



Your CrewCard can be summed up in a single word:

More.



More security.

Instead of cash, you've got a PIN-protected card where your payroll money is available each payday.

More convenience.

Get your money anytime, anywhere, from ATMs around the world.

More flexibility.

Get balance and transaction information or transfer funds anytime at BankAtlantic ATMs, via the Internet or, in the U.S. only, by calling the Customer Care Center.




Welcome!

As a Carnival Team Member, you're about to enjoy a new level of convenience, security and flexibility with your new CrewCard. After all, you work hard for the money you earn. We hope the new CrewCard makes managing your money — and your life — a little easier.



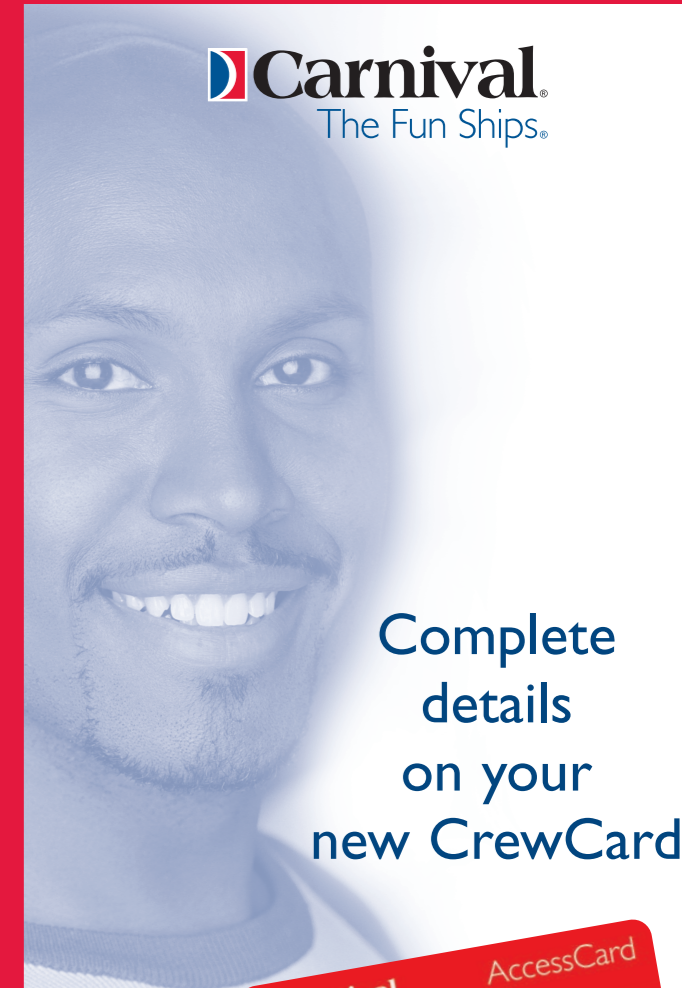
Questions?

If you ever have questions about your CrewCard or an AccessCard, feel free to contact the Customer Care Center, 24 hours a day, 365 days a year.

1. In the United States only, call toll-free:  1.800.798.4134
2. Write to us via U.S. mail:  BankAtlantic
Carnival CrewCard
P.O. Box 5665
Fort Lauderdale, Florida 33310-5665
3. Write via e-mail:  CardSupport@CrewCardSupport.com



For Carnival Team Members



Complete details on your new CrewCard



Here's how your new CrewCard works.

Getting cash

When you carry the CrewCard, your payroll money is immediately available on your card each payday. You can get your money anytime, anywhere, from ATMs around the world.

There are no fees for getting cash at the crew ATM located onboard or any of the 200 other BankAtlantic ATMs. Plus, your CrewCard can be used at virtually any other ATM around the world, so you can get cash no matter where you are.

IMPORTANT! For security reasons, make sure you memorize your Personal Identification Number (PIN) and always keep it to yourself. You can personalize your PIN to make it easier to remember. It's easy — you can go online, call the Customer Care Center or go to any BankAtlantic ATM to create your own PIN.

