



## **IMPORTANT INFORMATION ABOUT YOUR STATEMENT**

Understanding your Cave Shepherd Visa Credit Card account statement is easy. The following information will help you to understand the main terms included on your Statement. In the event that your account is listed for Collections prior to this upgrade, the terms and conditions of the Cave Shepherd Card shall continue to apply and therefore the new terms listed below do not apply to you.

### **STATEMENT TERMS**

#### **Credit Limit**

Cave Shepherd has extended financing to you through your Cave Shepherd Visa Credit Card. Your Credit Limit is the maximum amount that you are approved to spend using your Cave Shepherd Visa Credit Card account.

#### **Minimum Payment**

The Minimum Payment is the smallest payment amount a Cardholder can make each month. This payment must be made by the Payment Due Date to keep the account in good standing.

#### **Payment Due Date**

Please pay attention to your Payment Due Date as this is the date when your Minimum Payment becomes due each month.

#### **Past Due Amount**

Please pay attention to the amount shown as Past Due. This represents the overdue amount outstanding on your account. The Past Due Amount forms part of the Minimum Payment being requested for the particular month.

#### **Posting Date**

The Posting Date shown on your statement represents the date that your transactions were posted to your account.

#### **Transaction Date**

The Transaction Date shown on your statement represents the date that each transaction was made.

#### **Previous Balance**

The Previous Balance represents the Closing Balance on your account from the prior month statement.

#### **Purchases**

These transactions represent the net Purchases made with your Cave Shepherd Visa Credit Card during the current Billing Period.

#### **Payments**

Payments represent money paid into your Cave Shepherd Visa Credit Card account. This will include any Payments made on or before the Closing Date shown on the monthly statement.

#### **Credits**

Credits represent any discounted amounts or other reimbursements processed to your Cave Shepherd Visa Credit Card account by Cave Shepherd.

#### **Interest Charges**

The Interest Charge applied to your Cave Shepherd Visa Credit Card account each month is presently 1.83% per month. The monthly Interest amount applied to your account is determined based on your account balance at the Statement Closing Date. Interest Charges are presently not applied to Current Month's Charges.

#### **Other Charges**

Other Charges represent any additional charges associated with maintaining your Cave Shepherd Visa Credit Card account e.g. Annual Fees &/or any other debit adjustments processed to your account.

#### **Overlimit Amount**

The Overlimit Amount represents the amount that exceeds your approved Credit Limit as at the Closing Date represented on the Statement.

#### **Foreign Exchange Allowance**

The Foreign Exchange Allowance represents the approved foreign currency allocation extended by the Central Bank. Whereas the "Year to Date" represents the foreign currency Purchases made as at the Closing Date shown on the Statement.

## **OTHER IMPORTANT INFORMATION**

#### **Account Discrepancies**

If there are any errors appearing on your statement, please contact our Customer Service team at any of the contact numbers printed at the front of this statement as early as possible. You are also encouraged to rectify all discrepancies directly with the Merchants where possible.

#### **Lost or Stolen Cards**

In the event that your Cave Shepherd Visa Credit Card is lost, stolen or being misused, you will need to notify Cave Shepherd Card Services as soon as possible as you will continue to be liable for all charges processed through your account until Cave Shepherd Card Services has been notified via telephone or email [credit.info@caveshepherd.com](mailto:credit.info@caveshepherd.com).

#### **Making Payments**

Payments to your Cave Shepherd Visa Credit Card account can be made at all Cave Shepherd Broad Street, Cave Shepherd Vista, Cave Shepherd Sheraton Mall, Cave Shepherd West Coast and Sunset Crest Mall and select Pages Bookstores. Payments can also be made online via CIBC FirstCaribbean, Bank of Nova Scotia and Royal Bank of Canada. We encourage you never to send cash through the mail.