

Please read these Terms and Conditions ("Agreement") carefully before using the GBTI Mastercard Online Portal ("Service") provided by Guyana Bank for Trade and Industry ("Bank"). The Service facilitates a login for the viewing of your Mastercard Account, along with any GBTI issued Mastercard assign to such. By accessing or using the Service, you agree to be bound by these terms. If you do not agree with any part of these terms, you may not use the Service.

### **1. Acceptance of Terms**

By accessing and using the GBTI Mastercard Online Portal, you acknowledge and agree to abide by these Terms and Conditions, as well as any applicable laws and regulations.

### **2. Eligibility**

To use the Service, you must have a valid Credit Mastercard issued by Guyana Bank for Trade and Industry.

### **3. Account Access and Security**

You are responsible for maintaining the confidentiality of your account information and password associated with the Service. You agree not to share your login credentials with anyone else. You are solely responsible for any activity that occurs under your account. The Bank suggest that you 'log on' using secure areas of our website and advise that you 'log out' when completed. Secure areas refer to accessing the GBTI Mastercard Online Portal by clicking on links, icons or buttons found on the Bank's website, either its homepage or any other Mastercard related page of the website. Avoid accessing the online portal via links sent in emails, SMS or online shopping sites. For your protection, the session on the portal expires after a period has passed where there are no online activities. In such cases, you will be automatically logged out.

### **4. Service Availability**

The Bank strives to provide uninterrupted access to the GBTI Mastercard Online Portal page. The User is responsible for ensuring their device(s) is connected to the internet to access the Service. However, the Bank does not guarantee continuous availability and reserves the right to modify, suspend, or discontinue the Service at any time without notice. The Bank shall not be liable for the disruption, disconnection or slowness of the Service due to internet or server connection related issues outside the Bank's control or the control of its Service Provider. Your online activities can be affected by the software you are using, therefore, regularly check for software updates on your device and your browser provider.

### **5. Electronic Alerts**

Electronic Email/SMS Alerts refers to notifications provided by the Bank when your Mastercard is used. The details conveyed in Electronic Alerts is provided solely for informational purposes, the convenience of the User, and in some instances for the cardholder's reconciliation. Alerts, and the receipt/non-receipt of such, does not act as a form of authorization or approval. The Bank will not be held liable for any failure to convey in a timely manner, Alerts whether caused by the Bank or by conditions outside the Bank's control. Non-delivery of Alerts does not excuse the User from their obligations such as, but not limited to, late payments, interest, exceeding credit limit fee etc.

***The Bank strongly advises that if you receive alerts for transactions which were not executed by you or have seen strange transactions on your monthly statement, that you login to access the Service and block your card. Alternatively, the User can contact the Bank Mastercard Support team.***

## **6. Submissions**

The activities submitted within GBTI Mastercard Online Portal is considered valid and authorized by the User. These include, but not limited to, blocking of card, pinning of card, changing of password, username etc. The User is responsible for carefully scrutinizing transactions/activities before submission since some submissions cannot be reverted without Bank intervention. The Bank is not liable for inadvertent submissions by the User neither at fault if features or activities fails to submit as a result of failure to connect to its Service Provider or Servers. The activities of GBTI Mastercard Online Portal are separate, and independent, of any personal Current or Savings account held at the Bank.

## **7. Usage Guidelines**

You agree to use the Service only for lawful purposes and in compliance with all applicable laws and regulations. You shall not use the Service to engage in any illegal or unauthorized activities.

## **8. Privacy and Data Security**

The Bank takes privacy and data security seriously. Your use of the Service is subject to the Bank's Privacy Policy, which outlines how your personal information is collected, used, and protected. By using the Service, you consent to the collection, processing, and storage of your data as outlined in the Privacy Policy. GBTI Mastercard Online Portal uses cookies to ensure your security is maintained during your transactional session.

## **9. Third Party**

The Bank may use Third Party Service Providers for the Services and that such Providers, will not be obligated, to provide direct support in respect of complaints, inquiries or other issues relating to the use of the Service. However, The Third Party Service Provider can direct you to the relevant parties that can provide such support.

## **10. Intellectual Property**

The content and materials available through the GBTI Mastercard Online Portal page are owned by the Bank and are protected by intellectual property laws. You may not modify, reproduce, distribute, or create derivative works based on this content without the Bank's explicit permission.

## **11. Limitation of Liability**

The Bank shall not be liable for any damages, losses, or liabilities arising out of your use of the Service. The Bank is not responsible for any unauthorized access to your account or any unauthorized transactions made using the Service.

## **12. Indemnification**

You agree to indemnify and hold the Bank harmless from any claims, damages, liabilities, and expenses arising out of your use of the Service, your violation of these Terms and Conditions, or your infringement of any rights of a third party.

## **13. Changes to Terms**

The Bank reserves the right to update or modify these Terms and Conditions at any time without notice. It is your responsibility to review these terms periodically. Continued use of the Service after any changes to the terms constitutes your acceptance of those changes.

## **14. Discrepancies in Transactions and Amounts**

Where a discrepancy exists between the cardholder statement and the Service, the Cardholder Statement shall be considered accurate unless the Bank indicates otherwise.

## **15. Governing Law**

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Cooperative Republic of Guyana. Any disputes arising under these terms shall be subject to the exclusive jurisdiction of the courts in Guyana.

By using the GBTI Mastercard Online Portal, you agree to these Terms and Conditions. If you do not agree to these terms, please refrain from using the Service.

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For questions or concerns regarding these Terms and Conditions, please contact Guyana Bank for Trade and Industry Mastercard Support team on +592 231-4391 or email the Bank at [mastercards@gtibank.com](mailto:mastercards@gtibank.com) or [cardcentre@gtibank.com](mailto:cardcentre@gtibank.com)

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