

# 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  
 Master Assist Plus or Black

•  
-

•  
-

•  
-

•  
•

•  
•

### Rewards

Cash Back  
 Mastercard Rewards  
 American AAdvantage® Miles

-  
-  
-

-  
•  
-

•  
-  
-

-  
-  
•

-  
-  
•

### Protection

Extended Warranty  
 Purchase Protection  
 ATM Robbery & Assault Protection

-  
•  
-

-  
•  
-

•  
•  
-

-  
•  
-

•  
•  
•

### Travel

Mastercard Travel Assistance  
 Mastercard Rental  
 Trip Inconvenience  
 Luggage Protection & Delay  
 Flight Delay Pass  
 Mastercard Travel Rewards

-  
-  
-  
-  
-  
-

-  
-  
-  
-  
-  
-

-  
-  
-  
-  
-  
-

•  
•  
•  
-  
•  
•

•  
•  
•  
•  
-  
•

### Lifestyle

Mastercard Travel & Lifestyle Services  
 Mastercard Airport Experiences by Key Lounge  
 Concierge

-  
-  
-

-  
-  
-

-  
-  
-

•  
-  
•

6 complimentary lounge visits per year

•  
•  
•

### Technology

Chip & PIN  
 Contactless

•  
•

•  
•

•  
•

•  
•

•  
•

# 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