

Our **Technology** **Platform** Conversion

Here's what you need to know



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We've completed the conversion to the Republic Financial Holdings Limited (RFHL) suite of technology platforms! We're happy to move forward with you fully transitioned into our system, so we can provide you with all the benefits Republic Bank has to offer.



This conversion involved a number of our products and services, including:

Credit and
debit card
portfolios



ATM
services



Point of sale
services



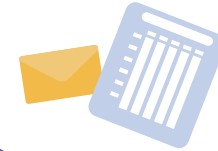
Mobile and
internet
banking



In-branch
services



Statements
and notices



This book will guide you through the changes to these products and services, and help you take the best advantage of the benefits Republic Bank brings to you. If you have any questions about our system conversion, please email us at conversion@rfhl.com or call us at: **St. Vincent** 1-784-453-4725 | **St.Kitts** 1-869-465-2265.



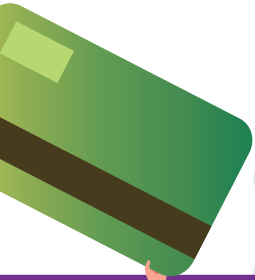
Credit CARDS



Scotialine to **Mastercard Gold**



If you have a Scotialine credit card or line of credit, you will be automatically transitioned from Scotialine to a Mastercard Gold credit card at the end of the conversion. You will have access to the same revolving line of credit, but with added benefits from the Mastercard Gold credit card suite of offerings.



You now have a new contactless credit card and, with it, a new card number, new bank account number and some adjusted features. Here's what changed and what stayed the same.



New credit card and credit card number.

If you live abroad, we'll make arrangements to get your card to you. Remember to update your online subscription and bill payment services, as well as any other service provider, with your new account information. This will help ensure a smooth and easy transition to your new card.



New billing cycle. We've simplified our credit card billing cycles so all customers will have the same statement date and payment due date. Your statements will be issued on the 20th day of each month and your payment due date will be on the 10th day of the following month. If the 20th falls on a weekend or public holiday, you'll receive your statement on the next working day and your payment due date will be 20 days later. If this due date falls on a weekend or public holiday, your payment will be due the next working day. These changes will allow us to serve you in a more timely and efficient manner.



New interest-free period.

We've extended the interest-free period on your credit card balance from 25 days to 50 days. This means you'll have longer to pay your outstanding credit card balance before interest is incurred.



International functionality.

Your new card will continue to be accepted locally and internationally, wherever you see the Mastercard symbol.



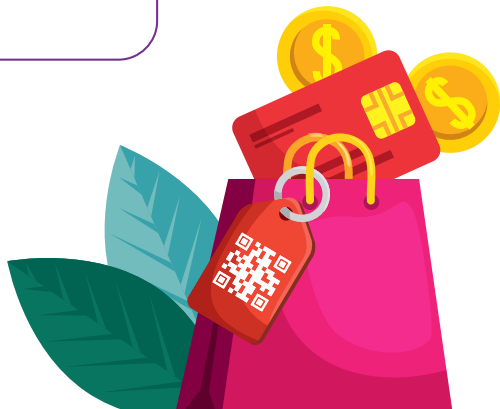
New daily purchasing limits.

Your daily maximum limit for purchases is EC\$27,000 for cards denominated in EC\$, or US\$10,000 for cards denominated in US\$.



Loyalty programme.

You'll enjoy the same rewards, including 4% cashback on all purchases at grocery stores and gas stations, 2% at drug stores and pharmacies, and 1% at all other merchants. Rewards will now be awarded quarterly and reflected on your statement. AAdvantage Mastercard cardholders will continue to earn one AAdvantage® mile for every US dollar (or equivalent currency) spent on your card and miles earned will be reflected on your statement.





New minimum payment.

Your minimum payment is now calculated using 2.77% of the outstanding balance, which is then added to your outstanding interest and any fees.

Please see table below for ease of reference.

