

Monthly Family Budget Analysis

Omit Cents

BZ\$

Income

1. Gross Monthly Income
2. Less - Deductions at source
3. Net Take Home Pay
4. Spouse's Monthly Income (Add 20% of spouse's income)
5. Other (specify)
6. Total Net Monthly Income

Expenditures

7. Shelter
 - a. 1st Mortgage (Incl. taxes)
 - b. 2nd Mortgage
 - c. Maintenance & Repairs on Property
 - d. Rent
 - e. Property Insurance
 - f. Electricity
 - g. Telephone
 - h. Water
 - i. Cable TV

8. Transportation
 - a. Vehicle License
 - b. Vehicle Insurance
 - c. Vehicle - Operating Expenses
 - d. Public Transportation

9. Living Expenses
 - a. Food
 - b. Clothing
 - c. Medical & Dental
 - d. Life Insurance Premium
 - e. Entertainment & Social
 - f. Other (specify)

10. Installment Obligations
 - a. BBL (APL)
 - b. Alliance Loan
 - c. Atlantic Loan
 - d. Scotia Loan
 - e. FCIB Loan
 - f. DFC Loan
 - g. Credit Union
 - h. Courts Belize
 - i. Credit Card
 - j. Credit Card
 - k. Mortgage Loan

11. Monthly Savings
12. Total Monthly Commitments
13. Residue
14. Gross Commitments/Income %

Date

Signature of:

Benefits:

Superior Recognition

Visa and MasterCard are the two most widely recognized credit card companies in the world. These cards provide instant purchasing power at merchant locations worldwide, including the most popular and prestigious shopping centers, supermarkets, hotels and restaurants.

Additional Cards

Additional cards can be issued to your family on your credit card account and charges made by these persons will be included in your monthly statement. *(Gold Cards carry an additional fee)*

Instant Cash with your Card

You can obtain cash with your Visa card from any automatic teller machine (ATM) displaying the "Visa" or "Plus" logos, and with your MasterCard card from any ATM displaying the "MasterCard" or "Cirrus" logos. Cash can also be obtained from any bank outside of Belize displaying the "Visa" or "MasterCard" logos.

Fraud Monitoring

We have an anti-fraud system that allows us to detect suspicious purchasing behavior at the point of authorization.

The Highest Level of Security and Convenience

Using these cards eliminates the need to carry large sums of cash and checks, making purchases much more secure. If the card is lost or stolen, the account can be blocked with a single call to immediately prevent unauthorized use.

Replacement of Lost or Stolen Cards

If your card is lost or stolen, we will replace it within a week from the date your report was taken by any of our branches. However, if you are in the USA, a card can be replaced within forty eight (48) hours.

Making your Payments

Statements will be mailed to you on a monthly basis and you have the option of paying your entire balance on the due date or paying in installments. If the latter option is taken, a minimum of 5% of the outstanding balance or US \$25.00, whichever is greater, must be paid. Payments can be made at any of our branches or online at www.belizebank.com.

Interest Charge

Our interest rate is competitive with both those of the international and local markets. If the entire balance is paid by the due date, no interest will be charged, but if partial payments are made, an interest charge will be levied per month on the average daily balance.

Travel Accident Insurance

Both Visa and MasterCard offer travel accident insurance coverage when the entire travel fare is paid with the card, offering cardholders even greater security and peace of mind while traveling. This benefit is provided at no additional cost.

belize bank

Our Country. Your Bank

PERSONAL
CREDIT CARD
APPLICATION

