained in an interest bearing account at Cayman National for six (6) months after termination to allow for processing of potential chargebacks and adjustments.

10. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the Cayman Islands and the Merchant hereby submits to the jurisdiction of the courts of the Cayman Islands on any matter relating to this Agreement.

11. Force Majeure

Notwithstanding anything else contained in this Agreement, the obligations of each party under this Agreement shall be suspended during the period and to the extent that such party is prevented or hindered from complying therewith by any cause preventing or delaying the performance by a party of its obligations hereunder arising from acts, events, omissions or other circumstances beyond its reasonable control

including, but not limited to acts of God, acts of governmental authorities, strikes, war, riot and any other causes of such nature (including the Service being suspended or the Service being unavailable by reason of Cayman National being unable to provide authorization services and/or by reason of the failure of any other person to provide goods or services including telecommunication services).

In the event of either party being so prevented or hindered, such party shall give notice of suspension as soon as possible to the other party stating the date and extent of such suspension and the cause thereof. Any party whose obligations have been suspended as aforesaid shall resume the performance of such obligations as soon as reasonably possible after the removal of the cause and shall so notify the other party. In the event that such cause continues for more than 6 months, either party may terminate this Agreement without further liability to the other on 30 days prior written notice.

**CAYMAN NATIONAL BANK LTD.
DISCLOSURE STATEMENT**

General: This Disclosure Statement applies to the Merchant Agreement with Cayman National.

Notification of Changes: Cayman National will notify the Merchant of changes in discount rates, service fees and other operating conditions set out in this Disclosure Statement for the Merchant Agreement as outlined below:

- i. By written notice displayed in the Branches,
- ii. By written messages on the Merchant's Account statement, and/or
- iii. By written notices on its website.

Currency of Payment: Unless otherwise stated in this Disclosure Statement, the service fees and discount rate that apply to a Merchant Account are payable in USD (U.S. Dollars) or KYD (C.I. Dollars).

Problems and Concerns: If the Merchant has a complaint about the Agreement or the disclosure or manner of calculating the discount rate in respect of the Merchant Account, the Merchant may write to: the SVP Card Services, Cayman National Bank Ltd. P.O. Box 1097, Grand Cayman KY1-1102, Cayman Islands.