

RUBiS CARD APPLICATION FORM



RUBiSCARD

RUBISCARD

THE FLEET CARD TO FUEL YOUR BUSINESS



RUBISCARD is an advanced, online tool that allows you to conveniently manage your fleet fuel purchases. Accepted at all RUBIS Service Stations for fuel purchases - Ultra Tec gasoline or Ultra Low Sulphur diesel - you can set pre-determined controls for each card to limit fuel purchases by type, location, quantity and amount. A great way to improve the security of your fleet fuel purchases.

BETTER SECURITY

- Safer than carrying cash/credit/debit cards
- Minimizes errors and fraud
- Reduces admin time and cost

CONTROL

- Set individual card limits
- Restrict fuel purchases by product type
- Maximise control over your fuel fleet purchases

CONVENIENT

- View purchases in real time online
- One monthly statement
- Just swipe for quality RUBIS fuel

For more information contact:

RUBIS WEST INDIES LIMITED

Tel: + 246 417 6300

Email: rubiscard@rubis-caribbean.com



YOUR BUSINESS... ACTIVATED

RUBISCARD



RUBIS CARD APPLICATION

WHAT ARE THE BENEFITS?

Accepted at all RUBIS Service Stations in Barbados, the RUBIS Card is an advanced, cloud based, online tool that allows you to conveniently manage your fleet fuel purchases. You can set pre-determined controls for each card to limit fuel purchases by type, location, time/date, quantity and amount, improving the security of your fleet fuel purchases. One monthly statement will summarize all purchases by card/vehicle. In addition, drivers can earn Massy Loyalty points when they spend \$50 or more in Ultra Tec fuel.

WHO CAN APPLY?

Companies or Sole Proprietorships/Partnerships with a minimum of 3 vehicles.

WHAT DOES IT COST?

An annual card fee of BDS\$40 per card will be billed on the first invoice and annually thereafter. There is a replacement card fee of BDS\$20 per card.

HOW TO APPLY

Simply fill in the application form and send it to us with the required documents and we will do the rest. Application forms must be signed. In the case of companies or partnerships, the form must be signed by:

Companies

A company director, company partner or a person authorised to sign on behalf of the company.

Partnerships

At least two partners who shall be jointly or severally liable.

Sole Proprietorships

Owner.

REQUIRED DOCUMENTS

Sole Proprietorships/Partnerships

Credit Application Form
Vehicle Nomination Form
Copy of Registration documents
Copy of Photo ID (Sole Proprietor)

Company Applications

Credit Application Form
Vehicle Nomination Form
Copy of Incorporation documents

Further information may be required to support the requested line of credit.

Submit the forms and documents to:

RUBIS WEST INDIES LIMITED

One Rubis Plaza

Welches, St. James BB23027

Barbados, W.I.

Customer Service: 1 (246) 417-6300

RUBIS CARD CREDIT APPLICATION FORM

BUSINESS CONTACT INFORMATION

COMPANY NAME:

DIRECTOR/S:

YRS IN BUSINESS:

EMAIL:

CELL:

TEL:

TAX NO:

WEBSITE:

ADDRESS:

CONTACT PERSON:

EMAIL ADDRESS:

TEL:

PARENT COMPANY:

PARENT COMPANY ADDRESS:

SOLE PROPRIETORSHIP:

PARTNERSHIP:

CORPORATION:

OTHER:

BANKING DETAILS

BANK NAME:

ADDRESS:

CONTACT PERSON:

TITLE:

TEL:

EMAIL:

MAJOR BUSINESS SUPPLIER

SUPPLIER NAME:

ADDRESS:

EMAIL:

TEL:

FAX:

PROPOSED CREDIT REQUIREMENT

CREDIT LIMIT: \$

PREFERRED METHOD OF PAYMENT:

ONLINE BNS | DEPOSIT TO BNS | CHEQUE | CASH | DEBIT/CREDIT CARD | LOCAL WIRE TRANSFER

SECURITY OFFERED/ ANY OTHER CONSIDERATIONS:

BY SIGNING BELOW I/WE HAVE READ AND UNDERSTAND AND AGREE TO THE RUBIS CARD GENERAL TERMS AND CONDITIONS OF USE (ENCLOSED). APPLICATION FORMS MUST BE SIGNED: (I) IN THE CASE OF A COMPANY, BY A COMPANY DIRECTOR OR A PERSON AUTHORISED TO SIGN ON BEHALF OF THE COMPANY AND; (II) IF A PARTNERSHIP, AT LEAST TWO PARTNERS WHO SHALL BE JOINTLY OR SEVERALLY LIABLE.

