

Sagicor Bank REWARDS

Frequently Asked Questions

Sagicor Rewards, is a rewards programme that allows **Sagicor Bank Credit Card** cardholders to enjoy the **#BestRewardsEver!** Here are some Frequently Asked Questions (FAQs) to assist you in understanding the exciting benefits and features of this new rewards programme. Call the Sagicor Rewards Client Care Center at **888-SAGICOR (724-4267)** and select the rewards option to speak with a representative for further details.

1. SAGICOR REWARDS

1.1 What is Sagicor Rewards

Sagicor Rewards is a loyalty programme that is offered on select **Sagicor Bank Credit Card** products! You choose how you want to be rewarded by redeeming your points for any of our multiple reward options. Visit our website at sagicorjamaica.com or view your credit card product welcome guide to find out if your credit card product is eligible.

1.2 What are the benefits of this new rewards programme?

You will now be able to redeem your reward points online at rewards.sagicorjamaica.com. Depending on your credit card product, the following redemption options may be available to you:

- a) Airline booking
- b) Hotel reservation
- c) Cruises*
- d) Car rentals
- e) Activities
- f) Cashback
- g) Electronic Gift Cards
- h) Pay With Rewards

1.3 How will I earn reward points on my Sagicor Bank Credit Card?

You will earn up to 1 point or more for every US\$1 spent. Points are earned on all purchases made locally and internationally wherever your **Sagicor Bank Credit Card** is accepted. The more you spend, the more reward points you will earn! We will also have campaigns from time to time offering bonus points to you as our valued customer. Please view our rewards schedule for more information on the reward options and earning structure that are available with your credit card product.

1.4 Do I have to sign up in order to earn reward points?

If your credit card product includes the Sagicor Rewards feature, you will be automatically enrolled in our rewards programme. You will start earning points immediately with the first successful purchase transaction on your card.

1.5 How do I view my reward account information?

You will need to register on our programme website at rewards.sagicorjamaica.com for access to view your reward account information. You must have your **Sagicor Bank Credit Card** number, email address, Tax Registration Number (TRN) and Date of Birth ready to complete the registration process. Upon successful completion, you will be able to see your reward account balance and submit redemptions for airline tickets, cash back, hotel accommodation, egift cards and much more! You may also contact the Sagicor Rewards Client Care Centre at **888-SAGICOR (724-4267)** and select the rewards option for assistance with registration.

1.6 What is the value for my reward point?

One reward point is valued up to JMD equivalent of US\$1 depending on your preferred redemption option. Please view our rewards schedule for the exchange rate to be used for converting the US\$ value of your points to Jamaica Dollar (JA\$).

1.7 Are there any transactions that are excluded from earning points?

Transactions that are excluded from earning points include Cash Advances or 'cash like' transactions (done at branch or at an Automated Teller/Bank category point of service), Bank generated Fees and Charges, and Payments. Please view our *Credit Card Rewards Terms and Conditions* for more details.

*Cruise options will be available on the website but all bookings are required to be done via phone.

**For new cardholders only.

*** Bonus points for the minimum amount spent within the first month of receiving your credit card.

Paid at the end of the following month.

**** Transactions used for payment of certified taxes and government transactions.

1.8 Will I need a separate login to view the balance on each reward account?

No. Once you have completed registration you will be able to login and view the reward points balance across all your participating credit card products. However, you will need to perform a separate registration to view the reward balance on your business accounts as these will not be linked to your personal card account reward balance.

1.9 What should I do if I do not see all my eligible cards under one login?

Primary cardholders can make a request for their related accounts to be linked. This request can be made by contacting the Sagicor Rewards Client Care Center at **888-SAGICOR (724-4267)** and selecting the credit cards option to speak with an agent. Please note, business accounts can only be linked to other business accounts. All related personal credit cards will be linked as requested subject to cardholder verification.

1.10 What should I do if I receive a Locked Profile message after trying to register unsuccessfully?

If your profile has been locked for incorrect login information, please contact the Sagicor Rewards Client Care Centre for assistance at 888-SAGICOR (724-4267), and select the credit card option to speak with an agent. The Call Centre will proceed to verify/validate your information and then unlock your account once the verification has been successful. If you visit your nearest Sagicor Bank branch to have the account unlocked, the branch Team will escalate your request to our Sagicor Rewards Client Care Team to have the issue resolved.

