



**Everything you
need to know**
about your
Republic Bank Credit Card



Republic Bank
We're the One for you!



General features and benefits

1. Purchasing power

With the Republic Bank Mastercard Credit Card, you can enjoy global acceptance at 28 million merchant outlets worldwide and cash access at over 1.4 million ATMs all over the world.

2. Security with your unique 4-digit Personal Identification Number (PIN).

Chip and PIN technology has many benefits:

- It reduces fraud, making credit card transactions more secure and enhances the overall customer experience.
- The embedded microchip on the card stores data more securely, preventing it from being easily copied or altered.
- The unique Personal Identification Number (PIN) means that only you can use your card and do so securely.
- These cards are also globally accepted, including in Europe and in the UK.

Welcome to the exciting world of Republic Bank International Credit Cards with contactless technology.

We are with you every step of the way, as you enjoy the freedom of 'hassle free' travel across the globe and shopping for goods and services, at home or abroad. Now you and your family will have a familiar service, with greater flexibility and a world of opportunity, to meet your purchasing needs.



3. Mastercard Purchase Protection.

Mastercard Purchase Protection covers your purchases against losses caused by accidental damage or theft, if they occur within 45 days of the date of purchase (as indicated on the store receipt). Purchase Protection is limited to US\$100 per event and US\$200 per year, for Mastercard Standard, and \$200 per event and \$400 per year for Mastercard Gold. The items purchased must be paid for, in full, with your Republic Bank Mastercard Credit Card. Specific terms and conditions apply.

4. Cash Back Programme.

You'll enjoy rewards, including 4% cashback on all purchases at grocery stores and gas stations, 2% at drug stores and pharmacies, and 1% at all other merchants. Rewards will now be awarded quarterly and reflected on your statement.

See website for additional details

5. AAdvantage Programme

AAdvantage Mastercard cardholders will continue to earn one AAdvantage mile for every US dollar (or equivalent currency) spent on your card and miles earned will be reflected on your statement.

Your Republic Bank / AAdvantage Mastercard account allows you to earn up to a maximum of 200,000 American Airlines AAdvantage® miles each calendar year based on the *Qualifying Net Purchases made by you and your designated cardholders.

Each month, your designated American Airlines AAdvantage account(s) will be credited with AAdvantage miles equivalent to the U.S. dollar value of *Qualifying Net Purchases posted to the cardholder monthly statements, less the U.S. dollar value of purchases credited to your account, on the same cardholder monthly statements.

AAdvantage miles will not be awarded for cash advances, finance charges, insurance premiums (if applicable), annual fees or other fees, credits, disputed transactions, fraudulent transactions and penalties.

*Qualifying Net Purchases are the retail purchases made by you and your designated

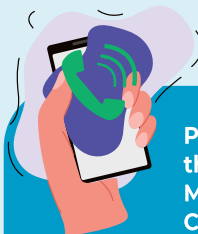
cardholders on the Republic Bank AAdvantage Mastercard account, excluding balance transfers, cash advances, late fees, annual fees, interest or other finance charges, insurance premiums (if applicable) and other substantially similar fees or charges. Qualifying Net Purchases may also be reduced by credits relating to such billings for refunds, merchandise returns and disputed charges.

6. Global Services

If your Republic Bank Mastercard® Credit Card is lost or stolen while you are traveling, the Mastercard® Customer Service Centre is ready to assist you with a rush replacement card or emergency cash, 24 hours a day, 7 days a week, 365 days a year, in English, Spanish and Portuguese.

7. Assistance with lost or stolen cards

If your Republic Bank Mastercard Credit Card is lost or stolen, or you suspect unauthorised use of your card, you should immediately notify Republic Bank's Customer Care and Support Centre for help in resolving the issue, in an efficient and timely manner.



Please immediately report the loss by calling the Mastercard® Global Service Centre:

From the United States, Canada, The Bahamas and Caribbean: 1-800-307-7309
Collect from anywhere in the world: 636-722-7111

The Centre will contact Republic Bank to cancel your credit card and help arrange an emergency replacement card for you. Depending on your available credit limit, the Centre may also arrange for an emergency cash advance, if you need it.

How to Manage Your Card

Easy access, tracking and payments.

Keep track of your purchases and make monthly payments with:

- Your monthly account statements.
- Flexible payment options. Pay at the branch that's most convenient to you, or online, via RepublicOnline or RepublicMobile.
- Internet banking. Manage your credit card history, transactions and payments online, via RepublicOnline or RepublicMobile.