RUBIS RESERVES THE RIGHT TO PERIODICALLY REQUEST FINANCIAL INFORMATION OR SECURITY DEEMED NECESSARY TO SUPPORT ANY CREDIT EXTENSION REQUESTED BY THE CUSTOMER. IT IS UNDERSTOOD THAT ANY SUCH INFORMATION WILL BE HELD IN STRICT CONFIDENCE. CUSTOMER UNDERSTANDS THAT RUBIS INTENDS TO RELY ON ALL OF THE INFORMATION PRESENTED IN THIS AGREEMENT, OR REQUESTED SEPARATELY, IN DETERMINING CREDIT WORTHINESS. SIGNER AUTHORIZES RUBIS TO CONTACT BANK, TRADE REFERENCES AND CREDIT REPORTING AGENCIES TO OBTAIN AND VERIFY CREDIT INFORMATION.

AUTHORISED SIGNATURE:

NAME:

TITLE:

AUTHORISED SIGNATURE:

NAME:

TITLE:

DATE:

TO BE COMPLETED BY RUBIS

TERMS APPROVED:

SIGNATURE:

DATE:

RUBIS CARD VEHICLE NOMINATION FORM

NO.	VEHICLE REGISTRATION NO.	MAKE / MODEL	ODOMETER READING		FUEL TYPE (CHECK)		INDIVIDUAL CARD LIMIT \$	DRIVER'S NAME (OPTIONAL) FORENAME, SURNAME (PLEASE PRINT IN CAPS)
			ENABLED	DISABLED	GAS	DIESEL		
1			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
2			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
3			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
4			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
5			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
6			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
8			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
9			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
10			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
11			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
12			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
13			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
14			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
15			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
16			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
17			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
18			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
19			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
20			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
21			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
22			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
23			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
24			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
25			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

IF FLEET HAS MORE THAN 25 VEHICLES PLEASE COPY THIS SHEET AND ENCLOSE ADDITIONAL SHEETS WITH APPLICATION.

RUBIS CARD VEHICLE AND RESTRICTIONS FORM

NO.	VEHICLE REGISTRATION NO.	QUOTA LIMITS			VOLUME LIMITS			FILL TRANSACTION LIMITS		
		DAILY	WEEKLY	MONTHLY	DAILY	WEEKLY	MONTHLY	DAILY	WEEKLY	MONTHLY
1		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
2		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
4		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
5		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
6		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
7		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
8		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
9		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
10		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
11		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
12		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
13		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
14		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
15		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
16		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
17		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
18		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
19		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
20		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
21		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
22		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
23		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
24		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						

RUBIS CARD VEHICLE NOMINATION FORM

SERVICE STATION LOCATION	FUELING ALLOWED	FUELING RESTRICTED
BARBAREES HILL	<input type="checkbox"/>	<input type="checkbox"/>
BELLEPLAINE	<input type="checkbox"/>	<input type="checkbox"/>
BENTHAMS	<input type="checkbox"/>	<input type="checkbox"/>
COVERLEY	<input type="checkbox"/>	<input type="checkbox"/>
FONTABELLE	<input type="checkbox"/>	<input type="checkbox"/>
FOUR ROADS	<input type="checkbox"/>	<input type="checkbox"/>
GARRISON	<input type="checkbox"/>	<input type="checkbox"/>
HARMONY HALL	<input type="checkbox"/>	<input type="checkbox"/>
KENDAL HILL	<input type="checkbox"/>	<input type="checkbox"/>
KIRTON'S	<input type="checkbox"/>	<input type="checkbox"/>
MAPP HILL	<input type="checkbox"/>	<input type="checkbox"/>
MARKET HILL	<input type="checkbox"/>	<input type="checkbox"/>
MY LORDS HILL	<input type="checkbox"/>	<input type="checkbox"/>
NORTHERN	<input type="checkbox"/>	<input type="checkbox"/>
OISTINS	<input type="checkbox"/>	<input type="checkbox"/>
SUNSET CREST	<input type="checkbox"/>	<input type="checkbox"/>
WILDEY	<input type="checkbox"/>	<input type="checkbox"/>
YONKERS	<input type="checkbox"/>	<input type="checkbox"/>