2. Redemption

2.1 How do I redeem my reward points?

You must complete registration at rewards.sagicorjamaica.com to redeem your points. Once you have successfully completed registration, you can login to the rewards website to make your request. You will also need to register for our *Pay with Rewards* feature using the mobile application so that you can have even more options to complete your redemptions at your convenience!

2.2 Is there a minimum number of points required for redemption?

The minimum number of points required for each redemption is based on the redemption option chosen. Please view our *rewards schedule* for details.

2.3 What are the eligibility requirements to redeem my reward points?

Your credit card account must be active and in good standing.

2.4 Are all cardholders on my account eligible to redeem reward points?

No. Only the primary cardholder is eligible to redeem rewards. However, reward points will accrue for eligible transactions done by any valid card linked to your credit card account.

2.5 Can I transfer my reward points to another credit card account?

No. The option to transfer reward points to another reward account is not available at this time.

2.6 Will I be able to view my previous reward points history online?

No. You will not be able to view your previous reward points history. Only your current available reward points will be available for your view.

3. Travel (Airline Ticket) Reward Redemption

3.1 Can my points be used to book airline tickets during blackout dates?

Yes. You can travel anywhere, at anytime on any airline throughout the year – with no blackout periods.

3.2 Can I book the airline ticket in someone else's name?

Yes. You have the benefit of choosing how and for whom you want to redeem your points.

3.3 How far in advance can I book/submit my request for travel redemption?

We require that you submit your travel request at least three (3) days prior to the date of departure. Any bookings required outside of this timeframe need to be made by calling the Sagicor Rewards Client Care Centre at **888-SAGICOR (724-4267)** and select the rewards option to speak with a representative.

3.4 Can I cancel or change my booking/ticket?

Cancellations, refunds and changes are subject to the rules of each Supplier on your itinerary; some reservations cannot be cancelled, other reservations may incur programme fees and/or Supplier fees to cancel or change. Refunds, if permitted, may take up to 90 days to be processed (or longer in some cases) and are subject to the policies of the individual Supplier. All refund requests must be submitted within 30 days after the scheduled departure date and any negotiable documents (i.e. airline tickets,

*This applies to Travel (per ticket), Hotel, Car, Activities and Cruise only.

**In some cases, validating information may be required, for e.g medical waivers.

redeemable certificates or vouchers, etc.) issued must be returned to Travel Services prior to processing any refund. More details for Travel, Hotel, Car Rental, Cruise and Activity Reward Redemptions are available at rewards.sagicorjamaica.com in addition to full details on the travel providers' website(s).

3.5 Are there any fees for Travel Reward redemptions?

Applicable fees for travel reward redemption will be included in your rewards redemption booking transaction. The transactional fee will appear on your monthly card statement as "CL* Trip Charges".

3.6 Is assistance with travel booking available?

Yes! You may complete your booking unassisted through our travel portal however, if you need assistance, you may call the Sagicor Rewards Client Care Centre at **888-SAGICOR (724-4267)** Monday to Friday, from 9:00 a.m. – 9:00 p.m. and on weekends, 9:00 a.m. – 7:00 p.m. and select the rewards option for one of our agents to assist.

4. Hotel Reward Redemption

4.1 Can I make hotel reservations for someone else using my points?

Yes! You have the benefit of choosing how and for whom you want to redeem your points.

4.2 How far in advance can I book/submit my request for hotel redemption?

We require that you submit your Hotel redemption request at least three (3) days prior to the date of arrival. Any bookings required outside of this timeframe need to be made by calling the Sagicor Rewards Client Care Centre at **888-SAGICOR (724-4267)**. Monday to Friday, from 9:00 a.m. – 9:00 p.m. and on weekends, 9:00 a.m. – 7:00 p.m. and select the rewards option for one of our agents to assist.

