Sagicor

overview

Sagicor Rewards is an exciting rewards programme that allows Sagicor Bank Credit Card Cardholders to enjoy the #BestRewardsEver in a heartbeat. Sagicor Rewards pays you every time you spend, giving you more reward options and ways to redeem your points. Click here to view our FAQs page.

Cross-border Bonus

With cross-border bonus reward points, you can make your international in store and online purchases more rewarding. Earn additional bonus points when you use your Sagicor Bank Credit Card to make qualified purchases. Click here to view our Cross-Border Reward Points Table.

REWARD OPTIONS

Cash Back – Make everyday purchases more rewarding with cash back. Earn **1 point per US$ spent*** on all purchases. Additional points may be earned during campaigns/promotions. Track **rewards value** – points earned will be shown on **Sagicor Rewards** platform. Points will expire if they are not redeemed three (3) years from the earning date. Click here to view Rewards Points Table.

Pay with Rewards (PWR)**- is an opt-in rewards redemption feature available exclusively for **Sagicor Bank Mastercard Credit Card Cardholders**. Pay with Rewards allows **Sagicor Bank Mastercard Credit Card Cardholders** to immediately use their reward points to pay for transactions at eligible merchants worldwide**. Pay with Rewards is available for download in the iTunes and Google Play Stores. Click here to view our Pay with Rewards Demo Video.

eGift Cards – Enjoy your shopping experience when you select from an array of eGift card options. Click here to view the catalogue.

Redeem Travels – Redeem travel points for airline tickets to countries around the world, hotel accommodations locally and internationally, car rentals, cruising and sightseeing activities.

YOUR REWARDS IN A HEARTBEAT

Register your eligible Sagicor Bank credit card at

rewards.sagicorjamaica.com

FAQs

What is Pay With Rewards (PWR)?

Pay With Rewards is a rewards redemption opt-in feature available exclusively for Sagicor Bank Mastercard Credit Card cardholders. Pay With Rewards offers the flexibility to pay for your transactions immediately using your available reward points. Your reward points will be used to apply a rebate of the selected purchase amount to your credit card account. The rebate will be posted to your rewards account within two (2) business days.

How can I access this redemption option?

To redeem using the **Pay With Rewards** feature, you will need to download the **Pay With Rewards** app which is available on the iTunes and Google Play stores. For more detailed information regarding this Rewards option, please view our Credit Card Rewards Terms and Conditions at rewards.sagicorjamaica.com

How will I identify my Pay With Rewards rebates?

These redemptions will appear on your Online Rewards account as well as on your credit card statement as "**Paid w/ Sagicor Rewards**".

Is there a minimum number and/or minimum amount for Pay With Rewards redemption?

The minimum spend for **Pay With Rewards** redemption is US$0.01. You will also be required to opt-in to the programme indicating your preferences. This can be done through the **Pay With Rewards** app or on our website at rewards.sagicorjamaica.com. For example, you can indicate if you would like to complete redemptions individually or set minimum purchase amounts for your credit card account.

Will I be able to use Pay With Rewards for all transaction options?

Pay With Rewards can be enabled for redemption of both domestic and international purchases (excluding taxes, government transactions and travel related merchants).

Is there a cost for redemption via Pay With Rewards?

Any applicable fees will be included in the total points deducted for processing this redemption type. You may login tot he Pay With Rewards App or visit our website at **rewards.sagicorjamaica.com** at any time to see the points required for the transaction amount that you wish to redeem.

Will there be any mobile communication for Pay With Rewards?

Yes. Push notifications will be received for the transactions processed on your credit card account, You will also be able to configure receipt of messages via email through the website at **rewards.sagicorjamaica.com**.

Will a passcode/pin be required for this app?

Yes. Please ensure that this information is kept confidential to maintain security of your account.

Are the full terms and conditions governing the Sagicor Rewards Programme available for viewing?

Yes. You may view our Full Terms and Conditions at **rewards.sagicorjamaica.com**.

Conditions Apply

**Rewards and redemption options, earn rate and earning structure will vary. Please view our Sagicor Rewards Terms and Conditions, Sagicor Rewards FAQs and Credit Card Rewards Points Table for more information.*

*** Pay with Rewards is exclusively available for Sagicor Bank Mastercard consumer credit cards only.*