RUBIS CARD - GENERAL TERMS & CONDITIONS OF USE

1. ACCEPTANCE OF CONDITIONS OF USE – Unless the Cardholder has otherwise agreed in writing, the Cardholder indicates acceptance of the RUBIS Card General Terms and Conditions of Use as set out below upon first use of a RUBIS Card issued by Rubis to the Cardholder.

2. DEFINITIONS AND INTERPRETATION – In these RUBIS Card Terms and Conditions of Use, unless the context otherwise requires, the following terms will carry the meaning ascribed to them:

“Authorised User” means such person authorised by the Cardholder from time to time to use the RUBIS Card issued to the Cardholder.

“Cardholder” means the person at whose request Rubis agrees to make a RUBIS Card account facility available, having met the RUBIS Card criteria set out herein.

“Nominated Vehicle” means the vehicle for which the RUBIS Card has been issued.

“Person” means any person, firm, company or other legal entity.

“PIN” means the Personal Identification Number.

“Rubis” means Rubis West Indies Limited.

“RUBIS Card” means the RUBIS Card as issued by Rubis which Rubis and the Cardholder may agree upon as being subject to these RUBIS Card Terms and Conditions of Use and/or other card as Rubis may at any time use to replace the aforementioned card.

“RUBIS Card Criteria” means the criteria which the Cardholder must meet before a RUBIS Card account will be made available to the Cardholder and which are listed in the RUBIS Card Application.

“RUBIS Card Terms and Conditions of Use” means these Terms and Conditions of Use set out herein and any subsequent amendments and additions thereto notified to the Cardholder from time to time.

“RUBIS motor fuels” means RUBIS Ultra Tec Gasoline and RUBIS Ultra Tec Ultra Low Sulphur Diesel, and/or other motor fuels which are agreed to be supplied by a Service Station.

“RUBIS Verinet Website” means the proprietary fleet management website used by Rubis to manage the RUBIS Card program and which the Cardholder will have access to for the purposes of managing and viewing their respective fleet transactions.

“Service Station” means a RUBIS Service Station authorised to accept a RUBIS Card.

“Vehicle Identification Number” means the vehicle registration number.

Words importing the singular number includes the plural number and vice versa, and the use of gender shall include all genders.

3. RUBIS CARD – Rubis will issue a RUBIS Card to the Cardholder for each motor vehicle nominated from time to time by the Cardholder. The Cardholder will at all times meet the RUBIS Card Criteria. Rubis reserves the right to terminate the Cardholder’s RUBIS Card account in the event the Cardholder fails to meet the RUBIS Card Criteria. Each RUBIS Card will be embossed with the name of the Cardholder and a unique number identifying the Cardholder for the purposes of the RUBIS Card Terms and Conditions of Use and the use by the Cardholder of the RUBIS Card account facility. The Cardholder may nominate any vehicle for which a RUBIS Card is to be issued whether or not the vehicle is owned by the Cardholder or registered in the Cardholder’s name. The reverse of the RUBIS Card will bear the Authorised User’s usual signature. Each Authorised User may be issued with a PIN for security reasons.

4. PROPERTY – Each RUBIS Card issued to the Cardholder remains the property of Rubis and will be returned by the Cardholder to Rubis immediately upon its expiry, termination by Rubis or the Cardholder, or upon the termination of the RUBIS Card account. Alternatively, Rubis reserves the right to deactivate the RUBIS Card immediately upon its expiry, termination by Rubis or the Cardholder or upon the termination of the RUBIS Card account. The RUBIS Card should not be made available to persons other than the Cardholder without the prior written consent of Rubis.

