



What is MEDLINE?

MEDLINE is a visa card that allows the card holder to pay any medical related expenses, including the purchase of prescription drugs. MEDLINE will be offered as both a **Secured** and **Unsecured** credit card with different pricing and structures applied to each type of card is noted below.

Secured BOB MEDLINE Visa Card	Unsecured BOB MEDLINE Visa Card
<p>What is the interest rate on the secured MEDLINE Card?</p> <p>The intended interest rate is set at 14%.</p> <p>What other type of collateral can be used to secure a MEDLINE card?</p> <p>Additional collateral will also be considered including CD's, Money Market Accounts and Real Estate</p> <p>How will the repayment work for the secured card?</p> <p>The customer has the option to pay off the balance of the MEDLINE card within 24 months at 14% interest.</p> <p>If a customer cannot repay the balance on the card within the 24 months period it will be added on their mortgage and factored into their monthly payments. That way the customer will benefit from the lower interest rate.</p> <p>In instances where other types of collateral has been pledged the Bank may allow the customers to convert the debt into a structured loan facility.</p> <p>What is the credit limit on the secured MEDLINE visa card?</p> <p>The max amount of secured credit issued on a MEDLINE card is \$80,000.</p>	<p>What is the interest rate on the unsecured MEDLINE Card?</p> <p>The unsecured MED line card will have a higher interest rate at 18%.</p> <p>What other type of collateral can be used to secure a MEDLINE card?</p> <p>Additional collateral will also be considered including CD's, Money Market Accounts and Real Estate but the unsecured MEDLINE card approval is based on the credit worthiness of the individual applying.</p> <p>How will the repayment work for the unsecured card?</p> <p>The customers will have the ability to repay the MEDLINE balance within 24 months at 18% interest.</p> <p>If the customer does not pay off the Bank within 24 months, the Bank may give consideration to converting the debt to another loan facility.</p> <p>What is the credit limit on the unsecured MEDLINE visa card?</p> <p>The max amount of unsecured credit issued on a MEDLINE card is \$25,000.</p>

Is there an Annual Fee?

Yes. The Annual Fee is \$150.00 at issue date (card will be billed).

Are there any other fees associated with the card?

Yes. The bank will charge an administrative fee of 3.5% on transactions at our hospital partner facilities. This fee is applied to the card immediately. Also, the normal BOB credit card schedule applies to MEDLINE as it relates to late payments fees, lost cards, etc.

What is the minimum credit line issued on a MEDLINE card?

The minimum amount is \$2,000.

Is there a minimum monthly payment required on the MEDLINE card?

Yes. A minimum of 5% of the balance applies to both of the MEDLINE cards.

Can a person get a secondary card on their MEDLINE account?

Yes. A secondary card is available at a cost of \$75.

What's the turnaround on the MEDLINE card?

Since MEDLINE is produced in house, the card should be available within two business days.

Where is MEDLINE accepted?

Any medical related facility world wide where visa is accepted, however the most cost effective establishments are our MEDLINE Hospital partners because of the deep discounts associated.

Who are the MEDLINE Hospital Partners?

Local Partners; The Medical Pavilion, Doctors Hospital, Bahamas Orthodontist.

US South Florida Partners; Miami Children's Hospital, UM Health Systems, Jackson Memorial Hospital, Broward General Medical Center, Baptist Hospital, Cleveland Clinic Florida and CMI South.

What discounts do these partners offer the BOB Customers?

The discounts vary by partner and range from 10% to 75%.

Who is eligible for MEDLINE?

EVERYONE!!! Persons with medical insurance, persons without medical insurance, persons with pre-existing conditions and persons opting for elective procedures not covered under their medical insurance.

Is there an age limit on the MEDLINE card?

Remember that MEDLINE is an extension of credit; therefore the Bank's credit policy will apply. Credit facilities are given generally up to the age of 65. Beyond that it's on an exceptional basis. See your credit officer for details.

Will I still get a discount if I use MEDLINE with my Insurance?

No. If someone use their insurance at one of our Partners and their insurance does not cover all of the medical expenses, the customer may use their BOB MEDLINE Visa to cover the outstanding cost or deductible. However, the MEDLINE customer will not be given the stated discount at the Partner.

Why? Most insurance companies receive preferred pricing with all of the Medical service providers and those service providers will not allow the Bank to have an additional discount on the insurance rate which has already been discounted.

Why would a customer want MEDLINE?

MEDLINE *gives you peace of mind* with knowing that you can handle a major medical emergency when it occurs. It also allows you to protect your love ones so that *you can rest easy!*

Can I make my travel arrangements to go see the doctor using my MEDLINE card i.e. book hotel reservations and buy airline tickets?

No. MEDLINE can only be used for medical related expenses, including the purchase of prescription drugs. However, the Bank is developing new relationships which will afford discounted services for things such as hotel accommodations, rental cars, airline tickets etc. related to your medical care.