

RF Black Card Features & Benefits Guide





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LEE M. CARDHOLDER



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Welcome To More

Your RF Black Mastercard® provides you with exceptional service and exclusive benefits to help you do more with your time. Exclusively available for RF clients, the RF Black Card includes the following VIP services and experiences:



No international transaction fees



Access to over 850 VIP airport lounges



Special offers at over 1,000 luxury hotels and resorts



Enhanced Rewards



24/7 Luxury Card Concierge



Safety and protection with features like spending alerts



\$15,000 minimum credit limit

Take a moment to go through this guide as the RF Black Mastercard Credit Card is now yours to explore.



More Privileges

Infinite possibilities await you with comprehensive, personalized assistance anytime, anywhere. The RF Black card takes service to another level for clients with discerning tastes. These complimentary services include:

MasterCard® Concierge Service

Provides personal assistance all day every day to fulfill every cardholder request resourcefully, efficiently and often, with a little touch of magic. We provide global and local service, allowing us to offer all types of assistance, tailored to each cardholder's specific needs, with restaurant reservations, special experiences arrangements, entertainment information and booking, and referrals, among others.

Personal Travel Advisor

A dedicated advisor to assist with travel plans, recommendations, and global privileges.

Enhanced Rewards

Enjoy the finer things with exclusive perks from local partners. Ask your RF Representative to find out how.



More Travel

Your world is without borders and the **RF Black Card** is your passport to the finer side of air travel. Designed to be the ideal travel companion, our card comes with a wide offering of related benefits.

Mastercard® Travel Benefits

Upgrades, discounts, credits and/or elite status across air travel, private jets, cruise lines, car rentals, tours, chauffeured cars, and more than 1,000 luxury hotel and resort properties.

Mastercard® Airport Experience

Escape the bustle of normal airport terminals and enjoy VIP privileges in 850+ airport lounges worldwide while you await your flight.

Boingo Wi-Fi

Global access to over 1 million hotspots with connection 4x faster than global average broadband speeds. Hotspots include a network of airports, hotels, restaurants, arenas, stadiums, transportation hubs, and in-flight.

Mastercard® Travel Protection

Includes emergency medical insurance, rental car collision damage waiver, worldwide travel accident insurance, trip delay protection, trip cancellation insurance, and lost/damaged luggage and delayed coverage.



More Peace Of Mind

You can travel and buy with confidence and peace of mind knowing you have access to a variety of benefits to make your trip more pleasant and your shopping more secure.

No International Transaction fee

No matter where you're traveling, feel free to use your RF Black card without incurring foreign transaction fees. Fees are waived for each international purchase transaction conducted outside of The Bahamas.

Spending Alerts

Real-time transaction alerts sent to your mobile phone, giving you the ability to track any purchase above a minimum amount of your choosing.

MasterCard Global Service

Provides emergency card-related assistance, anytime, anywhere, via one toll-free phone call.

Retail Protection (in select markets)

Includes purchase protection up to \$20,000 per year and extended warranty.

Personal Protection

Includes ATM robbery protection up to \$3,000 per year and fraud protection for Debit only.



Contactless Technology

A faster way to pay

Your RF Black card comes with contactless technology giving you a convenient way to pay. Simply hold your card against the contactless terminal to pay for purchases of \$100 or less at participating merchants. Once approved, you're on your way.

Interest Rates & Fees

Interest rate on purchases	16% p.a.
Interest rate on cash advances	16% p.a.
Interest rate on standard balance transfers	16% p.a.
ATM Cash withdrawals	\$10 or 3% ¹
Total annual fee	\$0
Minimum credit limit	\$15,000
Additional cardholders	Up to 5

¹ Whichever is higher.

Cardholder Agreement
RF HOLDINGS LIMITED

This document constitutes the agreement between you and RF Holdings Limited regarding the Card and the Card Account.

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

"RF" "we" "us" and "our" means RF Holdings Limited; as the issuer of the Card or Additional Card.

"Card" means the credit card issued by RF Holdings Limited to the Principal Cardholder and, where the context allows, it also means the Additional Card(s) issued to any Additional Cardholder(s) and such credit card(s) shall bear the number of the Card Account

"Card Account" means the account maintained at RF in the name of the principal Cardholder for the purpose of recording transactions arising out of the use of the Card.