Beginning Balance EC\$1,000.00

+Finance Charges	EC\$34.96
+Fees	EC\$65.00
+Purchases	EC\$0.00
+Cash Advances	EC\$0.00
+Misc Debits	EC\$0.00
-Credits	EC\$0.00
-Returns	EC\$0.00
-Payments	EC\$0.00

= Statement Balance EC\$1,099.96

Minimum Payment EC\$127.74

Due Date 11/09/2021



Interest rate.

If you're a credit card holder or former Scotialine (now Mastercard Gold) credit card holder with an unsecured card, your interest rate is 22%. If you're a former Scotialine credit card holder with a secured card, your interest rate is 12%.



Insurance coverage.

If you're enrolled in Credit Protection at the time of conversion, you'll automatically be enrolled in BalanceCover, which is a simplified and more cost-effective insurance programme.



Cash advance fee.

We've standardised fees to reflect existing fee structures across the Republic Group, including introducing a cash advance fee of 3.2%, or a minimum of US\$5 or EC\$15.

Minimum Payment Breakdown

Amount on Principal	EC\$27.78
+Interest	EC\$34.96
+Over Limit Amount	EC\$65.00
+Amount Past Due	EC\$0.00

= Minimum Payment EC\$127.74

The minimum payment is calculated as follows:

$$\frac{1}{36} \text{ months} \times \text{Principal} + \text{Interest} + \text{Fees}$$

$$\frac{1}{36} (2.77\%) \times \$1,000.00 + \$34.96 + \$65.00 = \$127.74$$



Tap to pay

You can use your new Republic Bank credit card, with Chip and PIN and contactless Technology, at any ATM and point of sale terminal where the Mastercard logo is displayed – locally, regionally and internationally. This includes other banks' ATMs and terminals, and their charges apply.

Your card is equipped with Tap to Pay, which allows you to make payments without using your PIN or swiping your card at any merchant where the contactless symbol is displayed. Simply tap your card once within 1 inch of the point of sale terminal to make your payment.

Contactless Parameters

EC\$135 or US\$50 per transaction. These parameters are for Republic Bank point-of-sale terminals only. Transaction limits will vary for other bank terminals, locally and internationally.

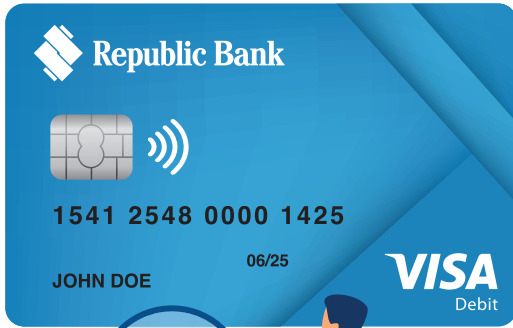




Debit CARDS



You have a new debit card, a new debit card number and a new bank account number. Your card's features haven't changed, however. Here's what you should know.



New debit card and debit card number.

If you live abroad, we'll make arrangements to get your card to you. Remember to update your online subscriptions and bill payment services, as well as any other service provider, with your new debit card information. This will help ensure a smooth and easy transition.



New account number.

Your new debit card account number will be mailed to you.



New expiration date.

Your card will expire 5 years from the date of activation.



Same PIN.

You must assign a PIN to your new card. It can either be your existing PIN or a new one.



Debit card limits.

Your debit card limits will change. These include your ATM withdrawal, point of sale and online transaction limits.

Daily Limit Parameters:

- EC\$4,000 or the US equivalent at ABMs, POS or online merchants



Where you can use your new card.

You can use your new Republic Bank Visa Debit Card, with chip and PIN technology, at any ATM and point of sale terminal where the VISA logo is displayed – locally, regionally and internationally. This includes other bank's ATMs and terminals, and their charges apply.



