



BE IN THE KNOW

NEWSLETTER Vol. 20

Credit Card Rewards & Benefits

At National Commercial Bank, we have a wide range of local and foreign currency cards with competitive interest rates and affordable annual fees to meet your needs.

Your NCB credit card is recognized and accepted at over 10,000 locations islandwide and can be used at any merchant internationally where the Visa or MasterCard logo is displayed.

When choosing a credit card, select a card that will work for you. Think about the interest rate, annual fees, features and benefits that the credit card may offer. And remember, credit cards provide safe, convenient and efficient means of managing your expenses.

In this issue of Be In The Know, we will outline all the rewards and benefits you can receive when using NCB's credit cards, plus tips for managing your card expenses.

A handwritten signature in black ink, appearing to read 'Audrey', is positioned above the printed name and title.

Audrey Tugwell Henry (Mrs.)
Senior General Manager, Retail Banking Division

Travel Reward Credit Cards

Our **NCB Travel Master Credit Card** is perfect for that well deserved dream vacation. Make your ticket purchase with this card and reap great benefits. Earn travel miles with our national airline, Air Jamaica, for every US dollar spent. Miles can be transferred to your



Air Jamaica 7th heaven programme monthly, giving you the added advantage of combining both spend and travel miles.

Our **NCB Lovebird Credit Card** also offers great rewards. You earn a travel point with Air Jamaica for every J\$62.50 spent. Your Lovebird reward points are redeemable for routes travelled by Air Jamaica only and are not transferable to other airlines. The UWIAA Lovebird Credit Card offers the UWI graduate additional benefits such as use of the University's facilities and special rates from participating merchants.



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NCB's KeyCard Biz helps you to maximize your cash flow and provides cost savings by providing you with a higher spending limit with up to 55 days interest-free credit, an attractive 39.75% introductory interest rate, a low minimum payment of 10% with travel points on interest paid, and 0.50% cash back on net purchases.



Business Credit Cards Improve Efficiency

How much time do you spend managing your business finances, tracking expenses, going to the bank to pay bills or preparing cheques for overseas suppliers? Your business will benefit from any of our selection of business cards. Your NCB business credit card may be used in numerous ways such as making online payments for customs duties, Government taxes and utility bills... saving you both time and money.

Applying is easy...

You can apply for your NCB credit card at any branch of NCB, or online via our web-site at www.jncb.com. We require a valid identification issued by the Government, TRN, your last three pay slips or job letter, and proof of address e.g. a utility bill mailed to you at your stated address. Specific documents are required for Business cards and applications can be submitted via your NCB branch. Additional information may be obtained from any branch of NCB or our **Customer Care Centre (1-888-NCB-FIRST)**.

You can monitor your card account and pay your bills via NCB's Internet Banking (www.jncb.com), **NCB Telemidas (1-888-NCB-FIRST)** or by using any of our 160 ABM locations island wide.

**Conditions Apply*

Our Youth are our Future!



As part of N.C.B. Foundation's commitment to nation building and encouraging the spirit of giving back to our country, we have partnered with the Government of Jamaica to highlight our Olympic athletes as youth role models. This partnership dubbed **"Pass the Torch"** highlighted the youth-to-youth mentorship programme, the Beacons for Peace and Achievement (BPA).

As part of this initiative, the Foundation funded school tours at the athletes' alma maters. The athletes shared their stories of inspiration with students by encouraging them to do well in school, promoting peace, and inviting them to be agents of change in their schools and communities.

The BPA, which is a member group of the Safe School Task Force is endorsed by the Ministry of Education and also supported by N.C.B. Foundation. The youth leaders of BPA have spent the last few weeks meeting with youth leaders in each of the schools visited. In their discussions, the students have identified particular problems and concerns that are facing their schools. Issues highlighted include academic performance of boys, low self-esteem of the girls, and violence within the school. Each athlete addressed the issues raised by the students.

The schools visited include:

- Vere Technical High School
- St. Jago High School
- Charlemont High School
- St. Elizabeth Technical High School
- Manchester High School
- Holmwood High School
- Oracabessa High School
- Fern Court High School
- Wolmer's Girls' School, and
- Wolmer's Boys' School



We believe that this programme has the potential to create a lasting impact on students across the country and sets the goals of youth leadership and empowerment. With the necessary support of the N.C.B. Foundation, the BPA programme will continue to work with the students of the selected schools in the months to come.

www.ncbfoundation.org

Know How Tips

from Ms. Michelle Thomas
Manager, Card Issuing,
Retail Banking Division



- Once your credit is approved, a membership fee will be charged to your account. This fee will be charged annually on your anniversary date of joining.
- Call our Customer Care Centre at 1-888-622-3477 to get your card activated.
- Be sure to pay your annual membership fee whether or not your card is activated. Failure to do so will result in interest and late fees being applied to your account.
- Your credit card is a budgeting and spending tool. Use it to purchase groceries, pay school fees and monthly expenses such as utility bills... and earn your rewards.
- Pay your balances in full by the due date to avoid paying interest. For customers who are unable to do so, please ensure that at least your minimum payment is made by the due date printed on your statement. This will greatly minimize the charges to your account and prevent your account being overdue.
- Do not exceed your authorized limit. This will attract an 'over-the-limit' fee.
- Please sign your card upon receipt. Credit cards are not valid unless signed by the cardholder.

Did You Know?

NCB is interested in the development of Jamaica through education. Each time you use your KeyCard (Jamaica's first and only proprietary credit card), NCB will contribute 1% of your purchase towards the Jamaica Education Initiative (JEI). The Jamaica Education Initiative will assist in sponsoring early childhood education, mentorship programmes, and the payment of two (2) CXC subjects for all of Jamaica's high school students.



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