"Additional Card" means any additional card issued by RF to an Additional Cardholder at your request; the transactions resulting there from shall be recorded on the Card Account.

"Additional Cardholder" means any person to whom RF has issued, at your request, an Additional Card bearing the number of the Card Account.

"You" and "Principal Cardholder" means the person described in the application for the Card as the Principal Cardholder and the person in whose name the Card Account is established. "Your" refers to the Principal Cardholder.

Upon filing an application with RF for the issue of a Card you are deemed to accept the terms and conditions of the Agreement and by using the Card or if provided with a renewal or replacement Card (s) you shall have agreed to the terms and conditions hereof. You must sign the Card before it is used but failure to do so will not release you from any of the conditions of this Agreement.

HOW TO USE THE CARD: You agree to activate each card upon receipt before commencing any Card use. You agree not to use the Card prior to any validation date or after the expiry date embossed on the Card. If the Card is used you agree to pay any debt incurred. You may use the Card wherever it is accepted to buy goods or purchase services ("Purchases"). You may also obtain loans ("Cash Advances") from any financial institution or person or Automatic Teller Machine that accepts the Card.

ADDITIONAL CARDS: At RF's sole discretion we may issue an Additional Card to an Additional Cardholder nominated by you and you will be responsible to RF for all Purchases and Cash Advances made by an Additional Cardholder. If an Additional Card is issued on the Card Account and you subsequently wish to cancel such Additional Card you must notify our Bank in writing at the address shown on the back of your last monthly statement and until we receive such notification of such cancellation you shall be responsible for all Purchases and Cash Advances made by the Additional Cardholder and in any event you shall be responsible for the use of such Additional Card to the same extent as provided below in the section marked "LOST, STOLEN OR MISUSED". At the time you notify us of cancellation of any such Additional Card you must cut the Additional Card in half and return it to our Bank with your written notice

OTHERS USING YOUR ACCOUNT: The Card and the Card Account is for your use only and should not be used by others. In the event that you authorize anyone to use the Card and/or the Card Account you shall be required to pay for all Purchases made, and Cash Advances arranged by such person or persons whether or not you notify us of such use. If an Additional Card is used, you shall be responsible for all Purchases and Cash Advances made by the Additional Cardholder or any person authorized by the Additional Cardholder.

CREDIT LIMIT: You will be advised of the assigned Credit Limit when you receive the Card. This credit limit will also appear on the monthly Credit Card Statement. The total amount of Purchases and/or Cash Advances outstanding at any time together with all charges we make against the Card Account as provided in this Agreement, must not be more than your credit limit. We reserve the right to change your credit limit from time to time and we shall notify you if we do so.

REPAYMENT: When the Card is used for Purchases or Cash Advances, you shall be responsible for paying and you hereby promise to pay to us the total amount of the Purchases and/or Cash Advances and any other charges made against the Card Account plus finance charges, if any, as provided under the section entitled "FINANCE CHARGES ON PURCHASES AND CASH ADVANCES" below. You may pay the debt incurred by the Payment Due Date on the monthly statement as follows:

- a) In full
- or
- b) By a part payment equal to the minimum payment required as stipulated in the monthly statement. The minimum payment each month will be 5% of your new balance or \$500.00 whichever is the greatest, plus any past due amount and debt exceeding the credit limit. If the new balance on the Card Account is less than \$500.00, the entire balance must be paid. The minimum payment will be rounded to the next whole dollar
- c) By any payment greater than (b)

If we receive your payment with a payment stub, at the address indicated on the back of your statement by 4:00 p.m. Monday through Friday (excluding Public Holidays), we shall credit it to the Card Account the same day; if your payment is received later in the day, it will be credited to the Card Account the next business day. If your payment is made by cheque or other instrument drawn on a bank outside the Bahamas Islands, we reserve the right to send the cheque or other instrument for collection and we shall only credit the Card Account with the proceeds thereof, upon receipt by RF of payment of the cheque or other instrument.

