

Republic Bank Credit Cards

Product Benefits, Rewards & Exclusive Discounts

November 2026

A comprehensive guide to the features, reward programmes, exclusive partner discounts, and fees associated with Republic Bank's full suite of personal credit cards.

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1. Card Portfolio Overview

Republic Bank offers a comprehensive range of personal credit cards to meet diverse lifestyle and spending needs:

Visa Cards

- **Republic Bank International Visa Classic Credit Card** – Everyday purchasing power with Cash Back rewards
- **Republic Bank International Visa Gold Credit Card** – Enhanced limits and premium benefits
- **Republic Bank International Visa Platinum Credit Card** – Premium tier with elevated rewards and travel coverage
- **Republic Bank Visa International Signature Credit Card** – Elite card with top-tier benefits and no co-applicant fee

- **Republic Bank / AAdvantage® Visa Infinite Credit Card** – Premium miles earning with American Airlines partnership
- **Republic Bank / PriceSmart Visa Platinum Credit Card** – Co-branded savings for PriceSmart members.

Mastercard Cards

- **Republic Bank International Mastercard Classic Credit Card** – Reliable everyday card with Cash Back
- **Republic Bank International Mastercard Platinum Credit Card** – Premium Mastercard with enhanced benefits
- **Republic Bank / AAdvantage® Mastercard Credit Card (Standard)** – Miles earning on every purchase
- **Republic Bank / AAdvantage® Mastercard Gold Credit Card** – Accelerated miles with gold-tier perks

2. Security & Technology Features

Chip & PIN Technology

Republic Bank introduced the first Chip & PIN credit cards in the English-speaking Caribbean. Benefits include:

- Embedded microchip stores data securely – cannot be easily copied or altered
- Unique 4-digit PIN means only you can authorise transactions
- Globally accepted, including Europe and the UK
- Reduces fraud and enhances overall transaction security

Contactless Payments

Conduct transactions without having to insert or tap your card. Benefits include:

- Your card never leaves your hand
- No need to touch the point-of-sale terminal
- Faster transaction completion
- Available on all new, renewed, and replacement cards

Superior Fraud Monitoring

Republic Bank operates advanced fraud monitoring systems for peace of mind when transacting locally and internationally. Republic Alerts provide real-time email notifications of credit card activity.

3. Reward Programmes

Cash Back Programme

How It Works

- Earn **TT$0.40** for every **TT$50.00 / US$15.00** spent
- **No restrictions** – no caps, no expiration dates
- Unlimited earning potential on all purchases
- Cash Back usable anywhere your credit card is accepted

Quarterly Payouts

Cash Back rewards are credited to your account every three months: **March, June, September, December**

American Airlines AAdvantage® Miles Programme

Earning Miles

- **Up to 5,000 enrolment miles** upon card approval
- Earn **1 AAdvantage® mile per US$1.00 / TT$7.00** spent on all purchases worldwide
- **No cap** on miles earned
- Miles never expire – provided you earn or redeem at least once every 18 months
- Automatic enrolment in the AAdvantage® Programme

Redeeming Miles

- Flights on American Airlines, American Eagle, and 20+ partner airlines (incl. British Airways, Cathay Pacific)
- Exclusive lower rates on car rentals and hotel stays at 10,000+ locations in 320+ destinations
- Combine flying miles with card spending miles for faster reward flights
- Access exclusive discounts and promotions

4. Exclusive Partner Discounts

Hertz Car Rentals – Up to 15% Off

- Available in the US, Europe, Latin America, Australia, New Zealand, Africa, Middle East, and Japan
- Discount may vary per country

COLFIRE Motor Insurance – 20% Discount

- 20% discount when paying full annual premium with Republic Bank Credit Card
- Additional 20% Republic Bank Mortgagor Discount (if vehicle loan with MBS held by Republic Bank)
- Cardholder name must match insurance policy name
- Payment must be made through a COLFIRE branch
- Applicable to private vehicle insurance only
- Policyholders entitled to Safe Driver Discount (NCD) plus up to 3 additional qualifying discounts

For more information call: 800-QUOTE

CG United Insurance TT Ltd. – Up to 45% Discount

- **25%** Republic Bank Credit Card Discount (pay premium with Republic Bank International Credit Card)
- **20%** Republic Bank Mortgagor Discount (vehicle loan with MBS held by Republic Bank)
- Free Special Perils coverage
- Free United Assist (Roadside Assistance)
- $3,000 Free Windscreen Cover (all private vehicles – new and roll on roll off)
- Free Hospitalisation Benefit
- Limits of Liability – Twice legislative requirements
- Private Rates for Private Use "T" Vehicles
- Free Loss of Use in the first year
- No Claim Discount (subject to customary underwriting guidelines)

Contact CG United Insurance TT Ltd. at (868) 627-7530.