Your Republic Bank Visa Debit Card is equipped with Tap to Pay, which allows you to make payments without using your PIN or swiping your card, at any merchant where the contactless symbol is displayed. Simply tap your card once within 1 inch of a point of sale terminal to make your payment.

Contactless Parameters:

- EC\$135.00 or US\$50
- 5 transactions are allowed daily, before you'll be prompted to enter your PIN

Three large diamond shapes are positioned at the top of the page. From left to right, they are purple, blue, and magenta. The blue diamond is the largest and is centered.

Deposit *Products*



The change

New account number

You have a new 12-digit account number. Your existing account number will be reflected as part of this new number.



What does this mean for me?

Keep your bank records up to date, so the following payments continue to be made to and/or from your account:

- Incoming payments – salaries, international wire transfers, pension payments, etc.
- Outgoing payments – salaries (employees), payments to suppliers, utility payments, etc.

If you forget your new account number and need to make a deposit in-branch, a member of our team will help you.

**Here's what's new with
your deposit accounts.**

The change

What does this mean for me?

Customer ID

You have a unique customer ID number, which is associated with your accounts and transactions.



Save your Customer ID number to your bank records as you'll need it periodically, particularly for internet banking.

Change to 'Account Type' descriptor

The 'Account Type' descriptor (i.e. chequing or savings) has changed for some accounts.



You need to know your new Account Type to conduct internet banking, ATM and point of sale transactions.



NEED TO KNOW

Account Type

Some accounts have new names and some of the savings accounts you're familiar with are now chequing accounts. Check the table below for the names of all our accounts and which Account Type they fall under.



Savings Accounts

Former Name

Savings Plus

Prem Optimizer

Security Savings Plan

RHOSP Savings Plan

New Name

Savings Plus

Savings Plus

Savings Plus

Savings Plus

Chequing Accounts

Former Name

RightStart

Career Builder

Time Saver

Electronic Banking Account

Loan Payment Account

Optimizer

Major League

Reg Savings-USD

New Name

RightStart

Career Builder

Personal Chequing Account

E-Free

E-Free

Optimizer

Major League

Personal Foreign Account-USD



Online *Banking*





You can access all your Republic accounts and credit cards via RepublicOnline and the RepublicMobile App. We've introduced new cutting-edge features, designed to help you safely manage your day-to-day banking needs while on the go.

The change

What does this mean for me?

New internet banking platform

RepublicOnline will have a new layout, look and feel, and use new terminology.



Online banking customers: If you already have a RepublicOnline account, you will need to register in the new RepublicOnline platform. The process is completely automated, all you need to do on September 1st, or after the conversion, is visit your country's website, click RepublicOnline and complete the "Register New User" process. To complete this process you will need to input your personal details, such as: Name, Identification Information (ID #, Passport #, Driver's Permit #), Date of Birth, Email and Phone #. You can also set your own username. You will be required to input the following banking information:

1. Deposit or Credit Card account number
2. PIN (existing PIN associated with your Debit Card or new PIN received with your Credit Card)
3. Customer ID (8-digit number previously sent)

Once completed you will be sent a temporary password to complete the registration process.

New registration process

Self-registration.



If you are not an online banking customer, you'll need to register for RepublicOnline using your new Republic Bank account number and unique customer ID. Sign up is quick and easy!

Once you register online, you will immediately receive your credentials via email and can begin banking online.

New features

Republic*Online* includes new features, including:

- Transfers to other ECCU banks
- Wire transfers
- Cardless Cash
- Payment with Friends



You will have a different second-factor authentication method, now using the Republic*Mobile* App.

Cardless Cash

You can now send cash to anyone, even yourself, using your mobile phone. That person will then be able to withdraw the cash at any of our ATMs without using a card. Once the Cardless Cash transaction is generated, they'll receive codes on their mobile phone, via SMS, to allow them to access the cash through the ATM. These codes are valid for one-time use and expire after 48 hours. Additionally, these transactions have a daily limit of 1000 XCD.