FINANCE CHARGES ON PURCHASES AND CASH ADVANCES: We assess Finance Charges upon your statement closing date, based on your average daily balances of Purchases and/or Cash Advances. No Finance Charges will be assessed on any new Purchases if they are paid for in full by the payment due date shown on your statement and if your previous balance was paid in full by the statement closing date. Otherwise, Finance Charges will be assessed on any new

Purchase from the payment due date following the date the new payment was posted to the Card Account. Finance Charges will be assessed on Cash Advances beginning on the date each of the Cash Advances is made. We calculate the Finance Charges on the Card Account by applying the periodic rate to the average daily balance on the Card Account during the billing cycle, including new transactions. To get the average daily balance we take the beginning balance of the Card Account each day during the billing cycle, add any new Purchases or Cash Advances posted or made that day, and subtract any payment(s) or credits made that day and unpaid Finance Charges outstanding that day. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

ACCOUNT FEES: We assess an Annual Membership Fee for each year, whether or not the Card and/or the Card Account is used during that year. The annual Membership Fee will be charged on each anniversary date of the opening of the Card Account or on each anniversary date of the initial charging of the Annual Membership Fee. If you decide to cancel the Card Account, you must notify us within 30 days from the closing date of the first billing statement which reflected the Annual Membership Fee for us to refund this Annual Membership Fee and cancel the Card Account. Otherwise this Annual Membership Fee is not refundable. We also assess an Annual Fee for each Additional Card whether or not such Additional Card is used during that year. The annual Additional Card Fee will be charged on each anniversary date of the opening of the Card Account or on each anniversary date of the initial charging of the annual Membership Fee. If you decide to cancel the Additional Card, you must notify us within thirty (30) days from the closing date of the first billing statement which reflected the Additional Card Fee for us to refund this Additional Card Fee. Otherwise this Additional Card Fee is not refundable. It will be necessary for RF to provide you with a new Card Account and a new Card if the Card or any Additional Cards are lost. If any new balance shown on your monthly statement exceeds your credit limit, we will assess an over-limit fee as outline in the fee guide sent with your card. If your payment cheque is returned unpaid for any reason, we will charge the Card Account a Returned Cheque Fee for each returned cheque as outline in the fee guide sent with your card. If payment is late we will charge a Late-payment fee as outline in the fee guide sent with your card and may at our discretion charge a higher interest rate on the overdue amount until such time as the account has been maintained in good standing.

SECURITY, INTEREST AND SET-OFF: Your indebtedness on the Card Account is subject to set-off by us against any other account that you have with RF or any other assets that we hold for you.

COLLECTION COSTS: If you are in default of any of these terms and conditions you shall be responsible for payment of all RF's collection and court costs including reasonable attorney's fees.

REASONS FOR REQUIRING IMMEDIATE PAYMENT: You shall be in default under this Agreement and we may require immediate payment of all amounts owed by you if:

- you fail to make any required payment by the due date;
- the outstanding balance on the Card Account at any time exceeds your credit limit;
- you fail to abide by any other terms of this agreement
- you make any false or misleading statements on your application for the Card and the Card Account;
- you default in the payment of any other of your obligations owed to RF
- you die, become insolvent or become the subject of bankruptcy proceedings;
- or
- your property is seized by garnishment, attachment or any other process by any creditor.

RF's failure to exercise any of its rights when you default or the giving of time shall not be a waiver of RF's rights and shall not mean that we shall be unable to use those rights upon later defaults. If you default under this Agreement, we may, in addition to our rights under the section marked "termination" below, take the following actions;

- fix the minimum payment at the existing or a new percentage of the outstanding balance on the Card Account at the time of default or a specified dollar amount, even if greater than the amount previously in effect. Your future minimum payments will then be fixed at that amount until the Card Account has been paid in full.
- require that you cut each Card in half and return each of them to us.

REFUSAL TO HONOUR THE CARD: We shall not be liable in any way for any refusal whatsoever to honor the Card or for any withdrawal, cancellation or retention of any Card by us, by any other financial institution, by any Automatic Teller Machine or by any seller of goods or services.

TERMINATION: We may suspend or terminate this Agreement or your rights to obtain credit through the use of the Card and the Card Account at any time for any reason with or without notice to you. You may terminate this Agreement at any time by notifying RF that you are canceling the Card Account and by cutting in half and returning each current Card issued, with respect to the card Account, EXCEPT as provided under the section marked "CHANGING TERMS OF AGREEMENT" below, any suspension or termination, by you or by us, shall not alter your obligation to pay the outstanding balance due on the Card Account in full in accordance with the terms of this Agreement.