Checking your balance

You can get balance and/or transaction information anytime from the crew ATM onboard or any other BankAtlantic ATM, via the Internet or, in the United States only, by calling the Customer Care Center.

How to use the Internet for CrewCard information:

1. Go to <https://www.onlinecardaccess.com/crewcard/Home> on the Internet.
2. Enter your sixteen-digit Card Number and PIN on the login screen, and then click on Login.
3. Select the transaction that you would like to complete in the left-hand column.

How to call the Customer Care Center for CrewCard information (U.S. only):

1. Dial 1.800.798.4134.
2. The IVR will prompt you to enter your sixteen-digit Card Number and Security Code (PIN).
3. The IVR will then prompt you to select from a list of options (such as balance inquiry, list of last five transactions, etc).

Transferring money between your CrewCard and an AccessCard

Just as you can check your balances and transaction history, for a nominal fee you can transfer any portion of the money from your CrewCard to AccessCard at BankAtlantic ATMs, via the Internet website or by calling the Customer Care Center.

IMPORTANT! Before you transfer any money to the AccessCard, please make sure that the person you signed up for an AccessCard has received his or her card and knows how to use it.

Making purchases

Your CrewCard lets you make purchases anywhere an ATM card is accepted. You'll find millions of merchant locations worldwide that accept Cirrus, Maestro, Star and/or AFFN including retail stores, supermarkets, gas stations, restaurants and more.

IMPORTANT! When you use your CrewCard for purchases, be prepared to enter your PIN at the point of purchase.

Lost or stolen cards

It's very important that you are careful with your CrewCard — and especially your PIN. If your CrewCard or an AccessCard is ever lost or stolen, be sure to notify your Paymaster or Chief Accountant aboard the ship as soon as possible to keep possible losses to a minimum.



I. GENERAL CREWCARD AND ACCESSCARD GUIDELINES

This section generally describes the Card Program and some common elements of the CrewCard and AccessCard. **By accepting and using the CrewCard and AccessCard, you agree to these terms and conditions of use.**

A. Card Program

If an eligible Carnival Cruise Lines ("CCL") employee elects to participate in the CCL Card Program ("Participating Employee"), CCL may distribute in the name of the Participating Employee a primary card ("CrewCard") and one or more optional secondary card(s) ("AccessCard") to the Participating Employee. A setup fee may be charged for each AccessCard. The AccessCard may be distributed by the Participating Employee to a designated person (friend or family member) to access funds transferred to that card from the Participating Employee's CrewCard. **The Participating Employee is considered the owner of the AccessCard.** Each CrewCard and AccessCard has its own sixteen-digit number embossed on the front of the card ("Card Number") and a signature panel on the back of the card. The cards should be signed by the cardholder immediately upon receipt. The CrewCard will access individual payroll funds (in United States Dollars, in the amount equal to any payroll load amounts, less any amounts withdrawn or used including any fees, charges, conversion fees, or any other expenses incurred in connection with the individual CrewCard) deposited by CCL for each Participating Employee. Any portion of the payroll funds allocated to a particular CrewCard can be transferred ("card-to-card transfer") to the AccessCard through an electronic transaction conducted at certain BankAtlantic Automatic Teller Machines (ATM), via an Internet Web site, or by calling the BankAtlantic Customer Care Center. Funds may also be transferred from the AccessCard to the CrewCard utilizing these same tools. A fee may be charged for each transfer as set forth herein. Before transferring funds to the AccessCard, it is recommended that the Participating Employee confirm that the AccessCard is in the possession of the intended recipient. Your CrewCard and AccessCard may not be used for any illegal transaction or conduct. We recommend that the CrewCards and AccessCards be treated in the same way that you treat cash.

