

# overview

Sagicor Bank Visa Gold credit card is internationally-accepted, giving you the freedom to make your everyday shopping at home, online and abroad.

## **Worldwide Recognition**

Use your Sagicor Visa Gold Credit Card with convenience anywhere in the world that Visa cards are accepted. Enjoy instant purchasing power at over 25 million merchants around the world with ease of repayment in either Jamaican (JA\$) or United States dollar (US\$) denominated.

## **Enjoy the Opportunity to Earn while You Spend**

Earn 1 reward point for every US\$1 (or local equivalent) when making purchases using your Sagicor Bank Visa Gold Credit Card with no limit on the amount of reward points you can earn in a calendar year.

## Additional Product Details

# features and benefits

## **Visa Global Customer Assistance Services\***

Visa Global Customer Assistance Services provides 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

A Visa Global Customer Assistance Service representative can assist you at 1-800-396-9665.

## **Visa Price Protection\***

Visa Price Protection helps you get the best price for items purchased in full using your valid and active Sagicor Bank Visa Gold Credit Card. Reimbursement for the price difference is made if the same product (model and year), from the same manufacturer, is found at a lower price than the price you paid with your Sagicor Bank Visa Gold Credit Card. You can benefit from coverage within 30 days from the date of purchase, subject to a minimum claim of US\$25 per item and up to a maximum of US\$400 per account, per year. Items purchased during special sales (e.g. Mother's Day, Black Friday, Christmas) are also covered.

## **Visa Card Benefits Services\* & Visa Travel Information Services\***

Visa Card Benefits Services provides 24 hours a day, 7 days a week access to card-related benefits and services offered with your Sagicor Bank Visa Gold Credit Card, including the issuance of insurance certificates for coverage. This service is provided to Visa cardholders from the Caribbean region travelling anywhere in the world or at home by simply calling the Visa Card Benefit Services Centre.

## **Visa Purchase Protection\***

Make your everyday purchases, at home or abroad, worry-free simply by purchasing your item in full using a valid and active Sagicor Bank Visa Gold Credit Card. Visa Purchase Protection offers coverage of safety and protection against theft or accidental damages, during the first 180 days from the date of purchase indicated on your statement. Cardholders can receive up to a maximum of US\$1,000 per account, per year.

## **FREE Auto Rental Insurance from American International Group Inc. (AIG)\***

Drive with confidence when you rent a vehicle in Jamaica or any other country in the world using your Sagicor Bank Visa Gold Credit Card. Make your Rental Reservation in full using your valid and active Sagicor Bank Visa Gold Credit Card, and be protected for up to 31 days against damages due to collisions, theft and theft-related charges, and malicious vandalism charges \*in the U.S. and Canada (excludes Puerto Rico and US Virgin Islands). To obtain this coverage, the cardholder must decline the Collision Damage Waiver or Loss Damage Waiver (CDW/LDW) option or similar coverage offered by the auto rental company.

## **Visa Extended Warranty\***

Double the coverage with Visa Extended Warranty! Purchase your item in full using your valid and active Sagicor Bank Visa Gold Credit Card and Visa Extended Warranty will double (up to 1 extra year) or extend the free repair period under the original manufacturer's written repair warranty or store warranty. Cardholders can receive up to US\$1,000 per item, subject to a maximum of US\$5,000 per account, per year. Eligible products must have a manufacturer's warranty of at least three months up to three years.

**Important Credit Card Tips to Remember**

important credit card tips

## Making Your Payments

You can make your monthly payment to your Sagicor Bank Visa Gold Credit Card using any of the following methods:

- e-bank® – Pay from your Sagicor e-bank account via our website or mobile app.
- Email - requesting to debit your account for payments via [transact@sagikor.com](mailto:transact@sagikor.com).
- Visit any Sagicor Bank branch to make payment.
- By Mail - send completed payment slip and cheque payable to Sagicor Bank.

We are here to help, please contact us for more information on your Sagicor Bank Visa credit card at 888-SAGICOR (724-4267)

*Conditions Apply*

## note:

All coverages and services are subject to change. Please check the terms and conditions of each benefits at <https://visabenefitslac.axa-assistance.us/all-visa-cards?countryCode=JM&productCode=3> to see applicable coverages for each card.