

CREDIT CARD FEE GUIDE

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- Interest free billing period is no longer applicable to cash advance transactions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 Sagcor Bank Mastercard Black Credit Card cardholder, you may view your fee guide in your welcome kit.
- If you are an existing Sagcor Bank Mastercard Black Credit Card cardholder, you will be sent your fee changes directly either by email or by post.