



Republic Bank Mastercard[®] Black

Where luxury meets convenience



Republic Bank
We're the One for you!

Whatever luxury means to you, now you can **LIVE IT**. Enhance your lifestyle with a card that seamlessly blends sophistication, security and ease.

Key Product Features and Benefits

- **Cashback Rewards**

Receive Cash Back rewards on purchases made with your Republic Bank Mastercard® Black credit card: 4% at gas stations and grocery stores, 2% at pharmacies and drug stores, 1% on all other purchases. Your Cash Back rewards will be credited on a quarterly basis (February, May, August, November).*

- **Concierge Service**

provides personal assistance 24/7 tailored to your specific needs. From restaurant reservations, special experiences arrangements, entertainment information and bookings, this service fulfils every request with a little touch of magic.*

- **Mastercard® Airport Experience**

provided by LoungeKey, offers you the opportunity to relax, refresh and escape the common airport headaches as you wait for your flight.*

- **MasterAssist™ Black**

reimburses medical expenses, emergency family travel costs, covers emergency medical travel to your home and cash for hospital charges plus much more.

Medical Expenses: you are covered for up to US \$150,000. Other benefits are available at various limits.*

- **MasterRental™**

pays for damages to a rental vehicle due to collision, theft, accidental fire and vandalism when you initiate and pay for the entire rental transaction with a Mastercard® and decline CDW/LDW from rental company.*

- **Trip Inconvenience**

provides you with coverage for delayed or cancelled trips in excess of the common carrier's liability coverage. Trip Cancellation of up to US\$ 3,000 and Trip Delay of up to US \$200.*

- **Luggage Protection**

reimburses you when your checked luggage is delayed or lost. Lost Luggage of up to US \$3,000 and Delayed Luggage of up to US \$600.*

**Subject to the applicable terms and conditions*

And so much more!

Visit <https://www.republicbankbvi.com> or scan the QR code below to register your card and view the full list of benefits.



Here is some information to help you effectively manage your credit card and avoid unnecessary fees:

- Ensure you check your monthly statement carefully to determine whether a payment is required on your existing credit card balance.
- Ensure that you pay your minimum payment on time, if applicable, to avoid late payment fees.
- Did you know you can use your credit card without paying any interest? Simply ensure you pay your full statement balance on or before your payment due date.
- Sign up for Republic*Online* and the Republic*Mobile* App, and make real-time payments to your account, review your transactions and balances, always receive your statement on time and so much more!
- We are available 24/7 to assist you with any queries regarding your credit card account. Feel free to contact us at the number located on the back of your credit card.

ANNUAL CARDHOLDER MEMBERSHIP FEE

- Main Applicant: US \$120.00
- Additional cardholder: US \$80.00
- Annual Co-applicant membership fee: US \$80.00





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The information in this brochure is ONLY intended as general guidance to all users of the Republic Bank Mastercard Black Card ("Card") and is subject to the applicable terms and conditions governing the use of the Card including the applicable cardholder agreement and any terms and conditions applicable to use and access of each benefit of the Card. All information in this brochure is valid at the time of publication of this brochure and is subject to change by Republic Bank without notice. You must seek the relevant professional advice in relation to the use of your Card and associated benefits and features, including reading the applicable terms and conditions and not act on the general guidance provided in this brochure. Republic Bank and its affiliates specifically disclaim any liability, which may arise as a consequence, whether directly or indirectly, including inability to use or access a feature of benefit of the Card, of the use and/or application of any of the contents of this brochure.



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