5. WEB ACCOUNT – Rubis will issue a username, password and URL for the RUBIS Verinet Website to the Cardholder for the purpose of retrieving and/or modifying information on the RUBIS Card(s) issued to the Cardholder, and for the Cardholder to view all RUBIS Card transactions. The Cardholder agrees to protect their username and password against inadvertent disclosure. The Cardholder also agrees to use the website solely for the purpose outlined herein and to use reasonable effort to prevent abuse of the RUBIS Verinet Web Account.

6. SUSPENSION AND TERMINATION – Rubis may suspend or terminate the Cardholder’s RUBIS Card account or any RUBIS Card issued to the Cardholder at any time with or without notice ascribing a reason

RUBIS CARD - GENERAL TERMS & CONDITIONS OF USE

for the suspension or termination. Where Rubis gives notice of the termination of a particular RUBIS Card, the Cardholder will return the terminated RUBIS Card to Rubis at the time that notice is given. Upon termination of a RUBIS Card or a RUBIS Card account by either Rubis or the Cardholder, the Cardholder's liability for use of each RUBIS Card issued will continue until the RUBIS Card issued is returned in accordance with the provisions of this Clause. Upon termination of a RUBIS Card account by Rubis, monies owing to Rubis on the Cardholder's RUBIS Card account will become due and payable within seven (7) days of the date of invoice or statement. Rubis may terminate any RUBIS Card or RUBIS Card account if the RUBIS Card or RUBIS Card account has not had purchases credited against it during the period of six (6) months since the date of last issue.

7. SECURITY AND LOSS OF RUBIS CARD – The Cardholder is responsible for the sole custody and authorised use of each RUBIS Card issued to the Cardholder and the Cardholder will notify Rubis in writing immediately if the Cardholder becomes aware of loss, theft or the unauthorised use of any RUBIS Card issued. The Cardholder's liability for the use of each RUBIS Card issued will continue until the required notice of withdrawal, suspension or termination is given. In the case of withdrawal of a nominated vehicle or Authorised User, the RUBIS Card must be returned to Rubis. If at any time following the notification of withdrawal, suspension or termination, any authorised or unauthorised person who uses the RUBIS Card to effect a purchase, the Cardholder will be liable for the purchase.

8. PURCHASES – the Cardholder may purchase on RUBIS Card its requirements of RUBIS motor fuels available at a Service Station during the Service Station's trading hours, for the vehicle whose Vehicle Identification Number is registered on the RUBIS Card account of which the product category must match the product bought. Property in any product purchased by use of a RUBIS Card will pass to the Cardholder upon the completion of the processing of the RUBIS Card by the Service Station operator or employee.

a. AUTHORITY TO RUBIS – Unless Rubis has received the Cardholder's notice of loss, theft or possible unauthorised use of a RUBIS Card or termination of a RUBIS Card and, in the case of a termination of a RUBIS Card, the Cardholder has returned the RUBIS Card to Rubis, the Cardholder is deemed to authorize Rubis to charge the Cardholder with every purchase of RUBIS motor

fuels made by a person presenting a RUBIS Card to a Service Station operator or employee:

- i. showing the Vehicle Identification Number of the vehicle driven by the person to whom the products were made; and
 - ii. showing the signature of the person at whose direction the products are supplied where the person's signature obtained by the Service Station operator or employee in respect of the purchase corresponds with the signature appearing on the reverse side of the RUBIS Card.
- b. The Service Station operator or employee will take all responsible care to compare the Vehicle Identification Number of the vehicle driven by the person and signature of the Authorised User to whom the products were supplied to that of the RUBIS Card presented and, subject to this paragraph, Rubis and the Service Station operator or employee accept no liability whatsoever for the unauthorised use of a RUBIS Card.

9. EFFECTING A PURCHASE – The person presenting a RUBIS Card to the Service Station operator or employee in connection with the purchase of RUBIS motor fuels will be given a RUBIS Card voucher detailing the Cardholder's account number, the Vehicle Identification Number and the Authorised User's signature, the type of RUBIS motor fuels purchased, the value of purchase, the name of the Service Station and the date of purchase. The Cardholder or Authorised User will be required to sign the RUBIS Card voucher. The voucher will be the only confirmation of transaction issued to the Cardholder or Authorised User. The Cardholder remains absolutely responsible for purchases of all RUBIS motor fuels made using the RUBIS Card.

