



## Charge Card Application

Must be clearly filled in fully and returned to Hornburg Calypso Ltd.  
P.O. Box HM 1391, Hamilton HM FX, Bermuda

Tel: 441-295-2112 Fax: 441-295-0954 Charge Card Representative Dial Ext: 116

### Cardholder

Name \_\_\_\_\_  
First Middle Last

Married  Single

Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_

Address \_\_\_\_\_  
 \_\_\_\_\_ Post Code \_\_\_\_\_

Time at Present Address \_\_\_\_\_

Mailing Address \_\_\_\_\_  
 \_\_\_\_\_

Telephone: Home # \_\_\_\_\_ Work# \_\_\_\_\_

Cellular # \_\_\_\_\_

Employers Name \_\_\_\_\_

Employers Address \_\_\_\_\_

Occupation \_\_\_\_\_ How Long \_\_\_\_\_

Desired Credit Limit \$ \_\_\_\_\_

### Additional Card Holder/Spouse with full use of credit limit

Name \_\_\_\_\_  
First Middle Last

Date of Birth \_\_\_\_\_ Nationality \_\_\_\_\_

Address \_\_\_\_\_  
 \_\_\_\_\_ Post Code \_\_\_\_\_

Home Telephone # \_\_\_\_\_

Work Telephone # \_\_\_\_\_

Employers Name \_\_\_\_\_

Employers Address \_\_\_\_\_

Occupation \_\_\_\_\_ How Long \_\_\_\_\_

### Additional Card Holder Children

with limited monthly credit (see#11) subaccount restricted to your immediate family.

FIRST CARD CREDIT LIMIT \_\_\_\_\_

Name \_\_\_\_\_  
First Middle Last

Date of Birth / / Signature \_\_\_\_\_

SECOND CARD CREDIT LIMIT \_\_\_\_\_

Name \_\_\_\_\_  
First Middle Last

Date of Birth / / Signature \_\_\_\_\_

THIRD CARD CREDIT LIMIT \_\_\_\_\_

Name \_\_\_\_\_  
First Middle Last

Date of Birth / / Signature \_\_\_\_\_

### General Information

#### Cardholders Annual Income

- Below \$15,000
- \$15,000 to \$20,000
- \$20,000 to \$25,000
- \$25,000 to \$30,000
- Above \$30,000

**Home** Own

Outstanding Mortgage \$ \_\_\_\_\_

Name of Mortgagee \_\_\_\_\_

Payment

Monthly  Quarterly

**Home** Rented

Monthly Rental \$ \_\_\_\_\_

Name of Landlord \_\_\_\_\_

### Cardholders Bank Information

Type of Account \_\_\_\_\_ Account # \_\_\_\_\_

- Savings \_\_\_\_\_
- Time/Demand Deposit \_\_\_\_\_
- Checking \_\_\_\_\_
- Loans \_\_\_\_\_
- BermudaCard \_\_\_\_\_
- Mastercard \_\_\_\_\_
- Visa Card \_\_\_\_\_
- American Express \_\_\_\_\_
- Go Card \_\_\_\_\_

### Comments for Calypso purposes

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### Declaration:

I/We have read and agree to be bound by the Condition of Use and the Terms of Payment (stated overleaf)

I/We have given authorization for the release of information deemed necessary to process this application by Hornburg Calypso Ltd.

Date \_\_\_\_\_ Signature \_\_\_\_\_  
Day/month/year

### For Calypso use only

Credit card granted yes  no

Credit Limit \_\_\_\_\_ Approved by \_\_\_\_\_

Card Number

Credit Association approval # \_\_\_\_\_ Supervisor/Officer \_\_\_\_\_

# Retail Installment Credit Agreement

"You" and "Yours" refer to each person [a] Who is issued a charge and credit card [b] Who is authorized to use it or [c] Who signs this Agreement, or on whose behalf this agreement is made. "We" and "Our" refer to Hornburg Calypso Ltd., Front Street, Hamilton, Bermuda. You agree to pay for all purchases acquired by you or dependent cardholders according to the following terms:

