

BBCL & BBL

Belize Bank Corporation Limited & Belize Bank Limited

Migration Guide

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Letter from the Chairman

Dear Valued Customers,

We are excited to announce that Belize Bank Corporation Limited's migration to The Belize Bank Limited will be completed on February 28, 2022, and will result in significant enhancements specifically designed to benefit you.

This acquisition serves as an opportunity for the Caribbean Investment Holdings Group to expand its existing banking operations in Belize and to capitalize on the synergies between the Belize Bank Limited's existing operations and those of BBCL, formerly Scotiabank (Belize) Limited.

The combined entity will be more sensitive and responsive to the needs of its customers and offer a broader range of products and services with increased accessibility.

Some of these include:

- **Innovative digital banking services via our Mobile and Online Banking platforms**
- **Preferential rates as a part of our extensive loan promotions**
- **Highest possible transaction limits with the launch of our digital wallet, E-kyash**
- **Full uninterrupted access to your funds and other convenient banking services via our countrywide network of conveniently located branches, ATMs, and Point of Sales**

As we continue to make every effort to ensure a smooth and successful transition, and embrace the opportunities that lie ahead, we thank all our valued customers that continue to make us your financial services provider of choice. To all our new and future customers, We welcome you to our Belize Bank family.

We are committed to upholding our mission of maximizing value for individuals and businesses, locally and internationally, by providing quality and innovative financial services, nurturing long-lasting relationships, and delivering superior customer service.

Once again, we warmly welcome you!

Lyndon Guiseppi



Important Dates



All dates listed below impact our former Belize Bank Corporation Limited (BBCL) customers and in particular cases our Belize Bank (BBL) customers.

Friday, February 25, 2022 at 3:00 p.m. through to Monday, February 28, 2022

There will be **disruptions** in the following services from 3:00 p.m. on February 25 to 12:00 a.m. on March 1, 2022

BBCL & BBL Customers

- All in-branch banking transactions (Monday, February 28 only)
- Other bank APSSS transfers
- Online, mobile, and SMS banking
- E-kyash cash in and out from bank accounts only
- Interbank cheque clearings (Monday, February 28 only)

BBCL Customers ONLY

- Point of Sale (POS) services
- ATM services starting the morning of February 25th
- Night/day depository services starting at 8:00 a.m. on February 25th

Tuesday, March 1, 2022

All in-branch and online banking services resume under the Belize Bank Limited (BBL) only. Our opening hours will be from 8:00 a.m. through to 3:00 p.m. from Monday to Friday. (refer to page 9 & 10 for details regarding our branch and ATM locations)

During the month of March, ALL BBCL branches will open from 8:00 a.m. to 3:00 p.m. for **debit and credit card pick up ONLY**.

How will the migration impact **you**?



All BBCL accounts will be converted to BBL accounts over the weekend of February 26 - 28, 2022. Please take note of the following important details.

Online/ Mobile Banking

Consumer Online Banking

After 3:00 p.m. on Friday, February 25, 2022, up until February 28, 2022, at midnight, Consumer Online Banking will be unavailable. This means that you will NOT be able to process any transactions online on these dates. On Tuesday, March 1, 2022, you will be able to access your account(s) from the Belize Bank Limited's website (www.belizebank.com) after completing the first time registration process. You do not need to wait to register, you can do so now, using your existing BBCL online login credentials, to avoid any disruption to your online banking service by visiting this link:

<https://online.belizebank.com/#/auth/bbcl>

It is important that you complete this one time registration process before February 24, 2022, so as to avoid any disruptions with your online banking services; however, the option to self-register will remain available for an additional month. If you are unable to register during this time, starting April 1, 2022, you will need to visit your nearest Belize Bank branch to sign up for our online banking services.

IMPORTANT NOTE: If you are an existing online user at BBL, you will not be able to re-register. You will simply need to login to BBL's online banking with your existing user credentials on March 1 to view all your accounts. Also, if your BBCL online banking password was changed after

February 1st, 2022 or if you're unable to recall your password, you will not be able to complete the registration process; however, you will be able to sign up for the service at your nearest Belize Bank branch.

Business Online Banking

After 3:00 p.m. on Friday, February 25, 2022, up until February 28, 2022, at midnight, Business Online Banking will be unavailable. On Tuesday, March 1, 2022, you will be able to access your account(s) from the Belize Bank Limited website (www.belizebank.com), **ONLY** if you have submitted your completed BBL Online Banking Application.