10. CARDHOLDER RECORD – It will be the responsibility of the Cardholder or the Authorised user to check that the details of the transaction have been accurately recorded on the voucher and to retain the RUBIS Card voucher for the purpose of the Cardholder or Authorised User's own record keeping and accounting practices. The voucher will be the legal VAT invoice for each transaction.

11. RUBIS CARD AND PRICE – The RUBIS Card price for the purchase of RUBIS motor fuels will be the retail price charged by the Service Station at the time of purchase.

RUBIS CARD - GENERAL TERMS & CONDITIONS OF USE

12. CHARGES FOR USE OF RUBIS CARD – The Cardholder will pay Rubis a fixed annual card fee as published from time to time for the use of the RUBIS Card to effect the purchase of RUBIS motor fuels on the RUBIS Card. In addition, the Cardholder will pay Rubis the fees as published from time to time for any additional services.

13. RESTRICTIONS - Rubis requires the Cardholder to provide specific restrictions for each authorized user's account to detect and / or restrict suspicious activity. Where the Cardholder does not agree to the restrictions; Rubis and the Service Station operators accept no liability for loss or breach of security that the Cardholder may experience. The Cardholder must complete the Rubis Card Vehicle Restrictions Form section of the Rubis Card Application form.

a. The restrictions required are as follows:

- i. Odometer Prompt – The Cardholder is responsible for recording the initial mileage of vehicles in their fleet and updating the same each time the vehicle is fuelled. The system allows for a minimum variance of one (1) and a maximum variance of one thousand (1,000). The Cardholder should select yes or no to have this feature enabled or disabled. Where the odometer prompt is disabled Rubis and the Service Station operator accepts no liability if any malicious activity may occur. The Cardholder must complete the Rubis Card Nomination Form in this agreement.
- ii. Quota – A limited dollar value must be applied to each authorized user's card. The limits assigned should be applied on either a daily, weekly or monthly basis.
- iii. Volume Limits and Transactions – The Cardholder must complete the Volume Limits of liters dispensed per fueling and the number of transactions allowed (specify full tanks) by each vehicle on a daily, weekly or monthly basis.
- iv. Location – Where the use of the Nominated Vehicle is restricted to fueling at specific sites. The Cardholder should indicate on the Rubis Card Vehicle Restrictions Form those sites at which the vehicles can fuel.
- v. Fuel Type – The Cardholder is required to identify the type of fuel for each vehicle. The type of fuel gasoline or diesel must be selected on the Rubis Card Nomination Form.

14. RUBIS CARD INVOICE AND STATEMENT - Rubis will issue monthly statements for purchases in the manner agreed from time to time between Rubis and the Cardholder. Each statement will detail the Cardholder's RUBIS Card purchases, calculated at the RUBIS Card price set out in Clause 12 and any applicable charges as set out in Clause 13. Unless other payment terms are agreed in writing between Rubis and the Cardholder, the Cardholder will pay the amount shown on the statement no later than the end of the month following the month in which the purchases are made (the Due Date). Payment will be made by means of a cheque made out to Rubis or by other methods of payment as published by Rubis from time to time. Rubis reserves the right to charge interest on any amount outstanding after the due date which will be 1.5% per month (18% per annum). The charging of interest on any amount after the due date shall not be construed by the Cardholder as an option for payment over a longer period but as compensation to Rubis for failure to pay on or before the Due Date. The Cardholder will pay any expenses incurred by Rubis in enforcing the payment obligations including, without limitation, any fees paid to Rubis' attorney-at-law or collection agents.

