

# mastercard fee guide

## Mastercard Fee Guide

Effective January 18, 2023

|  | ACCESS <sup>+</sup> | STANDARD   | GOLD       | PLATINUM    | BUSINESS   | LOCAL <sup>+</sup> | DUAL(USD) <sup>+</sup> |
|---|---------------------|------------|------------|-------------|------------|--------------------|------------------------|
| Annual Fee - Primary  | \$2,467.81          | \$5,133.05 | \$7,206.01 | \$14,806.87 | \$9,871.24 | \$2,961.37         | US\$83.91              |
| Annual Fee - Additional/Supplemental  | N/A                 | \$2,270.39 | \$2,000    | -           | \$3,000*   | \$1,974.25         | US\$42.45              |
| Replacement Card  | \$2,763.95          | \$2,763.95 | \$2,763.95 | -           | \$2,763.95 | \$2,763.95         | US\$49.36              |
| Late Payment Fee  | \$2,566.52          | \$2,566.52 | \$2,566.52 | \$2,566.52  | \$2,566.52 | \$2,566.52         | US\$49.36              |
| Overlimit Fee   | \$2,566.52          | \$2,566.52 | \$2,566.52 | \$2,566.52  | \$2,566.52 | \$2,566.52         | US\$39.48              |
| Returned Cheque Fee   | \$1,678.11          | \$1,678.11 | \$1,678.11 | \$1,678.11  | \$1,678.11 | \$1,678.11         | US\$19.74              |
| Retrieval of Item   | \$789.71            | \$789.71   | \$789.71   | \$789.71    | \$789.71   | \$789.71           | US\$7.90               |
| Replacement Statement Fee   | \$493.56            | \$493.56   | \$493.56   | \$493.56    | \$493.56   | \$493.56           | US\$4.94               |
| Emergency Payment Processing Fee  | \$987.12            | \$1,135    | \$1,135    | \$1,135     | \$1,135    | \$987.12           | US\$7.90               |
| Credit Bureau Report  | \$2,763.95          | \$2,763.95 | \$2,763.95 | \$2,763.95  | \$2,763.95 | \$2,763.95         | US\$19.74              |
| Cash Advance Fee - In Branch  | 9.63%               | 9.63%      | 9.63%      | 9.63%       | 9.63%      | 9.63%              | 9.63%                  |
| Cash Advance Fee - ATM  | 7.90%               | 7.90%      | 7.90%      | 7.90%       | 7.90%      | 7.90%              | 7.90%                  |
| Interest Rate (Secured) - Purchases   | 39%                 | 12.50%     | 12.50%     | 12.50%      | 11.50%     | 39%                | 16%                    |
| Interest Rate (Secured) - Cash Advance  | 39%                 | 14%        | 14%        | 14%         | 15%        | 39%                | 16%                    |
| Interest Rate (Unsecured) - Purchases   | 49%                 | 50%        | 49%        | 44%         | 36.25%     | 49%                | 18%                    |
| Interest Rate (Unsecured) - Cash Advance  | 51%                 | 51%        | 51%        | 47%         | 38%        | 49%                | 18%                    |

\*Effective March 15, 2023, annual fee for an additional/supplemental Mastercard Business card will be increased to \$3,000.

### 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.
- Mastercard Business credit card issued before **June 26, 2020**, will be charged an interest rate of **26.95%** for unsecured purchases.
- Effective **March 15, 2023**, Mastercard Business credit card issued before **June 26, 2020**, will be charged an interest rate of **29.95%** for unsecured cash advance.
- 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 Credit Card** cardholder, you may view your fee guide in your welcome kit.

