

Additional Features

Convenience - Everyday Payments Made Easy

Pay the Easy Way - Use your Local Debit Card for quick and easy payments.

Save Time - Eliminate the need to queue for cash, cut down on the time it takes to write Cheques and Account Transfers.

Go Paperless - Save the environment, support green initiatives.

Telephone Card Service (+290 25335)

With our Telephone Card Services, you can:

- Activate your Card
- Change your PIN
- Change your Security Number
- Block your Card (if lost or stolen)
- Check your real-time bank account balance

Security

All payments made with your card are PIN enabled. Your PIN is personal and unique to you. Without the PIN no electronic payments can be made with your Local Debit Card.

Card Support for Lost or Stolen Cards

If your card is lost or stolen card, or if your PIN becomes known to another person, you must notify the Bank immediately. Contact Helpdesk for this and all other queries relating to the use of your Local Debit Card and Online Banking Services -

Telephone Helpdesk: +290 22829 (available during working hours only)

Telephone Card Services: +290 25335 (24-hour service)

Email: cardservices@sainthelenabank.com / helpdesk@sainthelenabank.com

Contact Us

Customer Services

T. +290 22390

E. customerservices@sainthelenabank.com

Teller Services

T. +290 22390

E. teller.supervisor@sainthelenabank.com

Lending

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E. Commercial Lending

commerciallending@sainthelenabank.com

Personal Lending

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Accounts and Payments

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Help Desk

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Telephone Card Services

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Bank of St Helena Ltd

Local Debit Card



Bank of St. Helena Ltd.

www.sainthelenabank.com



What is a Local Debit Card?

The Local Debit Card payment service allows customers to pay for goods and services with participating Businesses Establishments using a debit card as opposed to cash or cheque.

Customers that opt to utilise the Local Debit Card service will be issued with a Local Debit Card which will allow real-time transactions on their designated account.

The Local Debit Card is offered **FREE** as a part of the Bank's Current Account Packages (Personal and Business) which, along with other features, will give you an improved banking experience.



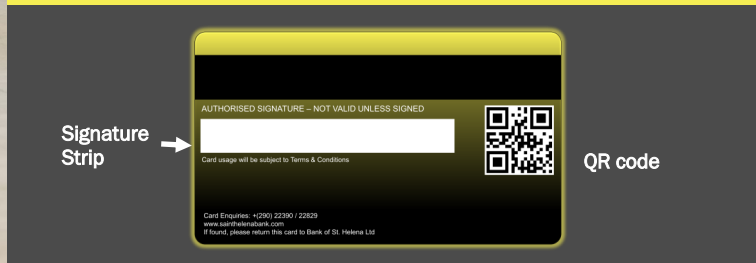
How does it work?

The Bank of St Helena Debit Card can only be used locally on St Helena. The Card provides you with the ability to make payments without the need for physical cash.

The card includes a QR code which identifies the card uniquely to the customer. When customers use their card for payment, the card QR code will be scanned by the cashier using the card terminal and customers will be prompted to enter a PIN (Personal Identification Number). By entering the PIN customers will be confirming the transaction for payment.

On the front of the card there is a 16 digit number. This card number is unique to the customer and is needed for the use of Telephone Card Services and manual debit card transaction processing.

On the back of the card there is a Signature Strip which should be signed immediately upon receiving a Local Debit Card from the Bank. Local Debit Card payments will not be accepted unless the card has been signed.



Transaction Types

Sales

Use your Local Debit Card to make payment for goods or services purchased from any participating Business.

Cashback

When you are unable to get to the Bank for a Cash Withdrawal, add an additional amount to your purchase of goods or services which the participating Business will give back to you in cash.

Refunds

Just as you can pay automatically for goods or services using your Local Debit Card, participating businesses can also refund your payment automatically to your Account should you return any goods to them.

Pre-Authorisations

This Card feature will allow you and your service provider to set aside an agreed amount to reserve the services requested. For example a deposit for travel bookings.

Activating your Card

Before you can make any payments with your Card, you will need to activate it. To activate your card you will need to create your Personal Identification Number (PIN) and Security Number. Call (+290) 25335 and use our Telephone Card Service to activate your Card (24 hour service), or you can visit our office in Jamestown during normal working hours.