CHANGING TERMS OF AGREEMENT: We shall be entitled to change any of the terms of this Agreement at any time. If we change the terms we shall mail a notice of the change, if notice is required by law, at least 15 days before the effective date of the change. The changes will apply to all unpaid balances on the Card Account. You can avoid the new terms if you cut in half and return each current Card issued, pay the unpaid balance in full and make no further charges to the Card Account. You must complete such action prior to the date the new terms go into effect.

PRODUCTS: Based on the product offer, you understand that all services available with the Card may be governed by separate agreements, terms or authorizations by which you agree to be bound.

OTHER CARDHOLDER SERVICES: You understand that optional services may be available to you at an additional cost. You also understand that firms independent of RF supply some of these services and that RF shall not have any responsibility or liability with respect to such services. To the extent that we may provide any other cardholder services and products, any such services and products shall be subjected to modification or discontinuance by us, at any time, without notice.

LOST, STOLEN OR MISUSED CARD: If the Card is lost or stolen, the Cardholder will immediately give notice thereof to Fidelity Bank in The Bahamas by telephone (242) 356-7764, or USA & Canada (800)-307-7309, or collect at (636)-722-8883 or such other number than may be advised to the Cardholder. Such notice must be confirmed in writing forthwith. The Cardholder assumes full responsibility for the Card and its use until the Card is surrendered or RF is notified in writing of its loss and theft.

You must confirm any such call in writing within seven (7) days quoting the Card Account number to Fidelity Bank, Card Services, 51 Frederick Street, P.O. Box N 4853, Nassau Bahamas. If the Card is misused without your permission you will be liable for all losses to us which are incurred prior to notifying us, as described above. You are required to give us and any person acting on our behalf all assistance in the investigation, and all available information as to the circumstances of the loss, theft or possible misuse of the Card or the Card Account and you are required to take all reasonable steps to assist us to recover the Card and reduce the losses. You hereby consent to the disclosure to third parties of such information as is relevant concerning the Card and the Card Account in connection with such loss, theft or possible misuse of the Card.

COMPROMISED CARDS: You understand that as a security measure, RF may block your credit card at any time without prior notification if we detect any suspicious account activity. In addition, transactions may be blocked if your credit card or account data is deemed at risk or unauthorized use or compromise. Should any such instances occur, RF will attempt to contact you. However, if you experience service interruption please contact our Card Service Centre for immediate assistance.

CHANGE OF ADDRESS OR CONTACT NUMBERS: As the Primary Cardholder, you will give us prompt written notice of any change in your mailing and/or residential address as well as any changes in your contact telephone numbers.

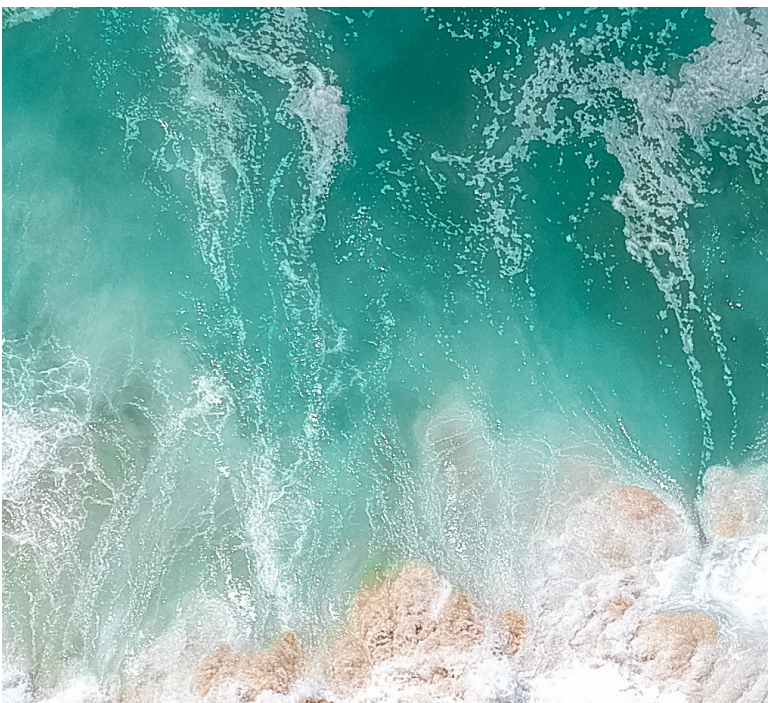
REQUEST FOR CREDIT OVER YOUR CREDIT LIMIT: If you request credit in any form which, if granted, would result in your total outstanding balance, including authorized Purchases not yet posted to the Card Account, being more than your credit limit (whether or not the balance before the request was more than the credit limit), we may;

