

SAGICOR REWARDS PROGRAMME*

REWARDS SCHEDULE

YOU WILL EARN UP TO 1 POINT FOR EVERY US\$1 SPENT!

Available Reward Options

Credit Card Products	Travel Options**	Electronic Gift Card	Cash Back	Pay with Rewards***	Points per US\$
Mastercard Access	✓	✓	✓	✓	1
Mastercard Standard	✓	✓	✓	✓	1
Mastercard Gold	✓	✓	✓	✓	1
Mastercard Platinum	✓	✓	✓	✓	1
Mastercard Business	✓	–	–	–	1++
Visa Classic	✓	✓	✓	–	1
Visa Gold	✓	✓	✓	–	1
Visa Platinum	✓	✓	✓	–	1
Minimum Amounts	1,500 points	US\$20	US\$20	US\$0.01	

Rewards Exchange Rate: J\$144 = US\$1+					
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[Sagicor Rewards Terms and Conditions](#)

[Sagicor Rewards Frequently Asked Questions \(FAQs\)](#)

[Sagicor Credit Cards Terms and Conditions](#)

Conditions Apply.

*Subject to applicable notice period, the following may vary from time to time:

- Sagicor Bank Rewards Terms and Conditions
- Sagicor Bank Credit Card Terms and Conditions
- Exchange rates
- Reward options
- Points structure for earning and redemption
- Participating products - To confirm if your credit card product participates in Sagicor Rewards, call 888-Sagicor (724-4267) and select the credit cards option to speak to an agent for more information.

**Travel options include Airline tickets, hotel accommodation, Car Rental, Cruises, Sight-seeing activities

***PWR excludes all travel related transactions, Government & Tax redemptions

+ Exchange rate effective with Sagicor Rewards upgraded program

++Government and tax related transactions earn rate 0.5 points per US\$