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At
Globe Finance
we offer a range
of products to help you realise
your financial goals
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Goal Accounts

Our special term deposit accounts allow you to benefit from a tiered interest rate that increases as your balance increases.

Fixed Deposits

We offer terms of one to five years, with attractive interest rates that vary according to market conditions.

Safety Deposit Boxes

We offer Safety Deposit Boxes at Affordable rates in a variety of sizes.

Foreign Exchange Services

As an authorised Foreign Exchange dealer, we offer international payments at competitive rates enabling you to send and receive funds to and from anywhere around the globe quickly and efficiently.

Personal Financing

Globe Finance offers a range of financing options at competitive rates to help you achieve your financial goals.

OVERVIEW

Globe Finance Inc. is a strong financial institution, jointly owned by Sagicor Life Inc., Sagicor General Insurance Inc. and Goddard Enterprises Limited. Globe Finance Inc. is a well capitalised company with a customer-centric approach to financial services.

‘THINK
Outside
the Bank’

Globe Finance Inc.
“Shirley House”
Hastings Main Road,
Christ Church

Monday to Friday
8:00 a.m. to 4:30 p.m.
PBX: (246)426-4755
www.globefinanceinc.com

Credit Card Centre:
(246)426-0335

VISA 24 Hour Emergency
1-800-396-9665 (USA & Canada)
1-303-967-1098 (Collect, Other Countries)

CREDIT CARDS

There
are credit cards
and there is
the
Globe
VISA card!

globe
finance inc.



With interest rates of 12% to 16% and low annual fees, this is the card for you!

YOUR GLOBE FINANCE VISA CREDIT CARD AFFORDS YOU:

- Low interest rates and fees
- CHIP and PIN technology; first in the local market
- Earn points every time you swipe, with additional points being earned at BARP affiliated merchants
- Points can be used for travel, accommodation, shopping, cruising and much more
- Worldwide acceptance for purchases and cash advances
- Option of Creditor Life Insurance now available
- 24/7 VISA Assistance Centre
- Minimum credit limit of \$1000
- 24/7 Customer Service Line available for account details and to report a lost or stolen card 426-0335

<small>These fees and charges are subject to change at the discretion of Globe Finance Inc.</small>	Classic	Gold	Platinum
Annual Fees	\$25	\$45	\$200
Additional Cardholder Fee	\$45	\$45	\$200
Interest Rate	16%	14%	12%
Over-Limit Fee	\$25	\$25	\$25
Late Fee	\$20	\$20	\$20
Card Replacement	\$20	\$20	\$20
Cash Advance Charge	5%	5%	5%
<small>(Charge is per transaction with a minimum charge of \$5.00)</small>			
Minimum Payment (of Statement Balance)	3%	5%	5%

THERE ARE REWARDS, AND THERE ARE GLOBE REWARDS!

Every time you swipe or make a purchase online you automatically receive reward points with bonus rewards being earned at BARP affiliated merchants.

- At BARP Merchants earn 1.5 reward points for every \$2.00 spent
- All other businesses, earn 1 reward point for every \$2.00 spent

Gold and Platinum cardholders earn even more points when they swipe at Sagcor General.

Get More!

With the Globe Finance VISA Credit Card, you are automatically enrolled into the Loyalty Rewards programme. Classic cardholders receive annual cashback while Gold and Platinum cardholders benefit from non-expiring loyalty points which can be redeemed on request as a credit to your account.

Platinum cardholders can enroll with www.visa-platinum.com to take advantage of additional benefits and exclusive concierge services.

THERE ARE BENEFITS, AND THERE ARE GLOBE BENEFITS!

CHIP and PIN Anti-fraud Technology

The encrypted microchip technology, which is already being used worldwide, provides increased security against fraud and counterfeit copying of credit cards.

With this new technology, you are required to use a Personal Identification Number (PIN) to authorise transactions therefore making a signature no longer required. However, Credit Cards will still carry the magnetic strip for merchants who have not upgraded their point of sale machines.

Transfer of Balance

Already have a credit card? No problem. You can take Advantage of our low interest rates by transferring the balance onto your new Globe Finance VISA Credit Card and earn extra points and rewards for transferring your balance.

Subject to terms of approval.

Creditor Life Insurance

Cardholders have the option of Creditor Life Insurance through Sagcor Life Inc. which will provide coverage in the event of death up to Bds\$15,000. Give us a call to find out more information and rates.

Special terms and conditions apply.

READY TO BE A GLOBE FINANCE VISA CREDIT CARDHOLDER?

Remember to bring your:

- Proof of address
- Two months' pay slips and job letter
- One form of valid identification
- BARP Membership (if applicable)