4.3 Are Hotel Rooms Refundable or Changeable?

You may not change your room or receive a refund unless this option is stated in the terms of the room, room rate or description. Hotel room reservations cannot be transferred or reassigned to another traveler. Cancellations or changes handled by the hotel directly may result in additional fees and/or the forfeiture of any refund due.

4.4 Am I allowed to make bookings for children?

Yes. Policies for children vary by hotel. Please check with the hotel regarding child benefits and child restrictions.

4.5 Do Hotel Reservations include Taxes?

Yes. The booking includes taxes. Additional hotel charges are not included.

4.6 Are there any fees for Hotel Reward redemption?

Applicable fees for hotel reward redemption will be included in your rewards redemption booking transaction. The transactional fee will appear on your monthly card statement as "CL* Trip Charges".

5. Car Rental Reward Redemption

5.1 Will I need an international Drivers' License to complete a Car Rental reservation?

This will be required for some service providers.

5.2 Is Car Insurance included in Car Rental reservation?

Car Rental rates do not include Collision Damage Waiver insurance and Theft Protection unless specified. It is an optional service and, if it is offered, you will be required to pay the applicable charge directly to the service provider.

5.3 Are there any restrictions to Car Rental reservations?

Yes. Car rental redemptions may not be available for all countries. This information will be available on our website at rewards.sagicorjamaica.com.

5.4 Are there any fees for Car Rental Reward redemption?

Applicable fees for Car Rental reward redemption will be included in your rewards redemption booking transaction. The transactional fee will appear on your monthly card statement as "CL* Trip Charges".

6. Cruise Reward Redemption

6.1 Which destinations can I book for a cruise?

There are currently no stated limitations to cruise and tour destinations, however, this may be subject to change. All cruises must be boarded at US Ports. For bookings and additional information call our Sagicor Rewards Client Care Centre at **888-SAGICOR (724-4267)** Monday to Friday, from 9:00 a.m. –

9:00 p.m. and on weekends, 9:00 a.m. – 7:00 p.m. and select the rewards option. Assistance with cruise arrangements will be unavailable on US Business Holidays.

6.2 Do cruise bookings include ground transportation?

Not all cruise bookings include ground transportation. Where this is included, this programme is not responsible for any delays that may occur due to availability or scheduling of ground transportation.

6.3 Are there any fees for Cruise Reward redemptions?

Applicable fees for cruise ship excursion reward redemption will be included in your rewards redemption booking transaction. The transactional fee will appear on your monthly card statement as “CL* Trip Charges”.

7. Activity Reward Redemption

7.1 What Activities are available in this programme?

You can visit rewards.sagikorjamaica.com to redeem for activities such as Theater tickets (e.g., Plays, Broadway shows, etc.), theme park passes and select sight-seeing tours. These are non-refundable once booked.

7.2 Can Activities be modified?

All other activities are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the CANCELLATION TERMS of the reservation, with the applicable fees. Such fees will appear on your monthly card statement as “CL* Trip Charges”. For activities that are non-refundable, if you change or cancel your reservation at any time, you will be charged the full reservation amount. The Supplier reserves the right to cancel or modify, without prior notice, the date, length, or any feature of the activity booked. You should reconfirm the activity booked at least 72 hours prior to the activity date. No-shows are non-refundable.

7.3 Are there any fees for Activity Rewards redemption?

Applicable fees for activity rewards redemption will be included in your rewards redemption booking transaction. The transactional fee will appear on your monthly card statement as “CL* Trip Charges”.

8. Cash Back Reward Redemption

8.1 How do I get my Cash Back?

You must redeem a minimum of US\$20 for cash back processing. You can submit your request at any time by logging on to the rewards website at rewards.sagikorjamaica.com. Your credit card account should be credited with the amount redeemed within two (2) business days.

8.2 Is there a limit to the amount of Cash back I can request or the number of times I can request Cash Back?

No. Once you have the minimum amount of points required and meet all the other redemption requirements, there is no limit to the amount of points you can redeem.

8.3 Are there any fees for Cash Back Reward redemption?

Any applicable fees for cash back redemption will be included in the total points deducted for processing this redemption type.