Contactless technology

You can use your new Republic Bank Credit Card, with Chip and PIN and contactless technology, at any point of sale terminal where the Mastercard logo is displayed – locally, regionally and internationally. This includes other banks' ATMs and terminals, and their charges will apply.

Your card is equipped with Tap to Pay, which allows you to make payments without using your PIN or swiping your card at any merchant where the contactless symbol is displayed. Simply tap your card once within 1 inch of the point-of-sale terminal to make your payment.

Contactless payment limits

EC\$135 or US\$50 per transaction. These limits are for Republic Bank point-of-sale terminals only. Transaction limits will vary for other banks' terminals, locally, regionally and internationally.

New daily purchasing limits

Your daily maximum limit for purchases is EC\$27,000 for cards issued in EC\$, or US\$20,000 for cards issued in US\$ or ANG f17,900 for cards issued in ANG f.





Prevent Fraud

When Using Your Republic Bank Credit Card

When making purchases, beware of inventive fraudsters who are always coming up with new techniques to take your money. Keep sight of your card at all times, as your account information can be copied and used illegally, thus depriving you of the available credit limit on your card. This can be very inconvenient, cause embarrassment and possible financial loss.

To minimise the risks associated with unauthorised use of your card, you should request a reduction of your credit limit to a level that meets your needs rather than carrying large limits, that you will not use.

After making a purchase, ensure that your card and receipt are returned to you and always in your control.

If requested to present your identification, please cooperate with the merchants as they are doing this for your protection.

Keep all your sales receipts and review your monthly statements' and transaction activity via on-line banking and report any unauthorised purchases immediately. If you do not receive your monthly statement, call the Customer Care and Support Centre to verify your mailing address.

Keep your PIN (Personal Identification Number) absolutely confidential. Never disclose it to anyone (not even the Bank Staff, Visa or MasterCard Representatives).

Do not accept any offers of assistance apart from Bank Staff when making ATM withdrawals.

Never disclose your account number or any other personal information over the phone, e-mail or the internet, unless you initiated the call/contact, and you are positive that you are dealing with a legitimate business.

Report stolen or lost cards immediately by calling the Customer Care and Support Centre, 24 hours a day, 7 days a week, 365 days for the year.





Keep your card safe from “Phishing” Expeditions on the internet!

Seemingly harmless internet habits make a scammer's job easy. We, at Republic Bank Customer Care and Support Centre, are committed to providing you with any information on how you can protect yourself from the fraudulent use of your credit card account number.

Phishing refers to unsolicited e-mails or “e-mail spam” asking you to verify personal or financial information and instructing you to click on an attached link. This link leads you to a look-alike or copy of a legitimate web site referred to as a “spoof” site where you are asked to sign-on, using your personal information including your PIN or passwords. Once your information is entered and the sign-on is completed, the information is forwarded to the fraudsters through a number of Internet servers in various countries, to their ultimate destination, where it is collected and used fraudulently.



Avoid becoming a victim of a Phishing scam by following these simple rules:

Be suspicious if you receive an e-mail that warns you, with little or no notice, that a service will be discontinued or an account closed unless information is confirmed. You should not click on the link/URL attached to the e-mail, but instead contact the company or institution by phone or by entering the company's known web site address in the Internet browser's address bar to reach their website.

Avoid e-mailing personal and financial information. If you are going to enter personal or financial information on any site, check that it is a “secure” site. Look at the address for the web page where you enter your information. A secure site should start with “https://” rather than just “http://” and you should see an icon of a padlock at the bottom of your browser.

If you receive unwanted e-mail solicitation, do not click on the “remove me” option button included in the email, because in many cases this is used to identify active e-mail addresses. This will cause the unsolicited e-mails to continue. Instead, choose to “Block Sender” or mark it as “Junk Mail”.

Keep your computer's operation system and anti-virus software up to date. Download security patches. These patches close holes that hackers or “phishers” could exploit.

If you think you have been scammed the most important thing is to notify the Customer Care and Support Centre of the account that has been compromised and open a new one.

Review credit card statements as soon as they are received to determine if there are any unauthorised charges or activity.

Happy Shopping!



Now that you know about your Republic Bank Mastercard Credit Card, go ahead and use it to purchase anything you need. Feel free to contact us if you have any concerns or would like get an explanation on any of the information contained on this brochure.



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Visit your nearest branch and talk to your Republic Bank Representative.

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