B. CrewCard/AccessCard use

The CrewCard and/or AccessCard can withdraw cash up to the total funds available on each card at any ATM worldwide that displays the Maestro or Cirrus logos. Funds withdrawn will be in the currency dispensed by the particular ATM used. The owner of the ATM may charge a fee for the ATM usage. To access available funds, the CrewCard and AccessCard cardholder will need to enter the four-digit Personal Identification Number ("PIN") that was received with the card or subsequently changed by the user. **There may be limitations on the number and dollar amount of withdrawals that can be made with the CrewCard or AccessCard. These are established by the ATM owners and will vary, depending upon the particular ATM used.**

The CrewCard and AccessCard may also make Point of Sale purchases ("POS") at certain merchant locations that display the Maestro or Cirrus logos. The card PIN will be needed to conduct this type of transaction. Please note that not all merchants can process POS transactions.

C. Termination of CrewCard and/or AccessCard

A Participating Employee may terminate a CrewCard and/or AccessCard by contacting the CCL Paymaster ("Paymaster") aboard the Ship. Any remaining value on the card(s) will be refunded to the Participating Employee by either check or cash through the Paymaster. BankAtlantic reserves the right to close and terminate any CrewCard and/or AccessCard and to not reissue any card(s) if the card(s) maintain a zero balance and no activity for 190 days, or if an employee is either terminated by CCL or is otherwise no longer employed by CCL. Any value remaining on the card(s) will be disbursed by one of the methods described above. BankAtlantic also reserves the right to revoke the card(s) at any time without cause or notice. Upon revocation, BankAtlantic, through the Paymaster, will return any remaining value on the card(s) to the Participating Employee by either cash or check.

D. Equipment Malfunctions

If a CrewCard or AccessCard cardholder receives funds in excess of the amount requested due to a malfunction at an ATM, other equipment or the MasterCard International system, the Paymaster will be notified and an amount equal to the excess funds received plus any applicable fees and charges will be subtracted from the amount available on the CrewCard or AccessCard.

E. Language

CrewCard and/or AccessCard cardholders acknowledge and agree that any and all services will be offered in either English or Spanish.

II. BANKATLANTIC ELECTRONIC FUNDS TRANSFER DISCLOSURE (THIS SECTION APPLIES ONLY TO CREWCARDS)

A. Overview

Your CrewCard is governed by the Electronic Fund Transfer Act ("EFTA") and Regulation E of the Board of Governors of the Federal Reserve ("Reg E"). The EFTA and Reg E establish your basic rights, liabilities and responsibilities of participation in Electronic Fund Transfer (EFT) systems. **Your AccessCard(s) is not governed by the EFTA and Reg E.** Please see the AccessCard disclosure for more information. Your CrewCard may not be used for any illegal transaction or conduct.

B. Consumer's Liability for Unauthorized Transfers

This section applies to unauthorized use of your CrewCard and/or PIN. You must tell the Paymaster aboard the ship AT ONCE or email us AT ONCE if you believe your CrewCard, PIN, or other means to access your CrewCard has been lost or stolen. Contacting the Paymaster or emailing us is the best way of minimizing your possible losses. Failure to notify the Paymaster or us could cause you to lose all of the money on your CrewCard.

If you tell the Paymaster or email us within two (2) Business Days after you discover your CrewCard, PIN, or other means to access your CrewCard has been lost or stolen, your liability is limited to US\$50.00 should someone access your CrewCard without your permission. If you do not tell the Paymaster or email us within two (2) Business Days after you learn of such loss or theft, you could be liable for as much as US\$500.00.

If you believe that your CrewCard contains a transfer that you did not authorize, you must tell the Paymaster or us AT ONCE. If you do not tell us or the Paymaster within sixty (60) days from the date of the unauthorized transfer, you may lose any amount transferred without your authorization.