9. Electronic Gift Card Reward Redemption

9.1 Where can I find the list of eGift Cards that are available for redemption?

A wide selection of US Dollar denominated eGift cards are available for redemption. The catalogue of merchants and card denominations can be viewed on our website at rewards.sagikorjamaica.com.

9.2 Are there any fees for eGift Card Rewards redemption?

Any applicable fees for eGift card redemption will be included in the total points deducted for processing this redemption type.

9.3 How soon after redemption will the eGift card be sent?

The eGift card will be mailed within 24 hours of completion of a successful redemption request.

9.4 Where can eGift cards be used?

Unless otherwise stated, the eGift card may be used online or at the merchant locations in the United States. If you are planning to use your eGift certificate to shop online, please note that some merchants do not ship to countries outside of the United States. Please refer to the merchant terms and conditions or merchant website for additional information prior to making a redemption as electronic gift certificates are non-refundable. Shipping fees and/or import fees of the products purchased with

the electronic gift certificates are not covered by the electronic gift certificate and are the Cardholder's responsibility.

10. Pay with Rewards

10.1 What is Pay With Rewards (PWR)?

Pay with Rewards is a rewards redemption opt-in feature available exclusively for **Sagicor Bank Mastercard Credit Card** cardholders. Pay With Rewards offers the flexibility to pay for your transactions immediately using your available reward points. Your reward points will be used to apply a rebate of the selected purchase amount to your credit card account. The rebate will be posted to your rewards account within two (2) business days. **Sagicor Bank Mastercard Business Credit Cards** is not applicable for Pay with Rewards (PWR).

10.2 How can I access this redemption option?

Firstly, you must register your Sagicor credit card at rewards.sagicorjamaica.com before connecting your card to the Pay with Rewards TM App. To redeem using the Pay with Rewards feature, you will need to download the Pay With Rewards app which is available on the iTunes and Google Play stores. For more detailed information regarding this Rewards option, please view our *Credit Card Rewards Terms and Conditions*.

10.3 How will I identify my Pay With Rewards rebates?

These redemptions will appear on your Online Rewards account as well as on your credit card statement as *"Paid w/Sagicor Rewards"*.

10.4 Is there a minimum number and/or minimum amount for Pay With Rewards redemption?

The minimum spend for Pay With Rewards redemption is US\$0.01. You will also be required to opt-in to the programme indicating your preferences. This can be done through the Pay With Rewards app or on our website at rewards.sagicorjamaica.com. For example, you can indicate if you would like to complete redemptions individually or set minimum purchase amounts for your credit card account.

10.5 Will I be able to use Pay With Rewards for all transaction options?

Pay with Rewards can be enabled for redemption of both domestic and international purchases (excluding taxes, government transactions and travel related merchants).

10.6 Is there a cost for redemption via Pay with Rewards?

Any applicable fees will be included in the total points deducted for processing this redemption type. You may login to the Pay With Rewards App or visit our website at rewards.sagicorjamaica.com at any time to see the points required for the transaction amount that you wish to redeem.

10.7 Will there be any mobile communication for Pay With Rewards?

Yes. Push notifications will be received for the transactions processed on your credit card account. You will also be able to configure receipt of messages via email through the website at rewards.sagicorjamaica.com.

10.8 Will a passcode/pin be required for this app?

Yes. Please ensure that this information is kept confidential to maintain security of your account.

11. Expiration & Delinquency

11.1 What will happen if I do not use my reward points?

Points will expire if they are not redeemed within three (3) years of accumulation.

11.2 If I do not make payment on my account, will I still be able to redeem my points?

You will not be able to redeem your points if you have missed two (2) consecutive minimum payments on your account. Your points will be written off if we do not receive the third payment or if you are in breach of any section of the Credit Card Terms and Conditions.

11.3 If I want to close my credit card, can I cash out my reward points?

No. Once we receive your request for credit card closure, reward points will not be available for redemption.

12. General Questions

12.1 Are the full terms and conditions governing the Sagicor Rewards Programme available for viewing?

Yes. You may view our full Terms and Conditions at *Credit Card Rewards Terms and Conditions* for more information.