

# CLARIEN BANK ACCOUNT STATEMENTS FAQs February 2023

Your Clarien Bank account statement is your record of all transactions within a specific period of time. Please review your statement to monitor account activity, spending habits, trends and minimise fraud exposure.

Here are a few FAQs regarding your account statement. As always, please contact us on 441.296.6969 for additional assistance.

## What information is provided in the account statement?

Your Clarien Bank account statement will include information such as:

- Account Type, Number and Currency
- Beginning and Ending Balance
- Number of Deposit and Withdrawal Transactions
- Total Deposits and Withdrawals (including any fee and charges applied)
- Transaction Summary of Recent Activity

Credit card and lending accounts also include details specific to your credit line, interest rate, annual percentage rate, etc. For specific details regarding your statement, please contact us on 441.296.6969.

## How frequently are account statements provided?

Credit Card Account	Monthly
Chequing Account	Monthly/Quarterly*
Savings Account	Monthly/Quarterly*
Lending Account	Quarterly
Time Deposit Account	Annually

\*Please note: Chequing and Savings Account statements are generated and available in Clarien iBank on a monthly basis. However, they are only printed and mailed on a quarterly basis to clients who have not opted-in to receive e-statements.

## Is there a fee associated with receiving account statements?

There is a monthly fee associated with receiving Savings and Chequing Account paper statements. Please see the Clarien Bank Fee Schedule, located in the Information Centre of <u>clarienbank.com</u> for details.

If you have a Clarien iBank account, you may avoid the Paper Statement Fee by opting in to estatements. Once you have opted in, please visit Clarien iBank to view and print your electronic statement at no cost, anytime.

## Should I opt-in to receive e-statements instead of paper statements?

We care about the environment. Please join us in our commitment to better our planet by reducing printing and opting-in for e-statements – here's how:

- 1. Log in to your Clarien iBank account
- 2. Select Stop Paper Based Statement under My Money from your home screen to indicate your statement distribution preference.

## How can I view my account statement in iBank?

- 1. Log in to your Clarien iBank account
- 2. Select Account Statement under My Money
- 3. Select the Account Statement you wish to view from the Statement Account section. Or, enter specific dates.
- 4. After you make your selection, select Show Statements. Or, you may choose to select Last Available Statement.
- 5. Click on Statement Date, then PDF to receive your file.
- 6. A Result message will appear, advising that Clarien has received your request. Your Statement will be provided to you shortly.
- 7. The Statement file will appear on your screen.
- 8. Click on the Download icon on the right of the file to download your Statement. Once downloaded, please double click on the file to view your Statement.

### I am not online. How can I view my account statement?

Statements are mailed during their respective frequency. Alternatively, you can visit us to request a copy of your paper statement, which is provided for a fee. You may also view a Mini Statement via a Clarien iATM at your convenience. The Mini Statement includes the last 10 account transactions based on the USD or BMD accounts linked to the card. This does not include Time Deposit, Loans or other foreign currencies. Simply select Mini Statement from the iATM Main Menu to view and/or print details.

If you have any questions regarding your account statement, please contact us on 441.296.6969, email us on <u>servicecenter@clarienbank.com</u> or send a secure iBank message at your convenience.

Thank you for entrusting Clarien with your financial needs.