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5. Digital Banking & Payments

Payment Methods

- Automated payments (set and forget)
- Any branch of Republic Bank
- RepublicMobile App
- RepublicOnline internet banking

Republic*Online* Features

- Transfer funds from chequing/savings to credit card with real-time availability
- Pay credit card and utility bills
- Retrieve monthly statements and track account activity
- View current and available balances

Republic*Mobile* Features

- Pay credit card bill with immediate access to funds
- View past transactions
- Check credit card balances on the go

⏳ Up to 50 Days Interest-Free Credit

No interest payable on any amounts debited to your credit card account if the outstanding balance is paid in full by the payment due date for **two consecutive billing statements**.

6. Credit Card Tips & Best Practices

Tip 1: Maximise Rewards Use your card for everyday purchases – utilities, mobile, groceries – to earn Cash Back or AAdvantage miles on spending you'd make anyway.

Tip 2: Secure Your PIN Change your PIN to something personal and memorable. Always enter your PIN at chip-enabled terminals for authenticated transactions.

Tip 3: Use Republic*Online* Manage payments, retrieve statements, and track activity through the free online banking portal.

Tip 4: Use Republic*Mobile* Quick balance checks, bill payments, and transaction history on the go via the mobile app.

Tip 5: Manage Payments Set up automated payments to never miss a due date and maintain your 50-day interest-free window.

Tip 6: Track Spending Enable Republic Alerts for email notifications on every transaction – monitor activity anytime, anywhere.

Tip 7: Card Security Never leave your card unattended. At restaurants, accompany staff to the terminal or request a wireless device.

Tip 8: Limit Increases Need more spending room? Visit any branch with a recent pay slip to apply for a credit limit increase.

Tip 9: Travel Prep Book flights and hotels with your card for free travel insurance benefits. Note emergency numbers on the card reverse.

Tip 10: Avoid Phishing Republic Bank will never email or SMS requesting personal information. Ignore unsolicited requests for card details.

Tip 11: Partner Discounts Take advantage of COLFIRE, CG United, and Hertz discounts – significant savings on insurance and car rentals.

Tip 12: Watch for Promotions Visit our official website regularly for exclusive credit card promotions and merchant offers.

7. Fees & Charges Schedule

Annual Membership Fees

Card Type	Main Applicant	Co-Applicant	Replacement Fee
International Visa Classic	US$25.75	US$13.00	US$5.75
International Mastercard Classic	US$25.75	US$13.00	US$5.75

International Visa Gold	US$34.50	US$23.00	US$5.75
AAdvantage® Standard	US$50.00	US$34.00	US$28.00
AAdvantage® Gold	US$60.00	US$40.00	US$28.00
AAdvantage® Visa Infinite	US$150.00	No charge	US$50.00
International Platinum Mastercard	US$75.00	US$50.00	US$30.00

Card Type	Main Applicant	Co-Applicant	Replacement Fee
International Visa Platinum	US$75.00	US$50.00	US$30.00
PriceSmart Visa Platinum	US$25.00	US$15.00	US$25.00
Visa International Signature	US$100.00	No charge	US$30.00

Transaction Fees

Fee Type	Rate
Interest Rate	2% per month
Over Limit Fee	5% of excess amount (minimum US$12.00)
Past Due Fee	3.2% of minimum payment (minimum US$10.00 / TT$68.00)
Cash Advance Fee	3.2% of amount advanced (minimum US$5.00 / TT$25.00)

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8. Application Requirements

Before visiting a Republic Bank branch, ensure you have:

- Two forms of valid photo identification
- Utility bill in your name (if renting, in the name of the landlord)
- Recent job letter
- Recent pay slip

9. Important Notices

⚠ Credit Card Notice – Effective August 21, 2025

You can only use up to a maximum of **US$2,500** (or your credit limit if less than US$2,500) per statement cycle. This includes foreign transactions applied to the TT$ side of your account. This change **does not affect** local transactions on the TT$ side of your account.

Republic Bank Limited

Contact: +1 (868) 623-4RBL

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