

At A Glance.

Bahamian Denominated
No Annual Fees
16% APR





Effortlessly enrich your lifestyle

With unsurpassed rewards, worldwide acceptance and a host of international services, the **RF Black MasterCard®** credit card is the only Card you need at home and abroad.

The security, convenience and purchasing power of a world-class credit card are yours to enjoy anywhere in the world!

Exclusively available for RF clients, the RF Black Card includes the following VIP services and experiences:



No international transaction fees



24/7 Luxury Card Concierge



Access to over 850 VIP airport lounges



Safety and protection with features like spending alerts



Special offers at over 1,000 luxury hotels and resorts



\$15,000 minimum credit limit



Enhanced Rewards







Always at your service

Arrange exceptional experiences every day with just a phone call.

Mastercard® Concierge

Comprehensive, personalized assistance anytime, anywhere. From scheduling a personal shopper at your favourite luxury fashion retailer to snagging the chef's table at the hottest restaurant for a special occasion.

Priceless Cities

Access unforgettable experiences in the cities where you travel. Fuel your passions and make memories to last a lifetime.

Travel Privileges

Assistance, benefits, and special offers at over 1,000 Luxury Hotels & Resorts worldwide. Plus, exclusive savings and benefits on car rentals, air travel, tours, cruises and much more.

Mastercard® Airport Experience powered by LoungeKey

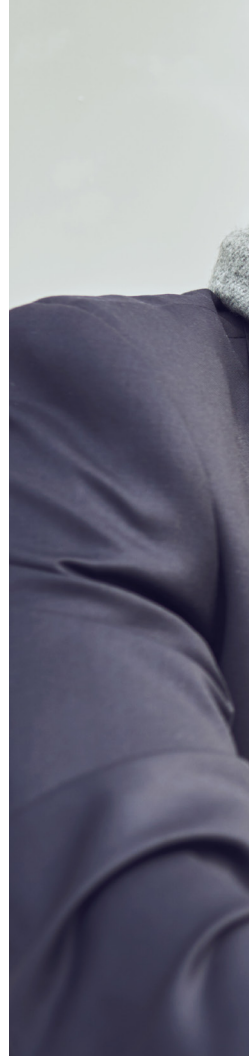
Unlimited access to over 850 VIP lounges in more than 400 cities in over 120 countries, as well as dining & spa benefits and special partner offers.

Global Airport Concierge Personal

Meet & greet agent, expedited security/immigration processes and more.

Priceless Hotel Collection

Online booking platform offering exclusive access and benefits at more than 3,000 luxury and character hotels worldwide.







We've got you covered

With the RF Black Card, you and your card are protected with a range of security features and convenient services.

Trip Inconvenience Insurance

Inconvenience Type

Baggage loss
Baggage delay
Trip cancellation or curtailment
Trip delay
Missed connection

Coverage

Up to \$3,000 USD
Up to \$600 USD
Up to \$3,000 USD
Up to \$200 USD
Up to \$500 USD

Master Assist Travel Medical Insurance

Travel Accident Insurance
Emergency medical evacuation and repatriation
Medical emergency expenses
Daily in-hospital cash benefit

Coverage

Up to \$500,000 USD
Up to \$500,000 USD
Up to \$150,000 USD
Up to \$100 USD daily

Master Rental

Incident Type Coverage Loss of or physical damage to a rental car (due to use, theft or natural disasters)

Coverage

Up to \$75,000 USD

Purchase Protection Expense Type

Theft/accidental damage

Coverage

Up to \$5,000 USD per occurrence
\$20,000 USD per 12 months

Extended warranty up to 1 full year

Up to \$2,500 USD per occurrence
\$5,000 USD per 12 months

ATM Robbery & Assault Protection

Up to \$1,000 USD
\$3,000 USD per 12 months

Additional Features

Enhanced Rewards

Enjoy the finer things with exclusive perks from local partners.

Boingo Wi-Fi

Global access to over 1 million hotspots with connection 4x faster than global average broadband speed. Hotspots include a network of airports, hotels, restaurants, arenas, stadiums, transportation hubs, and in-flight.

No International Transaction fee

No matter where you're traveling, feel free to use your RF Black card without incurring foreign transaction fees. Fees are waived for each international purchase transaction conducted outside of The Bahamas.

Spending Alerts

Real-time transaction alerts sent to your mobile phone, giving you the ability to track any purchase above a minimum amount of your choosing.

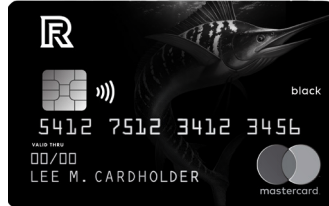
Worldwide Acceptance

No card is more accepted worldwide than MasterCard.









Contactless Technology

A faster way to pay

Your RF Black card comes with contactless technology giving you a convenient way to pay. Simply hold your card against the contactless terminal to pay for purchases of \$100 or less at participating merchants. Once approved, you're on your way.

Interest Rates & Fees

Interest rate on purchases	16% p.a.
Interest rate on cash advances	16% p.a.
Interest rate on standard balance transfers	16% p.a.
ATM Cash withdrawals	\$10 or 3% ¹
Total annual fee	\$0
Minimum credit limit	\$15,000
Additional cardholders	Up to 5

¹ Whichever is higher.

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