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 may at any time amend, vary, supplement, replace or withdraw any term or condition of this Agreement or the services associated with this Card (alongside their corresponding terms and conditions), including any rates, fees, products, services, benefits or operating conditions applicable to any Account or service.

The Bank may also introduce new terms or conditions in respect of any existing or new product or service.

The Bank shall give notice of any such amendment, variation or change by secure electronic message, email, SMS, hand delivery, courier, post, or any other direct written method it reasonably considers appropriate.

Publication on the Bank's website, display at branches or automated banking machines may be used for general notices or changes affecting classes of customers but shall not be the sole method for notifying an individualized suspension, restriction or termination unless direct notice is impossible, disproportionate, unlawful or would prejudice security or an investigation.

If there are multiple cardholders, you all concur that we may send notifications solely to the Primary Cardholder. Notification given to the Primary Cardholder will be regarded as notification given to all cardholders, including any Secondary Cardholders. As a Secondary Cardholder, you agree that all notifications provided to the Primary Cardholder are considered received by you when the Primary Cardholder obtains them. As the Primary Cardholder, you also agree to furnish a copy of all notifications you receive from us to all Secondary Cardholders.

Where the Bank acts without prior notice, it shall give written notice of the action taken as soon as reasonably practicable unless notice, or fuller details, would be unlawful, would prejudice the prevention or detection of crime, an investigation, sanctions screening, security, or would breach confidentiality owed to any authority, correspondent bank or third party.

The Cardholder's continued use of the Account following any notice or amendment shall constitute acceptance of such notice or amendment, to the extent permitted by law. If the Cardholder does not accept a material adverse change, the Cardholder may close the affected Account or stop using the affected Service before the effective date, subject to payment of all accrued and outstanding obligations.

In exercising its rights and discretion under this clause, the Bank agrees to act in good faith, for a proper purpose connected to its legitimate business, legal, regulatory, safety, operational or risk-management interests, and on the basis of a case-specific assessment of information it reasonably considers relevant. The Bank is not required to disclose internal analyses, watch-list logic, third-party information, confidential reports or detailed reasons where disclosure would be unlawful or would prejudice the prevention or detection of crime, an investigation, sanctions screening, security, or any duty of confidentiality owed by the Bank.

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@gbtibank.com or cardcentre@gbtibank.com

Guyana Bank for Trade and Industry | High and Young Street, Kingston, Georgetown | https://www.gbtibank.com/ | +592 231-4391/ +592 226 8430-9