15. ACCOUNT ENQUIRIES - If the Cardholder wishes to question or dispute the details of any transaction recorded on the statement, the Cardholder will advise Rubis in writing within fifteen (15) days of receiving the statement or invoice and will produce to Rubis on request a copy of the voucher in respect of the transaction. Rubis will not be required to consider any question or dispute on the account notified more than fifteen (15) days after the receipt by the Cardholder of the relevant statement or invoice. Rubis reserves the right to refer any Cardholder dispute or issue relating to the quality or nature of the products purchased to the Service Station operator from whom the products and services have been purchased, the dispute will be resolved by reference solely to the copy of the voucher retained by Rubis.

16. INABILITY TO SUPPLY RUBIS MOTOR FUEL AND AGREED PRODUCTS – Rubis will not be responsible for any loss or inconvenience which may be caused by Service Station operator's inability or refusal to supply the Cardholder's requirements for RUBIS motor fuels at any particular time.

17. CHANGE IN CONDITIONS OF USE – Rubis reserves the right to vary, delete, or add, to the RUBIS Card Terms and Conditions of Use upon 30 days written notice to the Cardholder.

RUBIS CARD - GENERAL TERMS & CONDITIONS OF USE

18. CHANGE IN ADDRESS – The Cardholder will notify Rubis of any change in the Cardholder's registered name, trading name, ownership, business entity, registered office or principle place of business and directorship (in case of a company Cardholder) immediately upon a change being effected.

19. NOTICE TO CARDHOLDER – Where Rubis is required to give notice to the Cardholder under RUBIS Card Terms and Conditions of Use, the notice will be in writing and Rubis will post the notice to the Cardholder's last known address recorded with or notified to Rubis or to any registered address of the Cardholder and within three (3) days of posting the notice, the Cardholder will be taken to have received the notice and its contents. The first use of a RUBIS Card issued in the Cardholder's name after notice is given indicates the Cardholder's acceptance of the condition(s) or change of condition(s) notified.

20. NOTICE TO RUBIS – Where the Cardholder is required to give notice to Rubis under the RUBIS Card General Terms and Conditions of Use, the notice will be in writing and the Cardholder will give notice either by post, fax, or e-mail and the notice will not be effective until receipt by Rubis at

RUBIS WEST INDIES LIMITED,
One Rubis Plaza,
Welches, St. James BB23027
Tel.: (246) 417-6300
Fax: (246) 425-4975
Attn: RUBIS Card Department
E-mail: rubiscard@rubis-caribbean.com

21. TAXES AND DUTIES – Unless precluded by legislation, Rubis reserves the right to charge the Cardholder's RUBIS Card account with Government rates, taxes, or charges, including Value Added Tax which now are or which in the future may be imposed or charged upon the Cardholder's RUBIS Card transactions whether or not the Cardholder is primarily liable for the impost or charge.

22. GOVERNING LAW – The RUBIS Card Terms and Conditions of Use shall be governed by and construed in accordance with the laws of Barbados.

23. RUBIS CODE OF ETHICS – The Customer acknowledges that it has reviewed the Rubis Group's Code of Ethics and Anti-Corruption Guide available at <https://www.rubis-caribbean.com/code-of-compliance/> and represents that it adheres to the principles set forth therein.

The Customer undertakes to comply with the following regulations at all times:

- i. applicable anti-corruption laws, and in particular the prohibition of directly or indirectly offering, soliciting or accepting a payment, gift, offer, promise, donation or benefit of any kind whatsoever, however nominal, with the intention of influencing a natural or legal person's conduct for the purpose of obtaining a favorable decision or treatment or influencing the outcome of a negotiation that could thus be qualified as corruption and sanctioned, irrespective of whether the third party involved is a public official;
- ii. economic and financial Sanctions Regimes decided by the United Nations, the European Union and its Member States, the United States, the United Kingdom or any other competent country;
- iii. labor law, and in particular, the prohibition on using child labor or any form of forced labor;
- iv. applicable regulations relating to employee health and safety and to environmental protection.

Without prejudice to the other rights and recourse [RUBIS] may have pursuant to this agreement or the law, including damages, the Customer acknowledges and agrees that [RUBIS] shall be entitled to suspend or terminate the contract in the event of a breach of this Section 23.

FREQUENTLY ASKED QUESTIONS

HOW CAN THE RUBIS CARD HELP MY BUSINESS?