Payment with Friends

Payment with Friends allows you to make quick, simple payments to other Republic Bank customers who are also signed up for Payment with Friends.

The Republic*Mobile* App syncs with your phone's contact list. Once the person you're doing the transaction with is in your contact list, their cell phone # is all the information you need.

With Payment with Friends, you can:

- Send a payment
- Request a payment
- Share expenses
- Create a collection

WHAT YOU NEED TO KNOW



E-statement history

Your old statements, i.e. pre-conversion, will not be available via Republic*Online* or the Republic*Mobile* App, so we recommend downloading and saving a year's worth of statements for your records. Visit our website for a step-by-step guide on how you can do this. You can also make a service request at your branch, to retrieve your e-statement history.



Automatic bill payments

You'll need to set up the scheduled payments and notifications you had saved to the previous internet banking platform, as these haven't been migrated to the new one.



RepublicMobile

Download the new Republic*Mobile* EC App from the Apple App Store or Google Play, and you can register for access to your bank accounts and credit cards within the app.



Three overlapping diamond shapes in purple, blue, and pink are located in the top left corner of the image.

Other Services



Cheques



The descriptor “Chequing Account” may no longer apply to your account, depending on the name of the account.* Additionally, you’ll need to use your new cheque book, which reflects your new account number. Here’s what you need to know about your cheques.

*See the Deposit Accounts section for the accounts and Account Type they now fall under.

- **New cheques.** A supply of your new cheques, reflecting your new account details, is at your branch for you to collect. If you print special cheques, you can proceed with printing your new cheques using the revised format.
- **Pre-conversion** stock of cheques. Your old cheques, i.e. the cheques issued prior to the conversion, will be honoured for 6 months following the conversion date on November 1, 2021. You should, however, begin using your new cheques from November 1, 2021, and stop using your old ones.

Wire Transfers

Check our website for details on our wire transfer procedures.

ACH

ACH stands for Automated Clearing House and RepublicACH is still one of the most convenient, reliable and secure ways to transfer funds between companies. You can receive funds and will soon be able to make payments to insurance and utility companies. Our routing numbers have changed. Please check our website to find out what they are and for further details.

Standing Orders for Credit Cards

Available:

You'll be able to apply a general standing order to pay a fixed amount on your credit card. You'll also be able to set up and manage recurring credit card payments via the new *RepublicOnline* and *RepublicMobile* App. Existing standing orders for credit card payments will not be migrated to your new account.

No longer available:

Variable standing orders for automatic credit card payments.

General Standing Orders

No longer available:

Retries on standing orders when your account balance isn't sufficient to cover your credit card payment or any other payment, e.g. to credit unions or other banks.

Here's what's
changed at our ATMs.

The change

New interface

Our ATMs have new screens, with a new look and feel.



What does this mean for me?

The general look of the ATM screen has changed.

New options

We've added new options and enhanced features, including:

- Receipts
- Cardless Cash



Cardless Cash

If you're signed up for online banking, this exciting new option allows you to send funds to anyone with a mobile phone, even to yourself. You can then retrieve the cash at one of our ATMs without using your card. This feature can be accessed both at home or in another Republic Bank (EC) country.

These are the changes to our point of sale (POS) terminals.



The change

New 'Account Type' selection

Some POS terminals will prompt you to select your account type before proceeding with your transaction.



What does this mean for me?

When conducting POS transactions, the preferred account under the Account Type you choose will automatically be debited.



Insurance

In the event of your death, health crisis or critical illness you can protect your loved ones from financial burden through our insurance offerings on credit cards, mortgages and loans. Our suite of insurance products includes:

- BalanceCover – will reduce or pay the outstanding balance on your credit card.
- Group Life Insurance (Mortgages) – will pay the remaining principal and interest on your mortgage, up to the policy maximum.
- Life Insurance on Loans – will pay the outstanding balance on your Make It Happen Loan, up to the policy maximum.



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Republic Bank
We're the One for you!