

MASTERCARD® DEBIT & CREDIT CARD BENEFITS



MasterCard
Platinum
Debit Card



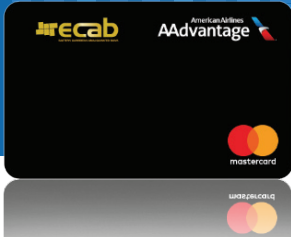
Mastercard
Standard Rewards
Credit Card



Mastercard
Gold Cashback
Credit Card



Mastercard
Platinum AAdvantage
Credit Card



Mastercard
Black AAdvantage
Credit Card

CARD BENEFITS

Services

Mastercard Global Service

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Master Assist Plus or Black

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Rewards

Cash Back

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Mastercard Rewards

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American AAdvantage® Miles

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Protection

Extended Warranty

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Purchase Protection

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ATM Robbery & Assault Protection

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Travel

Mastercard Travel Assistance

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Mastercard Rental

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Trip Inconvenience

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Luggage Protection & Delay

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Flight Delay Pass

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Mastercard Travel Rewards

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Lifestyle

Mastercard Travel & Lifestyle
Services

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Mastercard Airport Experiences
by Key Lounge

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6 complimentary lounge
visits per year

Concierge

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Technology

Chip & PIN

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Contactless

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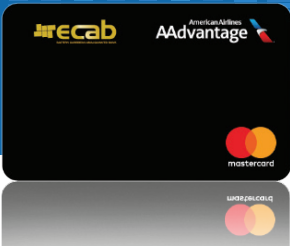
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MASTERCARD® DEBIT & CREDIT CARD CHARGES



CARD CHARGES (in Eastern Caribbean Dollars)

	MasterCard Platinum Debit Card	Mastercard Standard Rewards Credit Card	Mastercard Gold Cashback Credit Card	Mastercard Platinum AAdvantage Credit Card	Mastercard Black AAdvantage Credit Card
Annual Fee: Primary cardholder Secondary cardholder	N/A	\$135.00 \$ 67.50	\$135.00 \$ 67.50	\$189.00 \$ 94.50	\$324.00 \$162.00
Replacement Card	\$55.00	\$54.00	\$54.00	\$81.00	\$81.00
Emergency/Rush Card	\$80.00	\$270.00	\$270.00	\$270.00	\$270.00
Cash Advance Fee	N/A	2% - min \$13.50	2% - min \$13.50	2.5% - min \$27.00	2.5% - min \$27.00
Cash Advance Limit	\$5,400.00	TBA	TBA	TBA	TBA
Daily ATM Limit	\$5,400.00	\$2,700.00	\$2,700.00	\$5,400.00	\$6,750.00
Daily Point of Sale	\$8,100.00	\$13,500.00	\$13,500.00	\$21,600.00	\$27,000.00
Currency Conversion Rate	2.50%	1.00%	1.00%	1.50%	2.50%
Transaction Fee at Non -ECAB ATM's	2% min \$10.00	NA	NA	NA	NA
Over Limit Fee	N/A	\$54.00	\$54.00	\$67.50	\$81.00
Credit Limit Adjustment Fee	N/A	\$40.50	\$40.50	\$40.50	\$40.50
Immediate/Emergency Payment	N/A	\$13.50	\$13.50	\$13.50	\$13.50
Interest Rate: Secured Partially Secured Unsecured	N/A	17.96% p.a 18.96% p.a 19.96% p.a	17.96% p.a 18.96% p.a 19.96% p.a	19.96% p.a 20.96% p.a 21.96% p.a	21.96% p.a 22.96% p.a 23.96% p.a