FREQUENTLY ASKED QUESTIONS (FAQs)

Sagicor Bank Mastercard Chip and PIN Debit Card

We have outlined below the answers to some frequently asked questions that will assist you in better understanding the new Sagicor Bank Mastercard Chip and PIN Debit Card.

Features and Benefits of Your Sagicor Bank Mastercard Chip and PIN Debit Card

1. What is Sagicor Bank Mastercard Chip and PIN Debit Card?

Your new debit card is equipped with the latest security feature - Chip and PIN technology, making it extremely difficult for your information to be copied or stolen. You will create a PIN (Personal Identification Number) to authorize transactions when prompted. The contactless feature allows you to complete your transactions quickly and conveniently.

2. What are the benefits of using Sagicor Bank Mastercard Chip and PIN Debit Card?

• Sagicor Bank Mastercard Debit Cards can be used anywhere in the world that accepts Mastercard.
• You can conduct e-commerce transactions, such as online shopping.
• It has the new security feature of chip technology, so you can transact with peace of mind.
• Access and withdraw your money from ATMs worldwide that bear the Cirrus and Mastercard logo at millions of retailers worldwide.
• ATM withdrawals up to JMD$100,000* daily.
• Point of Sale (POS) transactions up to JMD$200,000* daily.
• ATM withdrawals up to JMD$150,000* daily.
• Online transactions up to JMD$48,000* daily.
• Consecutive (NO PIN) Contactless transactions up to JMD$48,000* daily.
• ATM withdrawals up to JMD$200,000* daily.
• Point of Sale transactions up to JMD$48,000* daily.
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• Point of Sale transactions up to JMD$48,000* daily.

3. What are the features of Sagicor Bank Mastercard and PIN Debit Card?

• Travel worldwide and have access to your Sagicor Bank account.
• ATM withdrawals anywhere in the world bearing the Cirrus logo.
• Point of transactions worldwide; anywhere Mastercard is accepted.
• Online transactions using the PIN.
• Cards can be personalized with your name.
• Contactless feature – ‘Tap and Go’ for faster transaction processing.

4. How much money can I access using my Sagicor Bank Mastercard Chip and PIN Debit Card?

• ATM withdrawals up to JMD$100,000* daily.
• Point of transactions up to JMD$200,000* daily.
• Online transactions up to JMD$150,000* daily.
• Point of Sales transactions (NO PIN) up to JMD$48,000* daily.

5. How much does Sagicor Bank Mastercard Chip and PIN Debit Card cost?

There is NO COST for your first Sagicor Bank Mastercard Chip and PIN Debit Card.

6. What is my PIN?

It is your Personal Identification Number which is a 4 digit security code linked to your Sagicor Bank Mastercard. It is your personal responsibility to keep your PIN confidential. Our Bank recommends that your PIN is not anything that can be easily predicted. *NB. When creating your PIN, please do not use your Date of Birth or anything that can be easily predicted.

7. How do I activate my card and create my PIN?

We have outlined below the answers to some frequently asked questions that will assist you in better understanding the new Sagicor Bank Mastercard Chip and PIN Debit Card.

a. Travel worldwide and have access to your Sagicor Bank account.

b. ATM withdrawals anywhere in the world bearing the Cirrus logo.

c. Point of transactions worldwide; anywhere Mastercard is accepted.

d. Online transactions using the PIN.

e. Cards can be personalized with your name.


9. Is Sagicor Bank Mastercard Chip and PIN Debit Card safe?

Unlike the traditional magstripe debit cards, the Sagicor Bank Mastercard Chip and PIN technology to provide additional security against cloning, unauthorized use, and other types of fraudulent activity. It is important that you continue to be vigilant in using and protecting your card and its details at all times. Never share your PIN or card details with anyone.

10. What do I do if my card is lost, stolen or damaged?

To receive your new Sagicor Bank Mastercard contactless, chip & PIN Debit Card, you must visit a Sagicor Bank branch to have the card replaced or reissued. Fees and charges may apply.

Safety and Security

Security and Safety

Visit your nearest Sagicor Bank branch. If you are opening your new PIN, please do not use your Date of Birth or anything that can be easily predicted.

Can I change my PIN?

If you require further information, please feel free to contact us Debit Card should you require any further information.

Call 888-SAGICOR (888-724-4627) for assistance with opening your new debit card.