



# BE IN THE KNOW

**NEWSLETTER Vol. 2**



## Editor's Message

Many people have an aversion to borrowing money. However, borrowing has its advantages and several of the world's wealthiest people borrowed in order to build their assets. You can do this as well, but you must borrow wisely!

Banks provide various avenues through which customers can borrow funds. One of the most flexible & popular forms of this is a credit card. In this issue, we'll give an outline of the features and benefits of NCB Credit Cards plus tips on how to use them wisely.

This year NCB celebrates its 170th anniversary. The Bank's roots trace as far back as 1837! We thank you for your support over the years and we look forward to a fruitful relationship in the years to come. We will keep you informed of our upcoming anniversary celebrations.

A handwritten signature in black ink, appearing to read 'Courtney Campbell', with a decorative flourish at the end.

Courtney Campbell  
General Manager, Retail Banking Division



# How Your Credit Card Helps

NCB offers a variety of credit cards. Among them is our very popular Keycard line, which includes the Classic, Lovebird, Gold & UWI Alumni Keycards. NCB also issues local and international Visa Cards, international Mastercard, and several affinity cards. These cards are packed with features & benefits for you.

**Convenience** – NCB credit cards are accepted at over 10,000 merchants island wide and can be used for virtually any transaction. For example, you can use your NCB credit card to pay your bills without leaving your home through NCB's Internet Banking portal at [www.jncb.com](http://www.jncb.com). You can also use them to pay for traffic tickets, taxes, custom duties, groceries, top-up your cell phone and a number of other transactions.

**Purchasing Power** – With an NCB credit card you can get up to 55 days free credit. This is a powerful feature as you can use this to manage your cash flow. Credit Cards are great tools to fill gaps when you need to acquire items but you are low on funds. The flexibility to spend now and pay later is a very good advantage as you have almost 2 months to pay depending on when you made your purchase.

**Safety** – Why walk around with lots of cash? If your cash is lost or stolen, chances are it's gone forever! However, if lose your NCB Credit Card, you may simply call our Customer Care Centre at 1-888-NCB-FIRST (622-3477) and a freeze will be placed on your card.

**Budgeting Tool** – Credit Card statements can be used to track your spending habits. This can be used to make budget forecasts which should assist you to manage your cash flow better. You can also use NCB's internet or tele-banking service to get records of your purchase history.

## Credit Worthiness –

Using a credit card and making monthly payments, helps to build your credit history and rating. This will be beneficial to you when you are ready to apply for a larger fixed term loan.

## Other Benefits –

With your Keycard you will receive discounts of up to 20% at selected merchants island wide. Plus, if you have a Lovebird Keycard or UWI Alumni Lovebird Keycard, you can earn travel points that will help you earn free or discounted flights on Air Jamaica.



## NCB In Your Area

### Kingston

NCB donated over \$150,000 to fund Christmas treats in December. Over 100 children from inner-city communities including: Arnett Gardens, Wilton Gardens, Denham Town and Tivoli Gardens, enjoyed the events.

### Portland

A donation of \$50,000 was made to the 'Association for the Resettlement of Returning Residents.' The funds were used towards the construction of a one bedroom house for a senior citizen, aged 77 years, at Long Road, Portland. NCB also supported a treat for approximately 14 communities in Portland.

### Westmoreland

NCB's Jamaican Education Initiative (JEI) recently provided over \$80,000 to the Williamsfield All Age School to support their activities to stimulate reading among their students.



Materials to be purchased include books, dictionaries, reading software and electronic teaching aids.

## Did you know

**Cash back** offer is a type of reward program that allows credit card holders to receive a cash rebate based on their purchases; which is usually percentage based. NCB's Keycard Biz is a business credit card with a reward system based on purchase volume and interest payments. This card also allows the cardholders to benefit from travel points earned from interest paid.



# Know - How Tips

## Using your Credit Card

by Glen Shields  
Branch Manager  
NCB Oxford Place



- 1.** Make sure your credit card is returned to you after you make a purchase
- 2.** Do not give your credit card or number to anyone, except when ordering by phone or through the internet – and only from trusted and reputable companies (usually a website whose URL has “https” is a secured site)
- 3.** Check transaction history on statements carefully & immediately report any purchase with which you’re unfamiliar. Call 1-888-NCB-FIRST in this event.
- 4.** To avoid late payment charges and maintain your credit rating, always pay your minimum payment on or before the due date. If you pay your bill in its entirety on or before the due date, you will not incur any interest charges. This way you will obtain ‘free’ credit.
- 5.** Credit card statements provide a convenient way to look at your major purchases during a month. Use it to help you with budgeting and to balance at the end of the month!
- 6.** Be disciplined! Whatever you spend on your card, ensure that you have access to funds to pay your bill by the due date.



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