

**VALUE PROPOSITION:** Swipe and Save with your Massy Credit Card! No other Credit Card offers the range of rewards that you get with the Massy Credit Card –The Massy Credit Card gives you the power of CHOICE!

## MASSY CREDIT CARD FACT SHEET

Features & Benefits	Rewards	Credit Card Acceptance	Rates & Fees
<p><b>Earn 50% bonus Massy Points at Massy Card merchants</b> – cardholders get 5 Massy Points per \$100 spent in addition to regular loyalty points (10 Massy Points per \$100 spent) at Massy Card merchants for a total of 15 Massy Points per \$100 spent.</p>	<p>Cardholders receive rewards from the Massy Card program. Massy Points may be redeemed for the following uses:</p> <ol style="list-style-type: none"> <li>At Massy Motors – points can be used towards a new and pre-owned vehicle, vehicle spare parts, service labour and National Car Rental and Alamo Rent A Car vehicle rentals.</li> <li>At Massy Stores - you can use points for items sold in the store including groceries, pharmaceuticals and small appliances;</li> <li>Gifts from the Massy Card Catalogue. The redemption period (i.e. the period for redeeming your Massy points) runs from the date of the launch of the annual Massy Card Catalogue, to March 31st of the following year. You can redeem your rewards as long as the catalogue has been launched, and once you qualify.</li> <li>Caribbean Airlines Miles</li> <li>RIK; Bluegrass vouchers and Timberland.</li> </ol>	<p>Massy Credit Card can be used at <b>ONLY</b> the following locations in Trinidad &amp; Tobago:</p> <p>Massy Distribution Massy Machinery Massy Motors Massy Motors ACL Massy Stores Massy Stores Pharmacies Massy Stores SuperCentre Massy Technologies Massy United Insurance</p>	<p>Annual Fee Primary Cardholder \$99</p> <p>Annual Fee Secondary Cardholder \$50</p> <p>Minimum Payment 4.17% of balance due or \$135 minimum</p> <p>Late payment 3% of the minimum payment due or \$25 minimum</p> <p>Over limit Fee 5% of minimum payment due or \$35 minimum</p> <p>Interest Rate 2% per month</p> <ol style="list-style-type: none"> <li>Annual fees are waived for Massy staff</li> <li>All fees are charged directly to the Massy Credit Card</li> <li>Cardholders who are Republic Bank customers with online banking, can pay their Massy Credit Card bill with RepublicOnline. All other cardholders will have to pay their credit card bill at any branch of Republic Bank.</li> <li>All credit card related queries must be directed to the Bank at 627-3348 including balance &amp; payment enquiries, lost/stolen reports, disputed charges etc.</li> <li>All loyalty related queries will be handled by Massy Call Center at 609-CARD.</li> </ol>
<p><b>More Massy Points</b> – cardholders earn 5 Massy Points per \$100 spent at participating Massy merchants who are not Massy Merchants: Massy Distribution, Massy Motors ACL, Massy Technologies, Massy Machinery.</p>			
<p><b>Optional Payment Protection Coverage</b> Cardholder can opt-in to receive up to \$17,500 in coverage. Coverage will pay off balance owing the credit card in the event of cardholder death, hospitalization, illness and job loss.</p> <p>Premiums are charged at \$0.45 per \$100 owing for single coverage and \$0.75 per \$100 owing for joint coverage. Premiums are charged directly to the credit card. Refer to coverage supplement for full details.</p>			
<p><b>Exclusive Cardholder Offers</b></p> <p>Massy Credit Cardholders will receive exclusive discounts, coupons and other promotional offers across the participating companies only when they use their Massy Credit Card.</p>			