- 1/ **Usage:** The person named on the card shall sign the card and any replacement issued on expiry or loss thereof immediately upon receipt. The Cardholder must sign for every time the card is used. We reserve the right to ask for additional identification with signature.
- 2/ **Cost of Credit:** A finance charge will be implemented at rates not in excess of those permitted by the law and will be assessed on the outstanding balance {s} from month to month. There is never a finance charge in a monthly billing period {a} No beginning balance or previous balance. {b} During which "payment" and "credit" equal or exceed the "previous balance".  
**You will avoid a finance charge if you pay the full amount of the New Balance on your monthly billing statement within 27 days after the billing date show on that statement.**  
 In failing to do so, you agree to pay a finance charge, computed by applying a monthly periodic rate of 1% to the Average Daily Balance. There is a minimum FINANCE CHARGE OF 50 CENTS in any billing period in which the FINANCE CHARGE as figured above would be less than 50 CENTS.
- 3/ **Balance Method for Computing Finance Charge:** We calculate the finance charge on your account by applying the Periodic Rate to the "Average Daily Balance" of your account.  
 To get the "Average Daily Balance", we take the beginning balance of your account each day and subtract any payments or credits for the day in which they are received and add charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance".
- 4/ **Payment:** Each month you agree to make a minimum payment as shown on your bill and any past due amount.  
**You may, at any time, pay more than minimum amount due, or you may pay the balance in full.**  
 All accounts will be rendered in Bermuda Dollars. Payments in foreign currency will be credited at the prevailing rate of exchange.
- 5/ **Minimum Payment:** Your minimum monthly payment will be 20% of the new balance, but no less than \$ 40.00, or the entire new balance if it is less than \$ 40.00.
- 6/ **Late Charge:** Each month you must pay at least the minimum Amount Due. If you fail to make a payment when due the account will be subject to a late payment fee as follows:  
 Outstanding Balance \$1 to \$1000 fee of \$ 3.00  
 Outstanding Balance \$1000 to \$2999 fee of \$ 8.00  
 Outstanding Balance \$3000 and Above fee of \$ 12.00
- 7/ **Default:** If you fail to make any payment as agreed and continue not to make payments all cost and legal expenses incurred by Hornburg Calypso LTD to enforce payment will remain the responsibility of the main cardholder. Default may also result in closing of the account and subsequent submission to B.C.A.  
 In the event a Check is received in payment of your account and is returned to us by your bank for any reason, you will be charge a further \$10.00 for administrative cost incurred by us.
- 8/ **Canceling or limiting Credit:** We share the mutual right to cancel or limit your credit at any time. However, this will not affect your obligation to pay the amount you owe plus all applicable monthly finance charges until payment in full is met.

- 9/ **Change in Terms:** We have the right to change any terms in this Agreement at any time by giving you notice of the intended change or when required by law. If you use this account after the effective date of change you will be deemed to have agreed to the new terms. At our option, we may apply any new terms to your entire account balance to the extent permitted by law. If you do not agree to the changes, you must surrender the credit card and pay the unpaid balance under the Original Agreement.
- 10/ **Credit Investigation:** We may request a credit report in connection with your charge account application [Which is made part of this agreement] or in connection with an update, renewal or extension of credit. You authorize us to investigate your credit standing by obtaining credit reports and by making direct inquiries of businesses where you have accounts or where you work, and also to furnish information concerning your performance under this account to consumer reporting agencies and others who may properly receive that information.
- 11/ **Additional Cardholder:** Will enjoy the full use of credit of the principal cardholder within the terms and conditions outlined above.
- 12/ **Restricted Additional Cardholder:** This is a service provided to the principal cardholder to extend to your immediate family members the use of a Charge Card on your account with a limited monthly credit. The statement will show details of all transactions incurred by additional restricted cardholders.
- 13/ **Lost or Stolen cards:** If the card is lost or stolen, or if you suspect it is being used without your permission, you shall immediately \* give notice thereof to us together with written confirmation notice and any other information we require. Whether or not you are aware that the Card has been lost, stolen, or used without your authority, you shall remain liable for all use of the Card until we have received written notice of its loss, theft, or unauthorized use.
- 14/ **Location:** Your Calypso Charge / Credit Card can be used at all our locations including **Benetton & Voila.**  
 \* Call our Charge Card Representative - Tel: 441-295-2112 Ext. 116.



- |   |         |
|---|---------|
| Front Street, Hamilton                        | ext 109 |
| Southampton Princess                          | ext 114 |
| Hamilton Princess                             | ext 113 |
| Sonesta Beach                                 | ext 121 |
| Royal Naval Dockyard                          | ext 122 |
| Coral Beach Club                              | ext 123 |
| Elbow Beach                                   | ext 127 |
| Butterfield Walkway<br>Front Street, Hamilton | ext120  |
| Reid Street, Hamilton                         | ext 105 |



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