

CREDIT CARD FEE GUIDE

EXISTING FEES

 mastercard.	STANDARD**	GOLD**	PLATINUM	BUSINESS	USD**
Annual Fee - Primary	\$5,000	\$7,000	\$15,000	\$8,500	US\$49.57
Annual Fee - Additional	\$2,000	\$1,000	-	-	US\$39.66
Replacement Card	\$1,800	\$1,800	-	\$1,800	US\$44.62
Late Payment Fee	\$2,300	\$2,300	\$2,300	\$2,300	\$1,982.98
Overlimit Fee	\$2,300	\$2,300	\$2,300	\$2,300	US\$39.66
Returned Cheque Fee	\$1,230	\$1,230	\$1,230	\$1,230	US\$15.00
Retrieval of Item	\$700	\$700	\$700	\$700	
Interest Rate - Purchases Fee	44%	44%	40%	40%	16%
Interest Rate - Cash Advance	49%	49%	45%	45%	16%
Interest Rate - Unsecured (Purchases & Cash Advance)	-	-	-		18%
Cash Advance Fee - In Branch	7%	7%	7%	7%	7%
Cash Advance Fee - ATM	5%	5%	5%	5%	5%

PLEASE NOTE:

- If your statement due date falls on a weekend or public holiday, payment should be made on the business day prior
- Interest rates and charges are subject to change without notice
- Fees are quoted in Jamaica dollars unless otherwise stated
- Fees include GCT

** MasterCard Standard & Gold US\$ Only cards are still in the market but are no longer available by application.

FEES EFFECTIVE JULY 1, 2018

 mastercard.	ACCESS	STANDARD	GOLD	PLATINUM	BUSINESS	LOCAL ⁺	DUAL (USD) ⁺
Annual Fee - Primary	\$2,500	\$5,200	\$7,300	\$15,000	\$10,000	\$3,000	US\$85
Annual Fee - Additional	N/A	\$2,300	\$1,500	-	\$1,500	\$2,000	US\$43
Replacement Card	\$2,000	\$2,000	\$2,000	-	\$2,000	\$2,000	US\$50
Late Payment Fee	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	US\$40
Overlimit Fee	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	US\$40
Returned Cheque Fee	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	US\$20
Retrieval of Item	\$800	\$800	\$800	\$800	\$800	\$800	US\$8
Replacement Statement Fee	\$500	\$500	\$500	\$500	\$500	\$500	US\$5
Emergency Payment Processing Fee	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	US\$8
Credit Bureau Report	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	US\$15
Cash Advance Fee - In Branch	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
Cash Advance Fee - ATM	6%	6%	6%	6%	6%	6%	6%
Interest Rate (Secured)- Purchases	39%	39%	39%	39%	39%	39%	16%
Interest Rate (Secured) - Cash Advance	39%	39%	39%	39%	39%	39%	16%
Interest Rate (Unsecured) - Purchases	49%	49%	48%	43%	21.95%	49%	18%
Interest Rate(Unsecured) - Cash Advance	51%	51%	51%	47%	26.95%	49%	18%

PLEASE NOTE:

- If your statement due date falls on a weekend or public holiday, payment should be made on the business day prior
- The Bank will advise you of any changes to interest rates, fees and charges which may be modified from time to time at our discretion
- Fees are quoted in Jamaica dollars unless otherwise stated
- All fees include GCT
- Dual currency products are USD billing only
- Products denoted with '+' are no longer available for new clients
- Interest free billing period is no longer applicable to cash advance transactions
- If you are a new Sagicor Bank Mastercard Black Credit Card cardholder, you may view your fee guide in your welcome kit.
- If you are an existing Sagicor Bank Mastercard Black Credit Card cardholder, you will be sent your fee changes directly either by email or by post.