



Your
NCB Visa
Debit with
Rewards



NATIONAL COMMERCIAL BANK

4263 0000 0000 0000

VISA DEBIT

CONVENIENCE REDEFINED

Your NCB Visa Debit card allows you the flexibility to make purchases online or anywhere that Visa is accepted both home or abroad. Use your NCB Visa Debit card for purchases directly from your bank account and enjoy the benefits that the card offers while doing the things you love.



TAP & PAY or **CHIP & PIN** for purchases when home or abroad



Book flights, hotels and car rentals on **ncbmiles.com** and earn rewards



Universal NCB Miles rewards redemption wherever Visa is accepted*



Shop online with complete confidence



Access to your accounts 24/7



Price Protection on purchases up to US\$200

Use your card for everyday transactions including:



Travel



Groceries



Gas



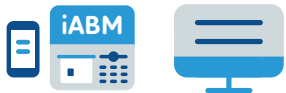
Restaurants



Utilities

*This feature may not be available at all merchants or in all territories.

IT'S TIME TO ACTIVATE YOUR CARD



STEP 1

Simply use any **NCB iABM** in-branch, visit our website, jncb.com/activate, or call **876-936-4222** and follow the prompts.



STEP 2

Select your 4-digit Personal Identification Number (PIN). Ensure that the PIN you select is easy for you to remember but cannot be easily guessed by others.



STEP 3

Congratulations! Your card has now been successfully activated and is **ready** for use.

RECEIVE REAL REWARDS WITH YOUR NCB VISA DEBIT CARD

With your NCB Visa Debit card, you will get access to the NCB Miles portal that provides convenient and unparalleled access to rewards. Register and use the NCB Miles portal at **ncbmiles.com** to book flights, hotels and car rentals all while earning rewards. You can also download the Mobile App by searching for **NCB Miles** in the Apple Store or Google Play Store.



With NCB Miles receive lots of awesome incentives!

- Access to extensive redemption opportunities
- Use your NCB Miles rewards at over 46 million merchants worldwide, online and in-store wherever Visa is accepted*.
- Up to US\$500 in compensation for flight or luggage delay
- Up to US\$50,000 for medical emergencies
- Receive compensation for lost luggage or damage to luggage
- Modify your booking or make cancellation without extra fees

*This feature may not be available at all merchants or in all territories.



ENJOY BENEFITS WHEREVER YOUR CARD TAKES YOU

NCB Miles access is not the only reason to use your NCB Visa Debit card for all your card purchases. The card gives you access to exceptional benefits designed to save you money!

Here's what you will enjoy:

- Emergency Cash Disbursements
- Price protection on purchases up to US\$200
- Guaranteed acceptance at millions of retailers worldwide

Emergency Cash Disbursement

If your card is lost or stolen, you can receive a replacement card in case of an emergency. The Visa Assistance Centre will make its best efforts to get you a card as soon as possible, wherever you are.

Price Protection

Get the best price available on all purchases that you make with your NCB Visa Debit card. If you find a lower price for an item you purchased (same manufacturer and model) within 30 days of your purchase, you will be refunded the difference up to US\$200.

For full information on your Visa Benefits, please visit:

www.visa.com/benefitsportal or call the Visa Assistance Centre at **800-396-9665**. If you experience difficulties using any of the toll-free numbers, call collect from anywhere in the world: **410-902-8022**.



USING YOUR NCB VISA DEBIT CARD

Use your NCB Visa Debit card both locally and internationally at Point of Sale (POS) machines, Online and or at the ABM; and enjoy the security and convenience of doing your transactions faster and more securely.

POINT OF SALE (POS) METHODS

Tap & Go)))

When you see the PayWave sign on the terminal, just wave your card over the reader. Your card will never have to leave your hand, it's the secure way.



**STEP 1: LOOK
FOR CONTACTLESS
SYMBOL AT CHECKOUT**



**STEP 2: TAP
YOUR CARD ON THE
MACHINE**



**STEP 3: GO
PAYMENT
DONE**

Some terminals may still require the Chip & PIN method to process transactions. You will be required to insert your card into the reader. If the merchant terminal is not EMV-enabled, you will be asked to Swipe & Sign. Both methods require you to enter your 4-digit PIN to complete your transaction.

ONLINE

Make purchases on any site that accepts Visa cards. Always check if the site is secured before you proceed with your transaction. Your Cardholder Verification Value (CVV), found at the back of your card, is usually requested to complete your transaction.

ABM

Your NCB Visa Debit card is accepted at ABMs worldwide, so you can obtain cash locally and internationally from any financial institution.

MANAGING YOUR NCB VISA DEBIT CARD

You would have indicated the chequing or saving accounts to be linked to your debit card. Upon activating the card it will be ready for use locally, internationally and online.

Additionally, up to four (4) different JMD or USD accounts can be linked to your NCB Visa Debit card at the same time. You may access your main chequing or savings account at POS machines and ABMs worldwide, as well as online.



MANAGING YOUR NCB VISA DEBIT CARD

Activate and PIN your card as soon as you receive it. You can PIN your card at the **NCB iABM in branch**, on our website at **jncb.com/activate** or by phone at **876-936-4222**. You will be required to create a unique 4-digit Personal Identification Number (PIN) before your card is available for use. When creating and using your PIN, be sure to keep in mind the following security tips:

Security Tips For Your Card

- Ensure that the envelope you receive your NCB Visa Debit card in is SEALED.
- Ensure that the 4-digit PIN that you create will be easy for you to remember. However, we recommend that you do not select your birthdate, telephone number or any other easy-to-guess combinations.
- Memorise your PIN. Do not write it down on your debit card, keep it on

your phone, computer, or in an app.

- Do not share your PIN with anyone.
- Change your PIN immediately if you think it has been compromised.
- You can change your PIN by calling **876-936-4222** or by visiting **www.jncb.com/activate**

Enhanced Protection Against Fraud

Your new NCB Visa Debit card gives you advanced security every time you shop, thanks to the power of EMV Chip and PIN technology. The chip that is embedded in your card acts as a micro-computer which stores and protects your valuable information. Each time you use your card in-store or at an ABM, a unique number will be generated. This number will change every time you use your card, making it almost impossible for your chip card to be counterfeited.

Reporting Lost or Stolen Cards

Call us immediately or visit us in branch about the loss, theft or unauthorised use of your NCB Visa Debit card and/or PIN. The telephone numbers to report the incident are as follows:

Jamaica: 888-622-3477 or 876-754-4622

USA, Canada & the English Speaking Caribbean: 1-866-622-3477

Rest of the world: 0-800-032-2973

Notice

Please note that the information contained herein is subject to change from time to time without prior notice.

Terms & Conditions and Associated Fees and Charges are available for review at **www.jncb.com** and printed copies can be provided upon request.

Contact Us:

HEAD OFFICE "THE ATRIUM"
32 Trafalgar Road,
Kingston 10

876-622-3477
www.jncb.com
info@jncb.com

NCB Visa Debit...

Redefining the way you are rewarded.