- grant the request and increase your credit limit
- grant the request but without increasing your credit limit in which case the excess over your credit limit will be payable upon the next payment due date;
or
- refuse to grant the request.

If we have previously granted requests for credit over your credit limit, it does not mean that we shall grant further over-limit requests. If we grant an over-limit request, we shall assess the over-limit fees provided for under "Other Charges".

CREDIT INVESTIGATION AND DISCLOSURE: We shall be entitled to investigate your credit, employment and income upon receiving your application for a Card and/or an Additional Card and at any time thereafter. We shall be entitled to verify your credit references. We shall be entitled to report the way you maintain the Card Account to credit reporting agencies, to our affiliates, to other interested parties and when required by legal process. You hereby fully consent to the above.

GOVERNING LAWS: This Agreement is made in the Commonwealth of The Bahamas ("The Bahamas"). It is governed by the laws of The Bahamas and you hereby submit to the jurisdiction of the Courts of The Bahamas.



Explore

Learn about all the benefits that come with your new card: **www.rfgroup.com**

Contacts

Mastercard® travel rewards:

<https://mtr.mastercardservices.com/en>

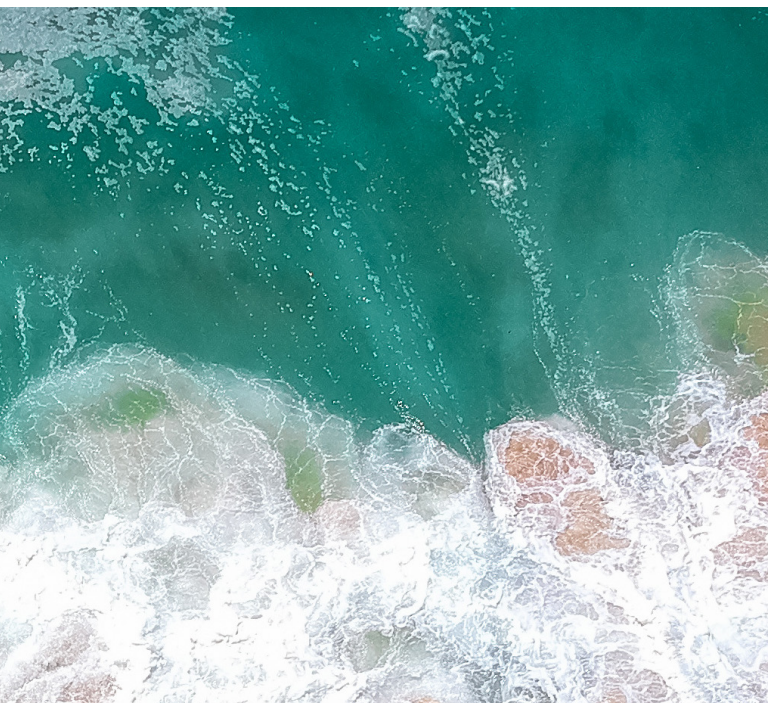
Mastercard® Global Service (toll free):

1-800-307-7309

Assistance for lost or stolen Credit Cards and customer service queries available 24-hours:

Phone: 1-242-356-7764

Email: cards@fidelitybahamas.com



The Bahamas
RF House,
East Hill Street,
Nassau, Bahamas
Phone: 242-603-6000

Cayman
3rd Floor, Fidelity Financial Centre,
1 Gecko Link,
George Town, Grand Cayman KY1-1104
Cayman Islands, British West Indies
Phone: 345-746-6010
Fax: 345-949-6064

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