

## ATM Benefits

**Free** – The International Banking Group Debit Card has no annual fees and no transaction fees if used at an International Banking Group ATM. Charges may apply if used at other ATMs and abroad.

**Fast** – Saves you time.

**Easy** – User-friendly system provides simple instructions to guide you through each step.

**Convenient** – 24/7 access to ATMs.

**Real Time** – Withdrawal transactions are done in real time and will reflect your account balance immediately.

**Same-day Deposits** – Deposit your funds at our in-branch ATMs before 3:30pm on any business day, and it will be processed the same day.

### How do I use an ATM?

**It's simple!** Insert your Credit or Debit card and key in your PIN (Personal Identification Number). Follow the instructions on screen and you're done.

## ATMs

International Banking Group ATMs allow you to:

- Withdraw funds
- Deposit funds (at in-branch locations)
- Check account balances on your International Banking Group accounts
- Transfer funds between accounts on the same card
- Access savings, current and credit card accounts
- Enquire into account activity – print mini-statements or view them on screen

Our machines will accept any bank card (credit or debit) displaying the VISA, MasterCard, PLUS or Cirrus logos.



## 24 Hour Banking



### Questions?

Help and a friendly voice are just a phone call away. Just call +1 (649) 941 4424 during regular business hours.

### International Banking Group

PO Box 690, International Banking Group House,  
Graceway Plaza, Leeward Highway, Providenciales,  
Turks & Caicos Islands

Tel: +1 (649) 941 4424

Fax: +1 (649) 941 4475

Email: [customerservices@ibgtci.com](mailto:customerservices@ibgtci.com)

### Banking Hours

Monday to Thursday 9am to 3:30pm

Friday 9am to 4:30pm

### Office Hours

Monday to Friday 8:30am to 5pm



# Banking anywhere, anytime

[www.ibgtci.com](http://www.ibgtci.com)

A subsidiary of Cayman National

# A Better Way to Bank

Our internet banking and automated teller machine (ATM) networks provide a fast, easy and reliable way to complete many of your routine banking transactions at any time of the day or night.

You don't have to wait for the bank to open or rush to the bank before it closes.

Whether you are in Miami, Nassau, London, Toronto or Tokyo, you can access your accounts through internet banking & ATMs.

*Millions of access points at ATMs across the world, and any computer connected to the internet will be your secure gateway to your accounts in seconds!*



# Internet Banking

We have made International Banking Group's internet banking as simple and secure as possible so you can have total control of your finances and peace of mind.

With internet banking you can:

- Access all your account information
- Access savings, current, loans & fixed deposit accounts as well as credit card accounts
- Check balances & set up balance alerts
- Order drafts and cheque books
- Transfer funds between your accounts
- Submit wire transfer requests
- Review account information
- Submit loan payments
- View & print cheque images
- View, print and download statements
- Place stop payments
- Order cash
- Upload salary files
- Send secure email to the bank
- Pay bills online
- Send standing order requests
- Make payments to your International Banking Group Credit Card

Visit [www.ibgtci.com](http://www.ibgtci.com) and bank online today!

[www.ibgtci.com](http://www.ibgtci.com)

## Internet Banking Benefits

**Free** – Access to internet banking is a free service to International Banking Group customers.

**Simple** – We have made internet banking as simple and user-friendly as possible and are here for any guidance or questions you may have.

**It's all about you** – Internet banking allows you the freedom to do most of your banking in minutes from any computer with internet access.

*Your schedule. Your place. Your time.*



## How do I use Internet Banking?

You will receive your access information when you open your account with us.

Following that, log-in to your account with your customer access number, user name and password.

Alternatively go to internet banking to register and receive your log-in information.

If you encounter any technical problems with the system, send an email to our internet banking support centre anytime by clicking on the link found at the bottom of every internet banking page.

## Is it Safe?

International Banking Group takes privacy very seriously and operates in an environment especially developed for internet banking. Many layers of security protect your account information from unauthorised access.

As an internet banking customer you must protect your account access information at all times. If it is compromised, you must contact the customer support centre immediately.

In addition, we recommend the use of an internet browser with the highest encryption, and that you avoid banking over public wifi networks and on shared computers.

For security purposes, remember to 'logout' by clicking the logout prompt on the internet banking page.