C. Telephone numbers and address to contact in the event of unauthorized transfer or lost or stolen CrewCard or PIN.

If you believe your CrewCard, and/or PIN is lost or stolen or that someone has transferred or may transfer money from your CrewCard without your permission, or have questions about your CrewCard do one of the following:

- Contact the Paymaster aboard the Ship, or
- Email BankAtlantic at CardSupport@CrewCardSupport.com, or
- Call our Customer Care Center at 1-800-798-4134, or
- Write BankAtlantic at:
BankAtlantic
P.O. Box 5665
Fort Lauderdale, FL 33310

If unauthorized activity occurs on your CrewCard, you may be requested to cooperate during the investigation and complete a Lost/Stolen Card Affidavit or similar affidavit.

D. Business Days

For the purposes of this disclosure, our business days are Monday through Friday, Saturday, Sunday and U.S. Federal holidays are not included. Our business hours are 8:00 a.m. to 5:00 p.m. Eastern Standard Time (U.S.).

E. Transfer Types and Limitations

CrewCard Access. You may use your CrewCard at an ATM to:

1. Withdraw cash from your CrewCard;
2. Transfer funds between your CrewCard and AccessCard;
3. Verify the balance of your CrewCard; and
4. Change your Personal Identification Number (PIN) at certain BankAtlantic ATM terminals. (Some of these services may not be available at all terminals.)

You may use your card to access your funds at other terminals displaying the logos indicated on the back of the card.

CrewCard Access for Purchases - You can use your CrewCard to make purchases at any merchant displaying the logos indicated on the back of the card. You may also use your CrewCard to make purchases at merchants displaying the Debit MasterCard® logo worldwide. The amounts of your purchases are automatically deducted from your CrewCard.

Online Banking Access

- You may access your CrewCard via the Internet at <https://www.onlinecardaccess.com/main/crewcard/Home> using your CrewCard number and your PIN to:

1. Transfer funds between your CrewCard and your AccessCard;
2. Verify the balance of your CrewCard;
3. Get balance and transaction information about CrewCard transactions; and
4. Change your PIN online.

(Our Online Access service is available 24 hours per day, seven days a week; however, at certain times the system may be unavailable for scheduled maintenance or other reasons.)

Telephone Access

You may transfer funds from your CrewCard, obtain balance information on your CrewCard, and transaction information by telephoning our Customer Care Center at 1-800-798-4134.

Limitations on Frequency and Dollar Amounts of Transfers - Generally, you may make cash withdrawals each day up to the lesser of the available balance or US\$1,000 with a CrewCard. The daily limit on purchases made at point of sale terminals is the lesser of the available balance or US\$1,000 with your CrewCard.

F. Fees

We may charge fees for use of your CrewCard and to issue your CrewCard.

Details regarding fees are set forth in our Schedule of Charges set forth herein.

Notice Regarding ATM Fees By Others - When you use an ATM not owned by us, you may be charged a fee by the ATM operator (or any network used) and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer.

G. Confidentiality

We will disclose information to unaffiliated third parties about your CrewCard or the transfers you make under the following conditions:

1. Where it is necessary for completing transfers; or
2. In order to verify the existence and condition of your CrewCard for a third party, or
3. In order to comply with applicable law and regulations, government agencies, court orders, or subpoenas; or
4. If you give us your written permission; or
5. Where it is necessary to resolve errors or questions regarding the CrewCard. Information about the use of the card may be transferred to other countries to process card transactions.

CREWCARD TERMS AND CONDITIONS

H. Documentation

1. Terminal Transfers. You can get a receipt at the time you make any transfer using your CrewCard at one of our ATMs.
2. Statements. You may obtain information about the amount of money you have remaining on your CrewCard by calling 1-800-798-4134. This information, along with a 60-day history of transactions is also available online at <https://www.onlinecardaccess.com/main/crewcard/Home>.

You also have the right to obtain a 60-day written history of CrewCard transactions by emailing us at CardSupport@CrewCardSupport.com or by writing us at BankAtlantic/Carnival CrewCard, P.O. Box 5665, Fort Lauderdale, Florida 33310-5665.

