

# mastercard fee guide

## CREDIT CARD FEE GUIDE



FEES EFFECTIVE MARCH 18, 2026

mastercard	STANDARD	GOLD	PLATINUM	BUSINESS
Annual Fee - Primary	\$5,390	\$7,600	\$16,300	\$10,900
Annual Fee - Additional/Supplemental	\$2,850	\$2,300	-	\$3,750
Replacement Card	\$2,900	\$2,900	-	\$2,900
Overlimit Fee	\$3,000	\$3,000	\$3,000	\$3,000
Late Payment Fee	\$3,000	\$3,000	\$3,000	\$3,000
Returned Cheque Fee	\$1,678.11	\$1,678.11	\$1,678.11	\$1,678.11
Retrieval of Item	\$789.71	\$789.71	\$789.71	\$789.71
Replacement Statement Fee	\$493.56	\$493.56	\$493.56	\$493.56
Emergency Payment Processing Fee	\$1,135	\$1,135	\$1,135	\$1,135
Credit Bureau Report	\$2,763.95	\$2,763.95	\$2,763.95	\$2,763.95
Cash Advance Fee - In Branch	10%	10%	10%	10%
Cash Advance Fee - ATM	8%	8%	8%	8%
Interest Rate (Secured) - Purchases	12.5%	12.5%	12.5%	11.5%
Interest Rate (Secured) - Cash Advance	14%	14%	14%	15%
Interest Rate (Unsecured) - Purchases	50%	49%	44%	36.25%
Interest Rate (Unsecured) - Cash Advance	51%	51%	47%	38%

**PLEASE NOTE:**

- Mastercard Business credit cards issued before June 26, 2020 will be charged an interest of 26.95% for unsecured purchases.
- Effective March 15, 2023, Mastercard Business credit card issued before June 26, 2020 will be charged an interest rate of 29.95% for unsecured cash advance.
- If your statement due date falls on a weekend or public holiday, payment should be made on the business day prior.
- The Bank will advise you of any changes to interest rates, fees and charges which may be modified from time to time at our discretion.
- Fees are quoted in Jamaican dollars unless otherwise stated.
- All fees include GCT.
- Interest free billing period is no longer applicable to cash advance transactions.
- If you are a new Sagicor Bank Mastercard Credit Card cardholder, you may view your fee guide in your welcome kit.
- If you are an existing Sagicor Bank Mastercard Credit Card cardholder, the most recent copy of your credit card fee guide will always be available on our website at <https://sagicor.info/CCTermsConditions>.

Let's talk.  
Give us a call at: 888-SAGICOR (724-4267)  
[sagicor.com](https://sagicor.com)   
Conditions Apply

[Sagicor Bank Mastercard Business Fee Guide](#)

# visa fee guide

# CREDIT CARD FEE GUIDE



FEES EFFECTIVE MARCH 18, 2026

	CLASSIC <sup>+</sup>	GOLD <sup>+</sup>	LOCAL CLASSIC <sup>+</sup>	DUAL CLASSIC (USD) <sup>+</sup>	GOLD (USD)	BUSINESS (USD)	PLATINUM (USD)
Annual Fee - Primary	\$2,961.37	\$8,884.12	\$2,961.37	US\$58.24	US\$70.48	US\$108.90	US\$186.76
Annual Fee - Additional	\$1,974.25	\$4,442.06	\$1,974.25	US\$42.45	US\$35.66	US\$4.45	US\$43.43
Replacement Card	\$1,974.25	\$1,974.25	\$1,974.25	US\$44.42	US\$41.45	US\$43.43	FREE*
Overlimit Fee	\$2,566.52	\$2,566.52	\$2,566.52	US\$39.48	US\$51.83	US\$70.58	US\$59.72
Late Payment Fee	\$2,566.52	\$2,566.52	\$2,566.52	US\$49.36	US\$51.83	US\$70.58	US\$59.72
Returned Cheque Fee	\$1,678.11	\$1,678.11	\$1,678.11	US\$19.74	US\$35	US\$35	US\$35
Retrieval of Item	\$789.71	\$789.71	\$789.71	US\$7.90	US\$7.90	US\$7.90	US\$7.90
Replacement Statement Fee	\$493.56	\$493.56	\$493.56	US\$4.94	US\$4.94	US\$4.94	US\$4.94
Emergency Payment Processing Fee	\$987.12	\$987.12	\$987.12	US\$7.90	US\$9.15	US\$9.15	US\$9.15
Credit Bureau Report	\$2,763.95	\$2,763.95	\$2,763.95	US\$19.74	US\$19.74	US\$19.74	US\$19.74
Cash Advance Fee - In Branch	9.63%	9.63%	9.63%	9.63%	10%	10%	10%
Cash Advance Fee - ATM	7.90%	7.90%	7.90%	7.90%	8%	8%	8%
Interest Rate (Secured) - Purchases	39%	39%	39%	16%	9.50%	9.50%	9.50%
Interest Rate (Secured) - Cash Advance	39%	39%	39%	16%	12%	12%	12%
Interest Rate (Unsecured) - Cash Advance	49%	49%	49%	18%	18%	18%	18%
Interest Rate(Unsecured) - Purchases	49%	49%	49%	18%	18%	18%	16%

**PLEASE NOTE:**

- \*The first replacement card issued on a **Visa Platinum** account is free however, additional replacement cards will attract a fee of **US\$43.43**.
- If your statement due date falls on a weekend or public holiday, payment should be made on the business day prior.
- The Bank will advise you of any changes to interest rates, fees and charges which may be modified from time to time at our discretion.
- Fees are quoted in Jamaican dollars unless otherwise stated.
- All fees include CCT.
- Dual currency products, **Visa Business** and **Visa Platinum** card accounts are USD billing only.
- Products denoted with '+' are no longer available for new clients.
- If you are a new **Sagicor Bank Visa Credit Card** cardholder, you may view your fee guide in your welcome kit.

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## Additional Information

# terms and conditions

[Credit Cards Terms and Conditions](#)

[Credit Cards Rewards Terms and Conditions](#)

[Sagicor Rewards Privacy Policy](#)

[EMV Cardholder Agreement](#)

[Debit Cardholder Agreement](#)

[Sagicor Bank Mastercard Priceless Trip to Dubai Terms and Conditions](#)

[Sagicor Bank Credit Card Mother's Day Terms and Conditions](#)

[Sagicor Bank Father's Day Promotion Terms and Conditions](#)

[Sagicor Bank 55 Offer Terms and Conditions](#)