Call 888-SAGICOR (724-4267)  
sagicor.com   

# visa fee guide

## CREDIT CARD FEE GUIDE



FEES EFFECTIVE MAY 16, 2022

|  | CLASSIC <sup>+</sup> | GOLD <sup>+</sup> | LOCAL CLASSIC <sup>+</sup> | DUAL CLASSIC (USD) <sup>+</sup> | GOLD (USD) | BUSINESS (USD) | PLATINUM (USD) |
|--|----------------------|-------------------|----------------------------|---------------------------------|------------|----------------|----------------|
| Annual Fee - Primary                     | \$2,961.37           | \$8,884.12        | \$2,961.37                 | US\$58.24                       | US\$67.12  | US\$99.00      | US\$169.78     |
| Annual Fee - Additional                  | \$1,974.25           | \$4,442.06        | \$1,974.25                 | US\$42.45                       | US\$33.96  | US\$49.50      | FREE           |
| Replacement Card                         | \$1,974.25           | \$1,974.25        | \$1,974.25                 | US\$44.42                       | US\$39.48  | US\$39.48      | FREE           |
| Overlimit Fee                            | \$2,566.52           | \$2,566.52        | \$2,566.52                 | US\$39.48                       | US\$49.36  | US\$64.16      | US\$54.29      |
| Late Payment Fee                         | \$2,566.52           | \$2,566.52        | \$2,566.52                 | US\$49.36                       | US\$49.36  | US\$64.16      | US\$54.29      |
| Returned Cheque Fee                      | \$1,678.11           | \$1,678.11        | \$1,678.11                 | US\$19.74                       | US\$35     | US\$35         | US\$35         |
| Retrieval of Item                        | \$789.71             | \$789.71          | \$789.71                   | US\$7.90                        | US\$7.90   | US\$7.90       | US\$7.90       |
| Replacement Statement Fee                | \$493.56             | \$493.56          | \$493.56                   | US\$4.94                        | US\$4.94   | US\$4.94       | US\$4.94       |
| Emergency Payment Processing Fee         | \$987.12             | \$987.12          | \$987.12                   | US\$7.90                        | US\$9.15   | US\$9.15       | US\$9.15       |
| Credit Bureau Report                     | \$2,763.95           | \$2,763.95        | \$2,763.95                 | US\$19.74                       | US\$19.74  | US\$19.74      | US\$19.74      |
| Cash Advance Fee - In Branch             | 9.63%                | 9.63%             | 9.63%                      | 9.63%                           | 9.63%      | 9.63%          | 9.63%          |
| Cash Advance Fee - ATM                   | 7.90%                | 7.90%             | 7.90%                      | 7.90%                           | 7.90%      | 7.90%          | 7.90%          |
| Interest Rate (Secured) - Purchases      | 39%                  | 39%               | 39%                        | 16%                             | 9.50%      | 9.50%          | 9.50%          |
| Interest Rate (Secured) - Cash Advance   | 39%                  | 39%               | 39%                        | 16%                             | 12%        | 12%            | 12%            |
| Interest Rate (Unsecured) - Cash Advance | 49%                  | 49%               | 49%                        | 18%                             | 18%        | 18%            | 18%            |
| Interest Rate(Unsecured) - Purchases     | 49%                  | 49%               | 49%                        | 18%                             | 18%        | 18%            | 16%            |

### PLEASE NOTE:

- The first replacement card issued on a **Visa Platinum account** is free however, additional replacement cards will attract a fee of **US\$39.48**.
- 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, **Visa Business** and **Visa Platinum** card accounts are USD billing only.
- Products denoted with '+' are no longer available for new clients.
- If you are a new **Sagicor Bank Visa Credit Card** cardholder, you may view your fee guide in your welcome kit.

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## Additional Information

# terms and conditions

[Credit Cards Terms and Conditions](#)

[Credit Cards Rewards Terms and Conditions](#)

[Sagikor Rewards Privacy Policy](#)

[EMV Cardholder Agreement](#)

[Debit Cardholder Agreement](#)

[Sagikor Bank Pay Your Taxes Promotion Terms and Conditions](#)

[Sagikor Bank Credit Card Easter Promotion Terms and Conditions](#)

[Sagikor Bank Credit Card Mother's Day Terms and Conditions](#)