I. Preauthorized Payments

1. You may not make preauthorized payments from your CrewCard. You are not permitted to place a stop payment on any CrewCard transaction.

J. Bank's Liability

If we fail to complete a transfer to or from your account on time, or in the correct amount(s), according to our agreement with you, we will be liable only for your actual and direct losses or damages. However, some additional instances in which we would NOT be liable for your damages or losses are:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
2. If the transfer would exceed your available balance on your CrewCard;
3. If the ATM where you make the transfer does not have enough cash;
4. If the terminal network was not working properly and you knew about the breakdown when you started the transfer;
5. If circumstances beyond our control (such as fire, flood or other force majeure event) prevent the transfer, despite reasonable precautions that we have taken; and
6. There may be other exceptions stated in our agreement with you.

K. Error Resolution Notice

If you believe your CrewCard, PIN, or other means to access your CrewCard has been lost or stolen, that someone has transferred or may transfer money from your CrewCard without your permission, or have questions about your CrewCard do one of the following:

- Contact the Paymaster aboard the Ship, or
- Email BankAtlantic at CardSupport@CrewCardSupport.com, or
- Write BankAtlantic at:
BankAtlantic
P.O. Box 5665
Fort Lauderdale, FL 33310

You will need to provide:

- (1) Your name and CrewCard number.
- (2) A description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.
- (4) Tell us approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your CrewCard within ten (10) business days for the amount you believe is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your CrewCard.

For errors involving new CrewCards, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new CrewCards, we may take up to twenty (20) business days to credit your CrewCard for the amount you believe is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. All written explanations will be emailed to your originating email address or sent via U.S. Mail to the address you provided.

L. Foreign Currency Conversion

If you use your card to obtain cash or to purchase goods or services in a foreign currency, the amount of the charge in foreign currency will be converted into a U.S. dollar amount by the applicable network using the network's procedures in effect at the time the transaction is processed. Conversion to U.S. dollars may occur on a date other than the date of the transaction or the posting date; therefore, the currency conversion rate may be different from the conversion rate in effect on the transaction date or the posting date. You understand that we do not determine the currency conversion rate that is used, and we do not receive any portion of the currency conversion rate.

M. Schedule of Charges

Below are the fees and charges associated with the use of the CrewCard.

ATM Withdrawal Fee	No fee for usage at BankAtlantic ATM, including the ATM Aboard your Ship. \$1.50 fee for usage at Non-BankAtlantic ATM. Additional fees may be charged by the ATM owner.
Point of Sale Purchases (PIN)	No fee for CrewCard.
Card-to-Card Transfer	\$5.00 per Transfer.
AccessCard	\$2.00 one time set up fee.
Currency Conversion Fee	No fee for CrewCard.
Lost Card Replacement Fee	\$5.00 per card.

III. MERCHANT DISPUTES, RETURNED OR EXCHANGED MERCHANDISE

BankAtlantic is not responsible for the quality, return or exchange of merchandise or services purchased in whole or in part with the CrewCard. Any returns or exchanges will be governed by the policies and procedures of the participating merchants and applicable law. You should deal directly with the merchant to resolve any issues.

IV. ACCESSCARD TERMS

Should you elect to receive one or more AccessCard(s), you understand and agree that the AccessCard will be distributed in your name and that a separate set of procedures govern the use of the AccessCard. A copy of those procedures will be provided to you with the card(s).

V. ESCHEATMENT

Following termination of the CrewCard, if BankAtlantic is unable to return any funds remaining on the CrewCard to you, applicable law may require us to report the funds as unclaimed property. If this occurs, you understand and agree that we may be required to deliver the funds to the State of Florida.

VI. AMENDMENTS AND GOVERNING LAW

You understand and agree that we may change the terms and conditions of the Card Program at any time. We will give you notice of such changes as required by law. These terms and conditions shall be governed by and interpreted in accordance with the laws of the United States and the laws of the State of Florida, without regard to any conflict of laws provisions.



Carnival
The Fun Ships.