Sagicor

overview

What does your business need to grow; working capital, easy savings? Sagicor Bank MasterCard Business is designed with the features you need to support your business and to help you reach your goals.

Improve Efficiency and Manage Cash Flow

Whatever the size of your business, your Sagicor Bank MasterCard Business Credit Card makes doing business easier and more convenient by providing you with the tool to increase efficiency and manage your cash flows.

Your Partner in Business

You can benefit from the opportunity to build your working capital, make purchases with low interest rates while enjoying special discounts with your Sagicor Bank MasterCard Business Credit Card.

Additional Product Details

features and benefits

Low Interest Rate

Enjoy 0% interest for up to 55 days, then 2.67% per month with a Sagicor Bank Mastercard Business Credit Card. *Conditions apply**

Easy Savings

You can save up to 5% with over 40,000 merchants in the USA with easy savings. Visit Easy Savings to start saving.

Feel safe with Purchase Protection and Extended Warranty

Your Sagicor Bank Business Mastercard provides coverage for online and in-store purchases in case of accidental damage or theft.

There is also an extended warranty feature that doubles the duration of the original store-brand or manufacturer's warranty up to an additional year.

Unlimited Access to Local VIP Attraction Airport Lounges

Be confident knowing that you have a place to do business or just relax while you await your flight. Enjoy

complimentary facilities, Wi-Fi, snacks and beverages and much more at the Club Kingston Lounge located at the Norman Manley International Airport and the Club Mobay Lounge located at Sangster International Airport.

Please visit VIP Attractions for more information. Visit as many times as you like courtesy of Sagicor Bank.

Mastercard Travel Insurance

Provides coverage up US$250,000 against accidental death, dismemberment, or paralysis when traveling by a common carrier if the tickets arepurchased with a Mastercard card. 24-hour accidental death "Insured Journey" may also be provided.

Tracking Your Rewards Value

Currently, your points earned is shown on your monthly credit card statements. Points expire if you do not redeem them after three (3) years from the earning date.

**** Conditions apply***

*55 days interest-free is applicable to purchases made on day 1 of your statement period. You could benefit from 55 days before interest is applied to your statement balance. Interest-free billing period is not applicable to cash advance transactions. Interest will continue to accumulate on statement balances not settled in full.

Fees

Annual Fee- Primary Cardholder	JA $9,871.24
Annual Fee- Additional Cardholder	JA $3,000.00
Replacement Fee	JA $2, 763.95
Late Fee	JA $2,566.52
Over-limit Fee	JA $2,566.52

forms

Credit Card Application Form
Additional Credit Cardholder

NB: All coverages and services are subject to change. Please check the terms and conditions of each benefits HERE to see applicable coverages for each card.

Terms and Conditions

Terms and Conditions

Credit Card Terms and Conditions

FAQs

1. What is Mastercard Easy Savings®?

Sagicor Bank Jamaica Limited has partnered with Mastercard™ to enable eligible Mastercard Business Credit Card cardholders to benefit from Easy Savings ®. Easy Savings® is an automatic rebate program that allows the cardholder to save up to 5% on participating merchants' transactions in the United States of America (USA).

2. Is Mastercard Easy Savings® a part of the Sagicor Rewards Programme?

No. Mastercard Easy Savings® is not a cash back or points redemption programme. It requires no coupons, codes, accumulated points or minimum transaction amount to benefit. Rebate savings are automatically provided once the purchase is done at participating merchants. The rebate savings is then posted to the Business credit card account and are reflected on your monthly billing statement.

3. What are the benefits of Mastercard Easy Savings®?

MasterCard Easy Savings® is easy to use, simple to understand and is exclusively for our Sagicor Bank Mastercard Business Credit Card cardholders. Once cardholders use their eligible Mastercard Business Credit Card to make qualified purchases at any participating Merchant, their rebates will be automatically applied to their account. You can start saving up to 5% every day at each Hotel, Restaurant and Gas Station transactions in the USA included in the programme, which normally accounts for most business related purchases. Plus, there is no registration or fee applicable.

4. Who & where are the Easy Savings® qualifying participating merchants?

There are over 40,000 merchants in the programme, including Hotel, Restaurant and Gas Stations. Visit Mastercard Easy Savings® Website at **www.easysavings.com/crossborder**, click on your required merchant category then enter your desired destination, zip code or street address in the Site Locator. You will be able

to view the registered merchant of your choice.

5. Do the rebates have an expiration date?

Currently, there is no specific expiration date set on the Mastercard Easy Savings® Program rebate offers. You can visit **www.easysavings.com/crossborder** for participating partners and their offer details.

6. Will I receive the same rebate at a participating Program Partner if I use my Mastercard Business Credit Card for in-store and online purchases?

There is no particular agreement between Sagicor Bank Jamaica Limited and Mastercard as to the terms of each rebate regarding in-store and online purchases. Rebate offers are unique to each Participating Partner, and Mastercard recommends that you review the offer details for each Partner, which can be found on this Mastercard Easy Savings® website at **www.easysavings.com/crossborder**.

7. If I have multiple business cards under one account, will each card benefit from the Mastercard Easy Savings®?

Yes. All eligible cards on the Sagicor Bank Mastercard Business account will benefit from the Mastercard Easy Savings ®. Rebates do not accumulate; they are posted at the time the qualifying purchase clears and are reflected on your monthly billing statement for each qualifying purchase from each card on your account.

If I have more questions, where should I call?

Please call our Client Contact Centre at 888-SAGICOR (724-4267) or Mastercard at 1-866-723-4549/ 1-800-MASTERCARD (1-800-627-8372)

related products

Visa Business

Sagicor Bank Visa Business Credit

Card is a United States Dollar (US$) denominated credit card designed specifically for small and medium sized enterprises.