If your BBL online application has been received and processed by us, you will receive a text message shortly before the migration. At this point you will be able to set up your online login but no account information will be available until March 1, 2022. Please note that upon your first login you will be required to change the password and set-up 5 security questions from the list provided.

Kindly note that all the favorites, previously saved on your BBCL online account, will not be migrated. You can easily add them by selecting the option "Save Beneficiary as Favorite" when making the transfer.

If you did not manage to submit your application form(s) prior to February 24, 2022, please feel free to download and complete the application form [here](#). Kindly deliver the original application form(s) along with ID copies of your authorized representatives (operator, authorizer, verifier) to your nearest Belize Bank branch for processing. If you have any questions, we remain available at 227-7132 during working hours and via whatsapp at 613-0257 after working hours.

Mobile App

Similar to Online Banking, this service will be unavailable after 3:00 p.m. on Friday, February 25, 2022, up until February 28, 2022, at midnight. Once you fulfill the requirements for online banking access, you will be able to download our mobile application and sign in using your new login credentials.

Other Services

Account Numbers

Your account number(s) will change and you will need to start using the new account number(s) on March 1, 2022. If you have not received your new account number(s) (either by email or in-branch), please feel free to visit your nearest branch or contact us at 613-0257.

IMPORTANT: You will need to notify your employer or other pertinent parties of your NEW account number so that they can process your salary and/or transfers, starting **March 1, 2022**, without any interruptions. **Government of Belize (GOB) employees**, you will not be required to submit your NEW account number(s) to your employers. We have submitted your new account numbers to your employers already.

Cards

Debit Cards

We are issuing NEW Belize Bank Limited debit cards to all our customers. Your card will become valid on March 1, 2022. Please visit your nearest BBCL branch to pick up your new card, if you have not been able to do so. Please note that BBCL branches will remain

open until March 31, 2022, ONLY to facilitate the delivery process. Enjoy using our contactless services.

Note: If you are already a holder of a BBL debit card, a new BBL debit card will NOT be printed for you. We will link your migrated BBCL accounts to the BBL card that you have in your possession. This means that starting **March 1, 2022**, all your accounts will be linked to one debit card.

Credit Cards

We know how important it is for you to have your credit card readily available; therefore, we want to assure you that your new BBL credit card will be ready before March 18, 2022. You will be informed via email and SMS immediately when your credit card is ready to be picked up at the branch.

Click [here](#) to access our FAQs pertaining to our credit card and Scotialine migration.

Please note that while we have discontinued the Cashback and Aero Rewards Programs, we are excited to announce that ALL your Credit Cards will have the AAdvantage Program attached to it.

For credit card queries, please contact us at **227-2200**.

Business E-Pay / Salaries

After **February 25th, 2022**, all salary payments to former BBCL accounts will need to be made to the equivalent BBL account. However, we will accommodate the processing of payroll from **Belize Bank accounts to BBCL account numbers** up until **March 31, 2022**. We would like to assist with making this process easier for you; therefore, we request that you kindly send your payroll file to acctconversion@belizebank.com copying in your respective Account Manager so that we process the account conversions from BBCL to BBL for you.

If you have any employees without bank account

numbers, you can easily pay their salaries using Belize Bank's E-pay service simply by entering their phone numbers (e.g. 501 628 0248) instead of account number on the E-pay file. They will automatically be notified that their salary has been deposited to their E-kyash wallet (if the app has been downloaded) or they will be prompted to download the app to access their funds.

Checks

(for customers with checking accounts)

A FREE BBL checkbook was printed for all checking account customers. You can start using these cheques on March 1, 2022. If you have not picked up your checkbook, please visit your BBCL account branch promptly. All cheques issued prior to the final migration date will be honored for a period of **six months** from the issue date. If you will require more checks than what we have provided, please ensure that you place your order at the nearest BBL branch immediately after the migration is finalized.

Point of Sale (POS)

We are currently working on transitioning our BBCL Point of Sale (POS) Merchant Services to BBL POS Merchants Services. Our Merchant Development Officers and/or Business Development Managers have started visiting various business establishments to guide them through the process. We want to ensure that the transition is as seamless as possible. If you have any questions pertaining to your POS services, please contact the following numbers:

- Stann Creek/Toledo Cell: 614-1049
- San Pedro Cell: 614-7620/ 614-2549
- Belmopan/San Ignacio Cell: 615-8893
- Corozal/Orange Walk/Belize Cell: 614-7418

Other Bank Transfers

You will now have the option of making **immediate** transfers to other financial institutions in Belize.