The RUBIS Card offers a convenient and secure way to handle your fleet fuel purchases. Some of the benefits include:

Better Security

- Fuel cards are far safer than carrying cash, debit or credit cards and help combat driver fraud.
- The RUBIS Card is restricted to fuel purchases only (gasoline and diesel) at any RUBIS Service Station in Barbados. You may also restrict fuel type and locations for additional security.
- Purchase restrictions include naming a driver and/or vehicle for the use of the card and this is imprinted on the card itself for added security.
- Our technology based platform links the hardware and software so that transaction amounts are captured directly from the fuel dispensers, minimizing the possibility of errors or fraud.

Control

- Exercise maximum control over your entire fleet of vehicles through individual card limits.

Improved Administration of Fuel Purchases

- Significant reduction in administration time and costs with one monthly VAT approved statement summarising all your fleet fuel purchases.
- Receive monthly reports, invoice summaries and account statements.
- Just swipe and fuel at the forecourt for quality RUBIS Ultra Tec fuel.

Convenient

- Easy real time online account – view your transactions in detail at any time through the RUBIS Card online system.

I WOULD LIKE TO SEE DETAILS OF MY DRIVERS' FUEL PURCHASES EVERY DAY. AM I ABLE TO DO THIS?

Yes, your account administrator will be given access to the RUBIS Card online system to view all transactions online.

HOW DO I CANCEL LOST, STOLEN OR FUEL CARDS NO LONGER REQUIRED?

Your account administrator can disable any of your RUBIS Cards. Plus you may contact the RUBIS Card department by telephone, (246) 417-6300, or email rubiscard@rubis-caribbean.com.

WHAT TYPE OF PRODUCTS CAN I PURCHASE ON A FUEL CARD?

RUBIS Ultra Tec Gasoline and Ultra Low Sulphur Diesel can be purchased with the RUBIS Card. No other purchases (lubricants, convenience store items, LPG) may be purchased with the RUBIS Card, giving you additional security knowing your cards can be used to purchase fuel only.

CAN I RESTRICT ANY PRODUCTS OR SERVICE STATIONS FOR FUEL PURCHASES?

Yes you can restrict any RUBIS Card by Service Station, weekday, card monthly spend limit or fuel type. This will allow you to tailor each individual card/driver based on your company needs.

ARE INDIVIDUAL RUBIS CARDS LINKED TO A DRIVER OR TO A VEHICLE?

FREQUENTLY ASKED QUESTIONS (CONT.)

The RUBIS Card can be linked to a driver, vehicle or both, based on the individual card holder needs.

HOW LONG WILL THE RUBIS CARD APPLICATION APPROVAL PROCESS TAKE?

The new account process takes approximately 5 business days.

WITH RUBIS CARD, WHAT PRICE DO I PAY FOR THE FUEL USED? IS THERE ANY DISCOUNT?

The fuel prices are the same that you would pay at the pump, based on the regulated market conditions.

WHAT HAPPENS IF MY RUBIS CARD IS DECLINED AT A SERVICE STATION?

There is a manual back up procedure in the event of system failure. Manual invoices cannot be used if a card is declined. If your card is declined, please contact the RUBIS Card department for further assistance.

I NEED MILEAGE TO BE CAPTURED WITH EACH TRANSACTION. IS THIS POSSIBLE?

Yes at each fuel transaction, the driver is required to submit their mileage which is captured by the system and detailed on your monthly report.

CAN I USE MY RUBIS CARD IN ANOTHER COUNTRY?

Your RUBIS Card is issued for use in Barbados only.

HOW DOES MY CREDIT LIMIT WORK?

Your credit limit should be set at twice the expected monthly purchases in line with the credit terms. This will ensure your drivers have sufficient credit to cover the month plus credit terms.

WHAT FORMS OF PAYMENT DO YOU ACCEPT FOR BILLINGS?

RUBIS Card payments can be made by cheque, cash, debit, credit, wire transfer or online via Scotiabank.

Should you have any further question on the RUBIS Card,
please contact our dedicated team for more details:

RUBIS WEST INDIES LIMITED
One Rubis Plaza
Welches, St. James BB23027
Barbados, W.I.

(246) 417-6300

