Sagicor

mastercard fee guide

CREDIT CARD FEE GUIDE

Sagicor Bank

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- Interest free billing period is no longer applicable to cash advance transactions.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
Conditions Apply

Sagicor Bank Mastercard Business Fee Guide

visa fee guide

CREDIT CARD FEE GUIDE

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FEES EFFECTIVE MARCH 18, 2026

VISA	CLASSIC+	GOLD+	LOCAL CLASSIC+	DUAL CLASSIC (USD)+	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$54.45	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 GCT.
- 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