Any transfers processed from another bank during the migration weekend will be processed on March 1, 2022.

International Bank Transfers

The Belize Bank Limited will continue to offer international wire transfer services. Rest assured that your international transfers will be issued accurately, promptly and securely. Visit the link below to obtain our wire transfer details:

<https://www.belizebank.com/incoming-international-wire-transfers/>

Please note that the beneficiary account number should change to your new BBL account number. **Kindly inform all pertinent parties.**

Night/Day Depository Services

Business Customers: We will continue to provide night/day depository services at our Belize Bank Limited locations **ONLY**. Please pick up your key for the new night/day depository chute at your nearest Belize Bank Limited branch. Your canvas bags will not require a new key.

Safety Deposit Box

If you are currently renting a safety deposit box at BBCL, your services will be transferred to the nearest Belize Bank Limited branch location in your district. To access your **existing safety deposit box**, please visit the BBL branch in your district to sign a new agreement.

ATMs

After migration, selected BBCL ATMs will be converted to Belize Bank Limited ATMs. Refer to page 10 to view our expanded ATM locations.

Office Hours

Our opening hours will be from Monday to Friday, 8:00 a.m. to 3:00 p.m.. (Refer to pages 9 & 10 for details regarding our branch and ATM locations)

During the month of March, ALL BBCL branches will open from 8:00 a.m. to 3:00 p.m. for **debit and credit card pick up ONLY**.

Call Center

All BBCL contact numbers, except the credit card direct line (227-2200), will be disconnected on February 26, 2022.

We are pleased to inform you starting February 26, 2022, all your calls will be directed to our local Belize Bank Limited call center. Our representatives are well prepared to assist you with any questions you may have. Please feel free to contact us via the following channels:

- Call Center direct line: (501) 227-7132 available during business days between 8:00 a.m. to 3:00 p.m.
- Whatsapp us at 613-0257 after working hours and during the weekend.
- Online messaging center: Login to your BBL online banking 24/7 and send us a message. Responses are within 24 hours.
- Facebook Messenger

Our Call Center will assist you during the entire migration weekend. Feel free to contact us:

- Saturday and Monday (Feb 26 and 28) between 8:00 a.m. and 3:00 p.m.
- Sunday (Feb 27) between 9:00 a.m. and 3:00 p.m.
- **Our whatsapp number will be available until 9pm during the entire migration weekend.**

Loan Customer Impacts



Your loan payments and interest rate will remain the same; however, there may be some changes to the term of your loan. All details pertaining to your loan can be obtained from one of our Belize Bank lenders immediately after the migration.

All our lenders are fully prepared to respond to any queries/ concerns you may have regarding your loan. Please visit your nearest Belize Bank branch starting March 1, 2022, or contact us at 613-0257.



New Products & Services



E-Smart Accounts with Personal Overdraft Protection

A Personal Overdraft Protection is similar to a mini loan to protect our customers against declined debit transactions, non-sufficient funds, additional unauthorized overdrafts fees and higher interest rates.

Customers have four types of overdrafts (OD) to choose from which are:

- **Basic**

E-Smart customers may qualify for our \$500 basic OD. This carries an annual fee of \$50.00 and only 10.50% interest rate on the used amount. Simply ask one of our Customer Service Representatives about it.

- **Basic Upgrade**

The Basic Upgrade of \$1000.00 is designed for all our salary customers. You only need to present an updated employment letter to a lending officer. The annual renewal fee is only \$50.00, and the interest rate is only 10.75% of the used amount.

- **Silver**

With the Silver type you can get \$3000.00 with a special rate of 11%. The annual fee is only \$150.00. Employment letter or income verification should be presented. Your salary must be assigned to us.

- **Gold**

The Gold type offers a higher OD Protection limit of \$5000.00 at a rate of 11.50% with an annual fee of \$250.00. The qualifying criteria is the same as Silver.

Mobile App

The Belize Bank mobile banking application is the most convenient way to do banking 'on the go', anytime and anywhere. Some of the key features are:

- Access to all your account transactions
- Immediate transfers between Belize Bank accounts and to other bank accounts
- Immediate cash-ins to your E-kyash wallet
- Bill payments to 64 registered businesses including tax payments
- Credit Card payments with the instant payment option (as soon as your credit card is migrated)

BB Pay

Our business payment feature allows you to easily make payments to:

- All your employees via Salary Payment even if they bank with another financial institution.
- Your suppliers across Belize via Vendor Payment
- Social Security
- Belize Tax Services
- Customs

E-kyash (Premium)

Some of the key benefits you will enjoy as a Belize Bank customer include:

- Access to the Premium Wallet: You will be able to benefit from the highest limits on our digital wallet.
- FREE 'cash-in' from your Belize Bank account to your wallet
- Accessibility to our merchants services: Belize Bank customers, who are business owners, can easily sign-up for our merchant services which allows them to easily receive payments from their customers.

