



A Simple Guide to

Know Your Credit Card

————— Belize Bank Limited **Credit Card Guide** —————





Your Belize Bank Credit Card is a very useful financial tool that gives you immediate access to a revolving line of credit. It is one of the most widely accepted and secured methods of payment used both locally and internationally.

Belize Bank Credit Cards have changed the way customers shop and travel by helping them have an effortless payment method right on their fingertips.



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AAdvantage Mastercard Credit Card

Here are the most important things you need to know when using your Credit Card:

Your card has a daily transaction limit.

Why? Our main objective is to limit possible fraud. To keep you and your money safe, we have implemented several protection measures to ensure that you will have a smooth and secure experience.

How does it work? Our credit cards have a daily transaction limit meaning that once you have reached that amount, you may find your card being declined even if there's enough money to make your purchase.

Step 1

Login to online banking

Step 2

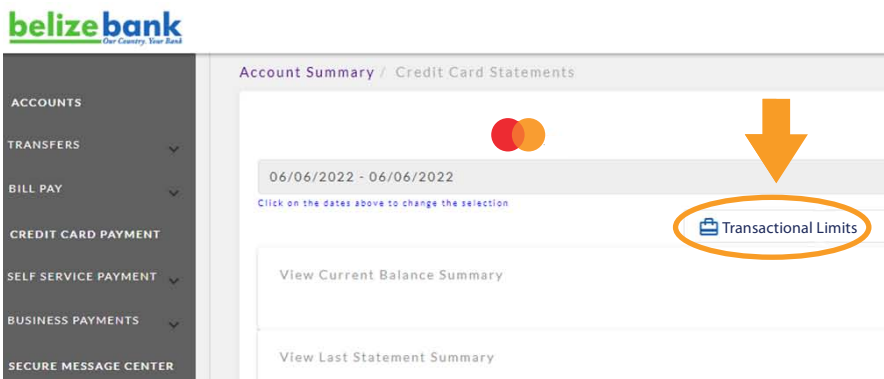
Select the credit card listed

Step 3

Select "Transaction Limits"

Step 4

Your transaction limits will be presented



Your Credit Card Transaction Limits.

Mastercard PLATINUM AA



Purchases

DAILY

Max Number
of Transactions

10

Max Spend
Amount

BZ\$10,000

WEEKLY

Max Number
of Transactions

40

Max Spend
Amount

BZ\$20,000

**Maximum Spend
in any Single
transaction**

BZ\$6,000

ATM Withdrawals

DAILY

Max Number
of Withdrawals

2

Max Withdrawal
Amount

BZ\$1,610

WEEKLY

Max Number
of Transactions

8

Max Spend
Amount

BZ\$4,000

**Maximum Withdrawal
in any single
transaction**

BZ\$0

If your respective limits are not reflected in the table after clicking on **Transaction Limits**, kindly contact us at **227-7132** during business hours (8:00 a.m. to 7:00 p.m.) or **227-5033** outside of our business hours.

Know your PIN (Personal Identification Number).

Why? Credit Cards are programmed with a PIN to keep your transactions secured. Some POS (Point of Sale) terminals are configured to process transactions with the use of your PIN only. Be sure to memorize it or to keep it in a safe place for when you need it.

How does it work? Together with your Credit Card you always receive an envelope with a PIN (different from your Debit Card). You CANNOT change your Credit Card PIN via our ATM network.

Your card comes with a chip to secure your information.

Why? Chip cards work with POS terminals that are certified to be compliant with the EMV (Europay, Mastercard, and Visa) chip standards. Chips are used to secure sensitive card information.

How does it work? During a transaction, customers insert the payment card into the terminal instead of swiping the card. When paying at the cashier, be sure to ask that they use your chip payment method. EMV terminals will reject payments when cards are being swiped. Swiping subject cardholders to expose their sensitive card information.

Let us know when you will be traveling outside of Belize.

Why? We are here to help you protect your credit card. We monitor unusual transactions on your credit card and letting us know your travel plans will avoid any delays in the processing of your transactions.

How do I inform you? The safest and quickest way to do so is by sending us a message through our online banking message center (available in your online or mobile banking after log in). You can also email us at creditcardadvisory@belizebank.com or visit your nearest Belize Bank branch.

