

# ECAB REWARDS CREDIT CARD CHARGES

## DEBIT & CREDIT CARD CHARGES

Updated 2025



Mastercard Standard Rewards  
Credit Card



Visa Gold  
Credit Card



Visa Platinum  
Credit Card



Visa Infinite  
Credit Card

|                                                             |                                          |                                          |                                          |                                          |
|-------------------------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|
| Annual Fee:<br>Primary cardholder<br>Secondary cardholder   | EC\$ 135.00<br>EC\$ 67.50                | US\$ 50.00<br>US\$ 25.00                 | US\$ 70.00<br>US\$ 35.00                 | US\$ 120.00<br>US\$ 60.00                |
| Replacement Card                                            | EC\$ 54.00                               | US\$ 20.00                               | US\$ 30.00                               | US\$ 30.00                               |
| Emergency/Rush Card                                         | EC\$ 270.00                              | US\$ 100.00                              | US\$ 100.00                              | US\$ 100.00                              |
| Cash Advance Fee                                            | 2% min. EC\$13.50                        | 2% min. US\$ 5.00                        | 2.5% min. US\$ 10.00                     | 2.5% min. US\$ 10.00                     |
| Cash Advance Limit                                          | TBA                                      | TBA                                      | TBA                                      | TBA                                      |
| Daily ATM Limit                                             | EC\$2,700.00                             | US\$1,000.00                             | US\$2,000.00                             | US\$ 2,500.00                            |
| Daily Point of Sale                                         | EC\$13,500.00                            | US\$5,000.00                             | US\$8,000.00                             | US\$ 10,000.00                           |
| Currency Conversion Rate                                    | 1.00%                                    | 1.00%                                    | 1.50%                                    | 2.50%                                    |
| Transaction Fee at<br>Non -ECAB ATM's                       | N/A                                      | N/A                                      | N/A                                      | N/A                                      |
| Over Limit Fee                                              | EC\$ 54.00                               | US\$ 20.00                               | US\$ 25.00                               | US\$ 30.00                               |
| Credit Limit Adjustment<br>Fee                              | EC\$ 40.50                               | US\$ 15.00                               | US\$ 15.00                               | US\$ 15.00                               |
| Immediate/Emergency<br>Payment                              | EC\$ 13.50                               | US\$ 5.00                                | US\$ 5.00                                | US\$ 5.00                                |
| Interest Rate:<br>Secured<br>Partially Secured<br>Unsecured | 17.96% p.a.<br>18.96% p.a.<br>19.96% p.a | 17.96% p.a.<br>18.96% p.a.<br>19.96% p.a | 19.96% p.a.<br>20.96% p.a.<br>21.96% p.a | 21.96% p.a.<br>22.96% p.a.<br>23.96% p.a |

# ECAB REWARDS CREDIT CARD BENEFITS



## REWARD CREDIT CARD BENEFITS

|                                            | Mastercard<br>Standard Rewards<br>Credit Card | Visa Gold<br>Credit Card | Visa Platinum<br>Credit Card | Visa Infinite<br>Credit Card |
|--------------------------------------------|-----------------------------------------------|--------------------------|------------------------------|------------------------------|
| <b><u>Services</u></b>                     |                                               |                          |                              |                              |
| 24-Hr Customer Service                     | -                                             | •                        | •                            | •                            |
| Mastercard Global Service                  | •                                             |                          |                              |                              |
| Visa Benefits Portal                       | -                                             | •                        | •                            | •                            |
| My Rewards Bonus Points                    | 3,000 points                                  | 3,000 points             | 5,000 points                 | 5,000 points                 |
| <b><u>Protection</u></b>                   |                                               |                          |                              |                              |
| Price Protection                           | -                                             | •                        | •                            | •                            |
| Purchase Protection                        | •                                             | •                        | •                            | •                            |
| Extended Warranty                          | -                                             | •                        | •                            | •                            |
| <b><u>Travel</u></b>                       |                                               |                          |                              |                              |
| Auto Rental Insurance                      | -                                             | -                        | -                            | •                            |
| International Emergency<br>Medical Service | -                                             | -                        | •                            | •                            |
| Visa Online Medic                          | -                                             | -                        | •                            | •                            |
| Baggage Delay                              | -                                             | -                        | -                            | •                            |
| Baggage Loss                               | -                                             | -                        | -                            | •                            |
| Missed Connection                          | -                                             | -                        | -                            | •                            |
| Trip Delay                                 | -                                             | -                        | -                            | •                            |
| Trip Cancellation                          | -                                             | -                        | -                            | •                            |
| <b><u>Lifestyle</u></b>                    |                                               |                          |                              |                              |
| Visa Luxury Hotel Collection               | -                                             | -                        | •                            | •                            |
| Airport Lounges                            | -                                             | -                        | •                            | •                            |
| Concierge Service                          | -                                             | -                        | •                            | •                            |
| Visa Airport Companion                     | -                                             | -                        | •                            | •                            |
| <b><u>Technology</u></b>                   |                                               |                          |                              |                              |
| Chip & PIN                                 | •                                             | •                        | •                            | •                            |
| Contactless                                | •                                             | •                        | •                            | •                            |
| <b><u>Subscriptions</u></b>                |                                               |                          |                              |                              |
| SkyBox                                     | -                                             | 12 months                | 36 months                    | 36 months                    |
| Disney+                                    | -                                             | -                        | 2 months                     | 4 months                     |
| Bloomberg                                  | -                                             | -                        | 2 months                     | 3 months                     |