

[Date]

[Client's Name]  
[Client's Address]  
[Client's Address]  
[Client's Address]

Dear Valued Client,

**Re: Bank Standardization Project – Retail Clients Notice - Debit Card Updates  
Communiqué 3 of 4**

Thank you for your continued patience as we advance in the process of Standardizing our banking services across territories. This letter provides you with information on our **New Debit Card**, how you will receive and activate it.

**1. Visa International Debit Card – EMV Chip and Pin and Contactless**

Your Visa International Debit Card is being upgraded to EMV Chip Technology. These cards are also “Contactless” at merchants that utilize that technology internationally. Here’s how your upgrade will happen!

**Step 1. You will receive your card via registered mail with TT Post, using your current mailing address on our records.**

You can expect deliveries/collection in special cases on weekends and after normal business hours, **(before 6am and after 6pm)**. Couriers will be in branded TT Post vehicles.

**OR**

**Collection from one of our distribution centres for the following categories of Clients.**

- Clients with “P.O. Box” Addresses,
- A+ Clients,
- Clients who have changed addresses post December 13th 2019
- Clients On-Boarded after December 13th 2019 and
- Card packages returned from TTPost, undelivered.

JMMB Bank will contact you **using your mobile number and email address on our records**, to advise you of your collection point.

**Step 2. After receiving your card. Call Interactive Voice Response to Activate! Create your PIN**

When you receive your card package, you will find enclosed an Interactive Voice Response (IVR) phone number. Using this number, you can create your unique security 4-digit PIN by following the simple steps. You will be required to answer a few security questions for verification, be sure to have both your old and new cards in hand before calling.

**Step 3. Securely Dispose of your old Card only after Go-Live Date**

After you have successfully activated your new JMMB Bank Debit Card, you can dispose of your old JMMB Bank debit card.

**2. Linx Debit Card**

If you are an existing Linx card holder, including our A+ Savings Card Holders, you are now eligible for a Visa International Chip and Pin Debit Card upgrade. This will apply to A+ Account holders under the age of 16.

If you hold both a Linx Card and a Visa Debit Card for the same account, you will only receive one Visa International Chip and PIN Debit Card for that account.

For joint accounts, if both account holders presently have debit cards on the account, you will be issued replacement Chip and PIN Debit Cards for both joint account holders.

### 3. PowerPay and University PowerPay Cards

PowerPay and University PowerPay Cards will no longer be issued as communicated to these clients. Holders of these accounts have been contacted to discuss the alternative options.

## *Important Points to Note*

If you have not received your Debit Card by June 1<sup>st</sup> 2020, please call our E-Services Help Desk 868-800-5662, ext.42554/42555/42556, between the hours of 7am to 11pm, and a client care representative will be able to assist you.

## *Frequently Asked Questions*

### 1. WHAT WILL BE THE COST OF THE VISA CHIP AND PIN DEBIT CARD?

The initial Card sent to you by June 2020 will be issued at no additional cost to you. The Annual cost thereafter is TT\$150 for the Classic Card and TT\$200 for the Gold Card.

### 2. ARE THERE ANY EXTRA CHARGES OR FEES?

At this time there are no additional fees associated with your Chip and Pin Debit Card, however, you will be charged TT\$4 for using other local banks Visa certified ATMs.

### 3. WILL I STILL BE ABLE TO USE MY EXISTING LINX CARD?

You will be able to continue using your Linx Card in the interim until further notice. We are upgrading our Cards and as a result, you will be issued a new Visa Chip and Pin Debit Card. This card will replace your existing Linx Card, which will be deactivated in the coming months.

All existing card holders, including current Linx Cardholders, A+ Savings / Youth Account holders are eligible for our new Visa Debit Card.

### 4. I CHANGED MY CARD A FEW MONTHS AGO, WOULD I BE ISSUED A NEW CARD?

Yes. You will be issued a new Visa Chip and Pin Debit Card.

## **YOUR FEEDBACK CONTINUES TO BE IMPORTANT TO US**

You can find previous letters sent to clients on our website [tt.jmmb.com/bankstandardization](http://tt.jmmb.com/bankstandardization) should you have any additional queries as it relates to these changes, you can contact us via email at [infott@jmmb.com](mailto:infott@jmmb.com) with the caption "System Changes". We thank you for your continued partnership and we look forward to serving you.

Warm Regards,

*Lisa-Maria Alexander*

Chief Marketing Officer – Trinidad and Tobago