

It's a Perfect Match! Your Lifestyle and The Bank of Guam® MasterCard®



MasterCard
Gold MasterCard
Application



P.O. Box BW • Hagåtña, Guam 96932 • (671) 472-5300.

Easy Qualification Checklist

It's simple and easy to apply for a Bank of Guam® MasterCard® Credit Card.

Please review the following statements to determine if you may qualify...

- MasterCard
My yearly income is \$20,000 or more before taxes.
- Gold MasterCard
My yearly income is \$50,000 or more before taxes.
- I have good credit with Bank and other financial institutions.
- I have included proof of employment/income (two current paystubs from my present employer).

Fees (continued from the reverse side...)

Penalty Fees

• Return Payment Fee

We will charge your account for each payment that is not honored for any reason. The charge will be the lesser of **\$25.00** or the required Minimum Payment Due that appears on your most recent account statement.

How We Calculate Your Daily Balance - We use a method called "average daily balance (including new purchases)".
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Important information about the Bank of Guam® MasterCard® Credit Card:
a. MasterRewards PROGRAM PROVISIONS:

- i. Cardholders will earn Points for Credit Card purchases of all eligible goods and services. Cardholder's Points will be accumulated at the rate of one (1) Point per dollar charged on the Cardholder's Credit Card and will be reported to the Cardholder on a special quarterly Award Activity Statement. Please visit <https://www.dreampoints.com/bankofguam/> to view your reward choices, redeem your points, check your point balance, and track your orders.
- ii. Points cannot be transferred from one account to another; Points from multiple accounts cannot be added together.
- iii. In order to redeem Points, Cardholder's credit card account(s) must be open (meaning not in dispute, you have not voluntarily closed your account, or your account has not been canceled or terminated by the Bank for any reason), current (meaning there are no past-due balances on your credit card account(s) at the time of redemption request), and Cardholder's outstanding balance must not be over the credit limit.
- iv. Points can only be redeemed based on the Points available as reflected on Cardholder's most recent credit card statement and <https://www.dreampoints.com/bankofguam/>.
- v. Points are tracked and redeemable on a first-in, first-out basis. Points will expire three (3) years from the date of issuance.
- vi. The Bank and its vendors cannot be held liable for any accident or injuries associated with an Award or use of Awards while participating in this program.
- vii. The Bank reserves the right to disqualify any cardholder from participation in the program and invalidate all Points for abuse, fraud, or any violation of the program terms and conditions. The Bank may make such a determination in its sole discretion.
- viii. Points may not be combined with any other loyalty/frequency award program.
- ix. Points may not be earned or accumulated for cash advances, convenience checks, traveler's check purchases, interest charges, late fees, annual fees, over-limit fees or transaction fees. At the Bank's option, additional exclusions may be included in the Rules governing the Points Program.
- x. Maximum accumulation of Points is 120,000 in any consecutive twelve (12) month period.
- xi. The Bank reserves the right to award bonus Points to selected cardholders.
- xii. If Cardholders have more than one personal credit card account they will earn Points separately under each account. They may not combine Points from different accounts.
- xiii. Points are not the property of the Cardholder and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- xiv. Points are not redeemable for cash and cannot be offset against the Cardholder's obligation to the Bank.
- xv. The Points Program is void where prohibited by federal, state, or local law.
- xvi. Points must be redeemed by the Cardholder, but may be used for another person.
- xvii. The Bank reserves the right to change the terms and conditions of the Points Program. At the Bank's option, redemption of Points may be restricted, limited, expired or cancelled at any time without prior notice.
- xviii. The Points Program is a service provided through Consumer Benefit Services, Inc., and Bank of Guam. In the event of fraud, abuse or program privileges or violation of the Program Rules (including any attempt to sell, exchange or transfer Points or the instrument exchangeable for Points), the Bank reserves the right to cancel the Cardholder's membership in the Points Program.

The information about the cost of the card described in this application is accurate as of March, 2015. This information may have changed after that month and year. To find out what may have changed, please call us at (671) 472-5300 or write to: Bank of Guam® • Attention: Business Services Division • PO Box 57-C • Hagåtña, GU 96932.

A. General Application Information

INDIVIDUAL APPLICATION: Check here if this is an application for an individual and you are relying on your own income and not the income of another person as the basis for repayment of the credit requested. Please complete Sections A & B, as well as sign this application (Section F).