Corozal

Cor. 5th Avenue & 1st Street North
Corozal Town, Corozal
Belize, Central America
Tel: (501) 422-2087
Fax: (501) 227-0590
E-mail: bbicz@belizebank.com

Orange Walk

#34 Main/Park Street
Orange Walk Town, Orange Walk
Belize, Central America
Tel: (501) 322-2019/322-2020
Fax: (501) 227-0590
E-mail: bblow@belizebank.com

Barrier Reef Drive

San Pedro Town, Ambergris Caye
Belize, Central America
Tel: (501) 226-2482/226-2450
Fax: (501) 227-0590
E-mail: bbisp@belizebank.com

Sky Plaza

8 ½ Miles Philip Goldson Highway Ladyville
Belize, Central America
Tel: (501) 227-7132
Fax: (501) 227-0590
E-mail: bbiad@belizebank.com

Northside

100 Coney Drive-The Matalon Suite
Belize City, Belize
Belize, Central America
Tel: (501) 223-2927 or 223-2921
Fax: (501) 227-0590
Email: bbins@belizebank.com

Market Square

60 Market Square
Belize City, Belize
Belize, Central America
Tel: (501) 227-7132
Fax: (501) 227-0590
Email: bbibz@belizebank.com

San Ignacio

#21 Burns Avenue
San Ignacio, Cayo
Belize, Central America
Tel: (501) 824-2031/824-3037
Fax: (501) 227-0590
Email: bbisi@belizebank.com

Belmopan

Cor. Constitution and Melhado Drive
Belmopan, Cayo
Belize, Central America
Tel: (501) 822-2303
Fax: (501) 227-0590
Email: bbibp@belizebank.com

Dangriga

#24 St. Vincent Street
Dangriga, Stann Creek
Belize, Central America
Tel: (501) 522-2903/522-2904
Fax: (501) 227-0590
Email: bbldg@belizebank.com

Independence

Big Creek Road
Independence Village, Stann Creek
Belize, Central America
Tel: (501) 523-3144
Fax: (501) 227-0590
Email: bbind@belizebank.com

Punta Gorda

30 George Street
Punta Gorda, Toledo
Belize, Central America
Tel: (501) 722-2323/722-2324
Fax: (501) 227-0590
Email: bbipg@belizebank.com

Click [here](#) for our updated locations.



Corozal

Cor. 5th Avenue & 1st Street North
Escuela Mexico
One Mall

Orange Walk

#34 Main/Park Street (2)
Shell One Stop
Trial Farm Village (Coming Soon)

San Pedro

Barrier Reef Drive
Super Buy Supermarket
San Cas Plaza
Beach Basket
BBL, 12 Coconut Dr., San Pedro, Belize

Ladyville

Sky Supermarket/Airport entrance, Northern Hwy, Ladyville (2)

Northside

The Belize Bank Ltd, Northside Branch (2)
Belize Bank Drive-Thru (Matalon)
Drive Through ATM - 2 ½ Miles, Northern Highway

Market Square

Market Square (4)
Uno Gas Station (Bel China)
Ramada Belize City Princess (Lobby)
Belize Marine Terminal
Radisson Ft. George Hotel & Marina
San Cas Plaza
BTL - St Thomas Street

San Ignacio

#21 Burns Avenue - San Ignacio Town
C P Gas Station - Santa Elena Town
Benque Viejo Cable Vision Office - Churchill Street, Benque Viejo Town
Uno Gas Station - George Price Highway, San Ignacio
Caribbean Tires-Spanish Lookout (Coming soon)

Belmopan

Cor. Constitution and Melhado Drive (2)
Casa Pan Dulce

Dangriga

#24 St. Vincent Street (2)
Shop and Save Supermarket (Hopkins entrance)
Xaibel Gas Station

Independence

Big Creek Road
Public's Supermarket, Seine Bight Village
MnM Hardware, Placencia Village

Punta Gorda

30 George Street
Caribbean Tires

Click [here](#) for our updated locations.





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