



# Grenada Co-operative Bank Limited

Established 1932

June 7, 2023

Dear Credit Card Customer,

Following the announcement of the approval of the sale of assets from CIBC FirstCaribbean to Grenada Co-operative Bank Limited (GCBL) on May 19, 2023, you should have received communication from CIBC FirstCaribbean outlining the new arrangements for your credit cards.

We are working closely with CIBC FirstCaribbean to officially transition your credit cards and are committed to providing you with convenient banking solutions and excellent customer experience.

We have carefully matched your current credit card with credit cards at Grenada Co-operative Bank Limited, which are outlined in the reference guide located in the QR code below.

You are invited to review some key points regarding your new credit card.

## Card limits

For your convenience, your credit limits and card currency will remain the same.

## Activation and pinning

Your card will be automatically activated on July 17, 2023. We will notify you on July 16, 2023 to commence the pinning of your new credit card using the instructions provided with your card.

## Statements

Additionally, from July 17, 2023, you will be able to view your credit card transactions online and retrieve electronic statements after registering with the 4Cs online portal: <https://www.4csonline.com/>.

## Billing cycle

The billing cycle for your new credit card ends on the 15<sup>th</sup> of each month. Minimum payments must therefore be made on or before this date to avoid late payment charges.

## Rewards

You will enjoy automatic enrolment with the Visa My Rewards program, which allows you to earn 1 point for every US \$1 (or EC equivalent) spent. Points can then be redeemed at any time for vacations, or other shopping experiences using the *My Rewards by Visa Loyalty* app.

## Fees

We have waived annual fees attached to your credit card for one year. All other **fees and charges** apply.

## Disputes

If you need to dispute a transaction, you can report it to us within 90 days of the transaction via a secure

message on our online banking platform. Alternatively, you can visit any Retail Banking Unit to report it.

### Collection schedule

We will announce the collection schedule for your new Co-op Bank credit cards via various media platforms. ***You can collect your cards at our Distribution Centre (address below) and will be required to present valid identification<sup>[1]</sup> to confirm your identity upon collection.***

### Distribution Centre location

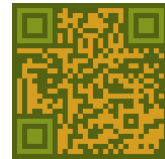
G.V. Steele Conference Room  
Grenada Co-operative Bank Limited  
#14 Church Street, St. George's

Operating hours  
Monday-Friday 8:00 a.m. to 6:00 p.m.  
Saturday 10:00 a.m. to 3:00 p.m.

### Overseas customers

If you reside outside of Grenada, please contact us at **[integrate@grenadaco-opbank.com](mailto:integrate@grenadaco-opbank.com)** or (473) 444-CO-OP (2667) to arrange for delivery of your package by mail.

For additional information, feel free to contact us by email: **[integrate@grenadaco-opbank.com](mailto:integrate@grenadaco-opbank.com)**, telephone: (473) 444-CO-OP (2667), WhatsApp: 410-CARE (2273), or visit our website: **[www.grenadaco-opbank.com/integrate](http://www.grenadaco-opbank.com/integrate)**.



We look forward to welcoming you home!

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Larry Lawrence', with a horizontal line extending to the right.

Larry Lawrence  
MANAGING DIRECTOR

**[1]** *One (1) piece valid photo identification for nationals (Grenadian citizens), non-nationals with permanent residence status; two (2) pieces valid identification for non-nationals and nationals residing outside of Grenada.*



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