

FGB CREDIT CARD FREQUENTLY ASKED QUESTIONS

Q: What is the FGB Visa Starter Credit Card?

A: This is an introductory credit card for individuals looking to establish a credit history and enjoy great returns when they spend.

Q: Can I add an additional cardholder to my account?

A: Yes, you can.

Q: Can I use my card overseas?

A: Yes, our credit cards are international cards and may be used anywhere Visa cards are accepted.

Q: What if I notice an unauthorized transaction on my card?

A: If you have access to our online banking platform, you should immediately block the card and then contact our Customer Care Centre at 888-CALL-FGB for further assistance.

Q: My card was lost/stolen, what do I do?

A: You should immediately restrict the card using our online banking platform and then contact our Customer Care Centre at 888-CALL-FGB for a replacement.

Q: What are the fees and charges associated with my card?

A: A summary of our fees and charges may be found on our website at <https://www.firstglobalbank.com/Content/assets/docs/pdf/fees/FGB%20Fees%20and%20Charges%20FINAL%202021.pdf>

Q: How do I cancel a purchase I just made?

A: If the transaction is legitimate, but you want to cancel it because you changed your mind or made the purchase by mistake, a request for cancellation or refund would need to be made directly with the merchant

Q: Is assistance available outside of banking hours?

A: Yes, we offer credit card support 24/7. For assistance outside of banking hours and on holidays, you may contact our credit card support team at 888-FGB-CARD.

Q: Is my card dual currency

A: Your FGB credit card is denominated in either JMD or USD, however, it may be used to make payments in any currency. Once a payment is made, the value of the transaction is converted to the card currency and then billed to your account.

Q: Do I need to notify the bank when I am travelling?

A: When travelling outside of the US and Caribbean, please notify our Customer Care Centre by email or phone of your intent to travel. The duration of your stay and the country/countries you will be travelling to be required.

Q: How is interest calculated?

A: Interest is calculated on your Average Daily Balance, at the end of your billing cycle when a statement is generated the interest charge is also computed, however, it is only applied to your account if the statement amount is not cleared in full by the due date.

Q: What is an Affinity Card What is an Affinity Card hat is an Affinity Card?

A: The Affinity Card is an international Visa Gold card aimed at high school alumni associations, their members and supporters who wish to give back to their school (Alma-Ata) or the school they choose to support. This FGB Affinity Gold – Visa Credit Card boasts the crest and mottos of the participating school and allows alumni members and supporters of the school to give back to these schools each time they spend using the FGB Affinity Gold – Visa Credit Card.

Q: How Do I qualify?

A: To qualify, persons must meet or exceed the minimum gross annual income of requirement of J\$600,000.00. The individual should also be able to supply:

- Employed/Self-Employed
- Last 3 months salary slips or 6 months bank statement
- Valid Government ID
- TRN
- Valid proof of address

Q: Are all schools Alumni Associations participating in this program?

A: We currently have (11) eleven participating schools: Immaculate Conception High, Wolmers Boys, Wolmers Girls, Camperdown, St. Andrews High School for Girls, St. George's College, Calabar High, Kingston College, Munro College, Jamaica College, Cornwall College

Q: Will I qualify for REWARD points with my Affinity card?

A: The reward points for this card goes directly to the school to which the card is aligned in the form of cash representing 1% of each dollar you spend using the card.

Q: Is the Affinity card a dual currency card?

A: The Affinity Card is an international Visa Gold card which is accepted everywhere in the world where Visa cards are accepted. Transactions may be done in any currency; however, billing will be in J\$.

Q: What are the monthly and annual interest rates?

A: Please refer to the bank's fee and charges schedule which is located on the website at www.firstglobalbank.com.

Q: Can the card also accommodate spouses? Can the card also accommodate spouses?

A: Yes. You may add your spouse to this card as the additional card holder.

Q: Are there any cash back cash back incentives or discounts associated?

A: Yes. The reward associated with this card is the 1% cash back to the participating school. The card being a Gold Card also carries Auto Rental & Travel accident insurance benefits.

Q: If I am already a card holder and wish to split my limit between my existing credit card and the Affinity, is that something that can be facilitated?

A: Yes. You may split your limit. Your account must be in good standing (no delinquency) at the time of the request.



REWARDS AND REDEMPTION

Q: What is Rewards your way?

A: The online portal for FGB VISA credit card holders to register their cards, check and redeem points.

Q: How do I enrol for the rewards platform?

A: Enrolment is automatic however, customers are required to register their card on our website for redemption. The following steps will assist with completing same:

- Visit www.fgbrewards.com
- Enter credit card number and click "Register"
- An email will be sent to the email address on record.
- Customer clicks link to complete registration.

Q: How do customers earn points?

A: Our credit card holders earn reward points whenever they use their card. Please see:

- J\$ Cards \$100 = 1 point
- US\$ Card \$1 = 1 point (Platinum)

Double points for purchases at select partners.

Bonus points during promotions with other partners.

Q: How do customers redeem points?

A: Customers visit www.fgbrewards.com to select their reward. If customer selected cash back, same will be approved and processed to card account once in good standing. If a voucher was requested, same will be approved and dispatched once account is in good standing. This voucher will be sent electronically upon which customer may visit merchant to use their reward.

Q: Do points expire?

A: Yes, after 3 years

Q: Can I redeem points for cash?

A: No, points have no cash value

Q: Do I earn points from cash advances?

A: No

Q: Can I transfer points to other cardholders?

A: Yes, you can transfer points to another cardholder.

