

Coinswipe Card Terms and Conditions

INTRODUCTION

By using your Coinswipe Card, you agree to comply with the regulations and laws set forth by the International Visa Center and the terms and conditions of the Joint Development Bank, which issued your card.

DEBIT CARD AGREEMENT/TERMS AND CONDITIONS

As a cardholder, you agree to adhere to the following terms governing the use of your debit card:

- You must comply with all rules and regulations established by the Bank for the use of your Card and any related electronic fund services.
- The Card remains the property of the Bank and must be returned upon request. The Card is non-transferable. Do not permit anyone else to use, borrow, or obtain your Card or Personal Identification Number (PIN). You are responsible for all transactions made by anyone who uses your Card and PIN until you notify us to cancel your Card and request a replacement.
- The Bank may refuse transactions if your Card is reported lost or stolen, has been canceled or revoked, if your account is closed, if the transaction exceeds your available balance, or if the Bank suspects unusual activity on your Account.
- The Bank reserves the right to cancel your Card, alter or remove services, or introduce new services at any time without prior notice, except as required by the Federal Electronic Funds Transfer Act.
The Bank's liability for failing to complete a transaction is limited as outlined in the "Financial Institution's Liability" section of the Electronic Fund Transfers Your Rights and Responsibilities disclosure.
- Avoid entering your PIN at any ATM that appears suspicious, has been modified, or is operating irregularly.

INTRODUCTION

The cardholder agrees to the regulations and laws of the International Visa Center and is subject to the terms and conditions of the Joint Development Bank from which the card was issued.

LIMITS AND TRANSACTIONS

Types of Debit VISA Card Transactions: You may use your Debit VISA Card to purchase goods and services in person, by phone, or online. You may also obtain cash from a participating merchant or financial institution, subject to their terms.

- **Payment Limit:** Transactions are limited to the available balance in your checking account.
- **ATM Withdrawal Limit:** The ATM withdrawal limit is \$20,000, but individual ATMs may have their own limits.

Advisory Against Illegal Use: You must not use your card for illegal gambling or other unlawful purposes. The presence of a payment card logo does not guarantee that transactions are lawful in all jurisdictions.

FEES

- **Replacement Fees:** You may be charged for replacing a lost or stolen debit card.
- **ATM Operator/Network Fees:** Using ATMs not operated by us may incur fees from the ATM operator or network. Balance inquiries at ATMs not owned by us may also result in fees, even if no funds are transferred.

UNAUTHORIZED TRANSFERS

Notify us immediately if you believe your card or PIN has been lost or stolen, or if an unauthorized electronic fund transfer has occurred. Contact us at support@Coinswipe.io to minimize potential losses.

You could lose all the funds in your account, plus any available overdraft line of credit. If you notice any unauthorized transfers on your statement, report them immediately. You will be liable for unauthorized transactions if found to be grossly negligent or fraudulent in handling your card or PIN.

ERROR RESOLUTION NOTICE

If you believe there is an error or have questions about your electronic transfers, contact us at support@Coinswipe.io as soon as possible. You must notify us within 60 days from the date of the first statement reflecting the error or issue.