



FREQUENTLY ASKED QUESTIONS (FAQs)

Sagicor Bank PriceSmart Visa Gold Credit Card Cash Back Rewards

Sagicor PriceSmart Cash Back Rewards, is a cash back only reward programme that allows our **Sagicor Bank PriceSmart Visa Gold Credit Card** holders to enjoy the added value of earning 4% cash back on purchases made at all PriceSmart Jamaica locations and 1% spend outside of PriceSmart. Here are some Frequently Asked Questions (FAQs) to assist you in understanding the exciting benefits and features of this reward programme. For further details you can call our Sagicor Contact Centre at **888-SAGICOR (724-4267)** and select rewards option to speak with a representative.

1. SAGICOR PRICESMART CASH BACK REWARDS

1.1 What is Sagicor PriceSmart Cash Back Reward?

It is a reward benefit designed exclusively for our Sagicor Bank PriceSmart Visa Gold credit card holders. Cash back is the only redemption option offered at this time. Visit our website <http://www.sagicor.info/PricesmartGoldCard> to learn more about our Sagicor Bank PriceSmart Visa Gold Credit Card.

1.2 What are the benefits to this reward programme?

With your Sagicor Bank PriceSmart Visa Gold Credit Card you can redeem for cashback.

Earn 4 times the reward points with spend at PriceSmart Jamaica locations including purchases made online.

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

You will automatically earn points with every successful purchase and earn 4 points for every JMD\$100 spent in-store or online with PriceSmart islandwide. Additionally, you will earn 1 point for every JMD\$100 spent outside PriceSmart locations.

Points earned outside of PriceSmart Jamaica are unlimited and the more you use your card, the more reward points you earn!

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

NO. Points are automatically earned from every successful purchase conducted in-store or online within PriceSmart and outside PriceSmart locations.

1.5 How will I view my reward information?

A statement will be emailed to you monthly that captures your current points earned for each statement period in addition to accumulate points from inception.

1.6 Will my points expire?

Yes, after 3 years of non-redemption. Expiry will close out the oldest points first.

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 in branch or at an Automated Teller), Bank generated Fees and Charges, and Payments. Please view our [Credit Card Rewards Terms and Conditions](#) for more details.

2. Redemption

2.1 How do I redeem my reward points?

You will receive a monthly reward statement outlining your current and total points earned. A JotForm will be attached for you to apply for cash back by redeeming your reward points. Application for cash back can also be made by visiting <http://www.sagicor.info/PricesmartGoldCard> to complete your redemption request online or visit your nearest Sagicor Bank branch and complete the Sagicor Bank PriceSmart Redemption Form.

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

The minimum number of points required for your cash back redemption is 3,000 points, which is equivalent to JMD\$3,000.00.

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 the card account eligible to redeem reward points?

No. Your monthly reward statement will only be emailed to the primary cardholder's email address on file. Only the primary card holder is eligible to redeem rewards. Rewards points however, will accrue for all eligible transactions done by any/all the active cards linked to the credit card account.

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

No. The option to transfer of reward points to another card account is not currently available.

2.6 What is the processing time for my cash back redemption request?

Your redemption request will be processed within 3-5 business days after submission of the Redemption Request Form.

2.7 Can my cash back be credited to my bank account?

No. All cash back will be in the form of a statement credit to your credit card account.

2.8 What if I am unable to complete the Digital Redemption Request Form?

Cardholders can visit any Sagicor Bank Branch for assistance with redeeming Reward Points, should they not want to complete the Digital Redemption Request Form themselves. The Branch Agent will need the cardholder's valid ID for verification and their card number with Taxpayer Registration Number (TRN) plus PriceSmart Member Number. The Agent will complete and submit the digital Redemption Request Form on your behalf after validation.

2.9 How will I know that my redemption application was made successfully?

An instant email notification will be sent to your email address on file acknowledging your request for redemption. This notification will also include the SLA of 3-5 business days.

2.10 Will I be notified after my request is processed?

Clients will be notified of the status of their request via email sent by SBJ_Rewardsredeem Team.

3. Credit Card Application

3.1 How do I apply for the Sagicor Bank PriceSmart Visa Gold Credit Card

- Visit Sagicor website at sagicor.info/PricesmartGoldCard
- Visit pricesmart.com website
- Visit any Sagicor Bank Branch or any PriceSmart Jamaica location

4. Transaction

4.1 Can my Sagicor Bank PriceSmart Visa Gold Credit Card be used outside of Jamaica or online?

Yes, your contactless, chip & PIN credit card can be used at all merchants that accept Visa cards.

5. Activation

5.1 How do I activate my card?

Activation is done via Sagicor's E-activate & Manage PIN page which is located on Sagicor's website. See E-activation link <https://card-management.sagicor.com>