JOINT APPLICATION: Check here if this an application for joint credit involving you and another person. Please complete Sections A, B & C and ensure both parties acknowledge their intent directly below as well as sign at the end of this application (Section F). We intend to apply for joint credit:

- Applicant Co-Applicant
- MasterCard® New Card
 Gold MasterCard Credit Limit Increase
 Additional Card

Limit Requested

B. Information about Applicant

Full Name (LAST, FIRST, MIDDLE)

C. Information about Co-Applicant

Full Name (LAST, FIRST, MIDDLE)

Social Security Number	Date of Birth	Social Security Number	Date of Birth
Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a lawful Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a lawful Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No
ID Nbr	ID Issue by:	ID Nbr	ID Issue by:
ID Expiration Date	ID Expiration Date	ID Issue Date	ID Expiration Date
Current Home Address (HOUSE #, STREET, CITY, STATE, ZIP)	Years at Residence	Current Home Address (HOUSE #, STREET, CITY, STATE, ZIP)	Years at Residence

Current Mailing Address (IF DIFFERENT FROM ABOVE)			
Home Phone	Work Phone	Home Phone	Work Phone
E-Mail Address	Other Contact Number	E-Mail Address	Other Contact Number
Current Employer	Years There	Current Employer	Years There
Position/Occupation	Name of Supervisor	Position/Occupation	Name of Supervisor
Previous Employer	Years There	Previous Employer	Position/Occupation
Current Salary/Commission	per \$	Current Salary/Commission	per \$
Other Income (ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT WISH IT CONSIDERED AS A BASIS FOR REPAYMENT FOR THE LOAN)	per \$	Other Income (ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT WISH IT CONSIDERED AS A BASIS FOR REPAYMENT FOR THE LOAN)	per \$

D. Authorized Users (ADDITIONAL INDIVIDUALS WHOM THE ACCOUNT OWNERS AUTHORIZE TO USE THE CARD)

Full Name (LAST, FIRST, MIDDLE)	Date of Birth	Full Name (LAST, FIRST, MIDDLE)	Date of Birth
Social Security Number	ID Type	Social Security Number	ID Type
ID Issued by:	ID Issue Date	ID Issue by:	ID Expiration Date
Signature of Authorized User			

E. AutoPay Program

YES, I (we) would like to participate in the Bank's MasterCard AutoPay Program. I (we) authorize the Bank to automatically deduct my (our) monthly payment from my (our) Bank of Guam® checking or savings account as provided below:

Minimum Payment Due: The minimum monthly payment that appears on your most recent billing statement.

Full Statement Balance: The last statement balance that appears on your most recent billing statement.

Set Designated Amount of \$_____ each month.

Note: Credit Card transfers will be applied on the credit card account statement closing date (approximately by the 7th business day of each month). If the Minimum Payment Due is greater than the Set Designated Amount, the Set Designated Amount will be deducted. You will still be responsible to pay any remaining amount due by the due date. If you choose to enroll in the AutoPay Program, you will not be able to make online payments at gotamycard.com.

F. Important Information and Signature of Applicant/Co-Applicant

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. To process the application, we must have your name, street address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

All information set forth in this application is declared to be a true representation of the facts, made for the purpose of obtaining the credit requested, and any willful misrepresentation on this application could result in criminal action. I (we) understand that I (we) will be (jointly and separately) liable for all charges on the account, and I (we) authorize Bank of Guam® to investigate any facts or obtain and exchange reports regarding this application, or resulting account with credit reporting agencies and others including affiliates of Bank of Guam®. I (we) will be informed of each agency's name and address.

Should my (our) application for the Bank of Guam® Gold MasterCard not be approved, this constitutes my (our) application for the Bank of Guam® MasterCard.

Applicant's Signature	Date
Co-Applicant's Signature	Date



CREDIT CARD DISCLOSURE

An Equal Opportunity Lender • Member FDIC

MasterCard Credit Card Interest Rate & Interest Charges

Annual Percentage Rate (APR) for Purchases	MasterCard®	18.00%
	Gold MasterCard	16.00%
APR for Cash Advances	MasterCard	18.00%
	Gold MasterCard	16.00%
APR for Balance Transfers	MasterCard	18.00%
	Gold MasterCard	16.00%
Minimum Interest Charge	If you are charged for interest, the charge will be no less than \$0.50.	

Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire new balance by the due date of each month. We will begin charging interest on cash advances on the transaction date.

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/credit-cards/>.

Fees

Annual Fee	MasterCard: \$50.00 Gold MasterCard: \$75.00
Additional Cardholder	MasterCard: \$15.00 annually (if applicable) Gold MasterCard: \$25.00 annually (if applicable)
Transaction Fees	5% of Cash Amount, \$10.00 Minimum \$5.00 NOTE: When you use an ATM not owned by us, you may be charged an additional fee by the ATM operator. 5% of Cash Amount, \$30.00 Minimum \$0 MasterCard holders have access to this special Emergency Cash Advance (ECA) feature. Emergency Cash Advances can be obtained in an amount between \$100.00 and \$1,000.00. Your account will be charged \$65.00 if you obtain an ECA within the continental United States; \$95.00 if obtained outside the continental United States. If the request is canceled, your account will be charged \$12.00 and \$30.00 , respectively.