This is a guide for policyholders who **DO NOT** have a MasterCard or Visa "Credit" or Debit[1]" card but wishes to use Gulf's Online Portal "GWeb" to renew their policy and pay their premium online.

This guide may be most applicable to policyholders who bank with any of the following banks:

- CIBC FirstCaribbean International Bank (FCIB)
- Windward Islands Bank (WIB)
- Orco Bank
- Royal Bank Canada (RBC)

 and whose bank card currently only uses the LINX payment system.

**How to renew using Online Banking;**

1. Log in to your GWeb account ([www.Gwebtt.com](www.Gwebtt.com)) or follow the easy steps to quickly set up your account.
2. Select the policy you want to renew,
   a. Review all renewal terms;
   b. If in agreement, choose your preferred "*Easy Payment Terms*";
   c. Follow the instructions to Renew.
3. Once Renewed, in your *"Cart"* you will see the "*Premium Due*". Note this amount to transfer using Internet Banking.
4. Log in to your bank's Internet Banking portal, (see "How to Transfer Funds using Internet Banking to Gulf").
5. When you have completed your transfer, log back into your GWeb account
6. Select "*Send a Message*"
   a. Under "*Subject*", select 'Internet Bank Payment' from the drop-down menu;
   b. In the "*Message*" field enter the "*Transaction Number*", or "*Transfer ID*" or "*Reference ID*" received from your Internet Banking transfer;
   c. Click "*Send*".
7. A GWeb Team member will contact you when the "*Receipt*" and "*Renewal Documents*" are made available within your GWeb account for viewing or printing.

**Select a bank from which to transfer funds to Gulf**

**CIBC FCIB -** [https://gulfinsuranceltd.com/IB-CIBC](https://gulfinsuranceltd.com/IB-CIBC)

**WIB -** [https://gulfinsuranceltd.com/IB-WIB](https://gulfinsuranceltd.com/IB-WIB)

**Orco -** [https://gulfinsuranceltd.com/IB-ORCO](https://gulfinsuranceltd.com/IB-ORCO)

**RBC -** [https://gulfinsuranceltd.com/IB-SM-RBC](https://gulfinsuranceltd.com/IB-SM-RBC)