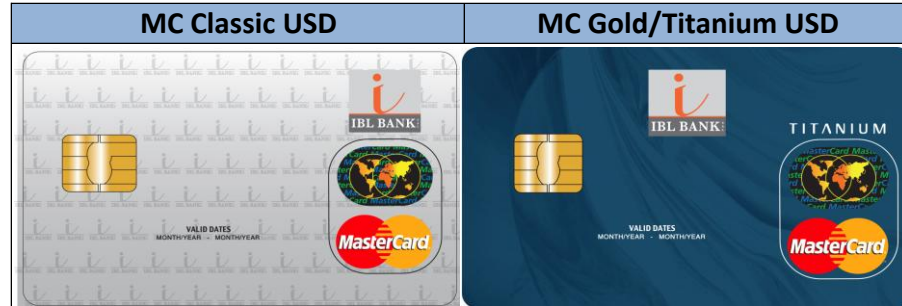




MC REVOLVING CREDIT CARDS USD



	MC Classic USD	MC Gold/Titanium USD
Minimum Credit	USD 0	USD 3,000
Maximum Credit	USD 3,000	USD 5,000
Minimum Due Payment	10% minimum USD 50	10% minimum USD 50
Interest rate - Retail	1.5% monthly	1.5% monthly
Interest rate - Cash	2% monthly	2% monthly
Cash ATM fee	1.5% of amount with a min of 5\$	1.5% of amount with a min of 5\$
Annual Membership Fee (Year 1)	USD 75	USD 125
Renewal Membership Fee	USD 75	USD 100
Annual fees – supplementary card	USD 35	USD 60
Late payment fee	USD 15	USD 15

USEFUL INFORMATION

- The card cycle end is fixed on the 25th of each month
- The client will receive a sms message on the 26th notifying the minimum due
- The client has a grace period of 14 days approximately to settle the due (on the 9th of M+1 of purchase date)

ADDITIONAL ADVANTAGES / INSTANT GIFTS

• SMS Notification for 1\$/month	• SMS Notification for 1\$/month
• Fraud insurance coverage - Card is 100% secured and covered with IBL Bank for only 11\$/ year	• Fraud insurance coverage - Card is 100% secured and covered with IBL Bank for only 11\$/ year
• Travel insurance accepted at all embassies for only 1\$/month	• Travel insurance accepted at all embassies for only 1\$/month
	• Priority Pass Card for all VIP Airport lounges around the world (visits to be charged to the client)

REWARDS / LOYALTY PROGRAM (1\$ = 1 point)

- 1% Cash Back Program: Client can cash back the points collected on all transactions done at any merchant point of sale