

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 contactless, Chip and PIN Debit Card**. Please feel free to [contact us](#) should you require any further information.

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 by “tapping” your card.

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 ecommerce 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.

3. What are the features of Sagicor Bank Mastercard Chip 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 Sale transactions worldwide; anywhere Mastercard is accepted
- Online Shopping
- Chip and PIN technology for additional security
- ATM and online PIN change
- 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 Sale transactions up to JMD\$200,000* daily.
- Online transactions up to JMD\$150,000* daily.
- Point of Sale Contactless transactions (NO PIN) up to JMD\$48,000* daily.
- Consecutive (NO PIN) Contactless transactions up to (3*) daily.

** Note that the effective date is September 1, 2022.*

For added security, you will receive a SMS alert when a transaction is done at an ATM or Point of Sale (POS) machine.

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

There is NO COST for your first Sagicor Bank Mastercard Debit Card. Fees are applicable for replacement or reissuing the card. Please be guided by our [fee chart](#).

Activation

6. What is my PIN?

It is your Personal Identification Number which is a 4 digit security code linked to your **Sagicor Bank Mastercard Debit Card** granting access to your funds. You are required to enter a PIN to complete most transactions.

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

We provide convenient options for you to activate and PIN:

- Create your PIN and activate your new debit card by visiting our website at <https://card-management.sagicor.com> and follow the steps.
- Visit your nearest Sagicor Bank branch.

**NB. When creating your PIN, please do not use your Date of Birth or anything that can be easily predicted.*

8. Can I change my PIN?

You can change your PIN online by visiting our website <https://card-management.sagicor.com>

Safety and Security

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

Unlike the traditional magstripe debit cards, the **Sagicor Bank Mastercard Debit Cards** uses Chip and PIN technology to provide added security against cloning, unauthorized use, skimming 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?

The Cardholder must notify Sagicor Bank within 24 hours and visit the Bank’s nearest branch if: (a) the Card is lost or stolen, or the Cardholder suspects it is lost or stolen, or someone has used it other than the Cardholder; or (b) the Cardholder’s Access Code and/or PIN has become known to someone else. The Cardholder shall NOT be liable for any transactions resulting from the loss or theft of the Card or compromise of a Access Code or PIN that occur AFTER the time the Bank is informed of such theft, loss or compromise. If the Card gets damaged, the Cardholder must visit a Sagicor Bank branch to have the card replaced or reissued. Fees and charges may apply.

To receive your new Sagicor Bank Mastercard contactless, chip & PIN Debit Card submit your updated information (TRN/Social Security Number, mobile number, valid government issued Identification and proof of address) to SBJ_debitcard@sagicor.com.