Online Purchases may be Declined when Purchasing from Jurisdictions where 3DS Technology is Mandatory.

Why? 3D Secure is a credit card security technology that helps companies verify whether online transactions are authentic. It basically checks some factors to authenticate a purchase, including the location of the user and other personal data. This technology has become mandatory in certain jurisdictions like the European Union, UK, India, among other countries. Due to this, some companies accept credit cards for online purchases only from credit cards within their country. You may also experience this when trying to make online purchases from United States (US) based companies.

What to do if this happens to me? We don't have control over the use of 3D technology being enforced in other countries, however we are working diligently to enable it on credit cards issued by the Belize Bank to ensure that your card will be accepted even if 3DS is mandatory. We will keep you informed.

Know your Credit Card Billing Address.

Why? It is important that you know your credit card billing address which is normally the same address that appears on your monthly credit card statement. It is a verification step that some companies use when you make online purchases. Some American merchants require you to have a billing address in the US. If not, your transaction will be declined.

How do I update my billing information? Feel free to visit our nearest branch.

We are available 24/7.

You can travel with a peace of mind knowing that we are available to serve you 24/7 if you experience any issues with your credit card, immediately contact us at **227-7132** during business hours (8:00 a.m. to 7:00 p.m.) or **227-5033** outside of our business hours. You can also send us a message via our online message center (available after logging in to our secured online or mobile banking platforms) or WhatsApp us at **614-1856**. Have your credit card and identification information readily available.

Know your AAdvantage Mastercard Credit Card.

Where do I find my membership number or the miles earned? Your Credit Card monthly statement will have your AA number and miles earned within a statement cycle and will appear on the following credit card statement.

belizebank
Our Country. Your Bank

STATEMENT OF ACCOUNT

IF YOU WISH TO PAY IN FULL PAY THIS AMOUNT	MINIMUM PAYMENT REQUIRED	PLEASE PAY BY THIS DATE
PAYMENT IN FULL	MINIMUM PAYMENT	PAYMENT DUE DATE
4,029.43	359.65	18-JUL-22

SUSAN MARIE BELL
24 APPLESTAR STREET
BELIZE CITY, BELIZE

STATEMENT DATE
26-JUN-22

ACCOUNT NUMBER
5157-1234-0000-1234

Miles Earned AAdvantage Miles: Your AAdvantage Account (C9YV334) will be credited with 469 miles for eligible purchases made with your credit card(s) on your last statement. Use your Belize Bank AAdvantage Mastercard for all your daily purchases to maximize your AAdvantage miles.

AA Membership Number

MASTERCARD	STATEMENT DATE 26-JUN-22	CREDIT LIMIT 24,000	AVAILABLE CREDIT 0.00	PAGE
PREVIOUS BALANCE 2,589.24	CHARGES 220.41	CREDITS 650.00	BALANCE CARRIED OVER 2,159.65	01

TRANS DATE	REFERENCE	DESCRIPTION	AMOUNT
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What to do if I have multiple AA membership numbers?

Customers needing to merge AAdvantage accounts have three (3) options:

Option 1

Customers can go to aa.com, login to one of their AAdvantage accounts, and request to merge accounts.

Option 2

Customers can send an email to AAdvantage account service at **aadvantage.customer.svc@aa.com** and place “Merge account” in the subject line. In the body of the email they should make the request to merge accounts.

Option 3

Customers can call **223-2522** and request to merge accounts. Customer service will then complete the request.

Link for more information:

<https://www.aa.com/i18n/customer-service/contact-american/reservations-and-ticket-changes.jsp>

For all 3 options, the customer must initiate their accounts being merged. It is easier if you know at least one of your AAdvantage numbers.

HERE ARE A FEW OTHER TIPS



- Check if your card is still valid by checking the expiration date
- Ensure that the card or the chip is not damaged
- Excessive PIN tries may cause your card to be blocked
- Your statement is available online
- Make your payments on the payment due date listed on your statement. In order to avoid any delays, **enable your standing order NOW** by sending us a message via our online messaging center or visiting your Belize Bank branch.