ESTABLECIMIENTOS AFILIADOS A CRÉDITOS DIFERIDOS PROPIOS

Se informa a los establecimientos afiliados **A CREDITO DIFERIDO CON INTERES** la tabla de intereses

PLAZO EN MESES	BANCO DINERS							BANCO PICHINCHA				BANCOS LOCALES							BANCO PACÍFICO	BANCO GUAYAQUIL
												MANABÍ	LOJA	ANDALUCIA	BGR					
MARCAS	DINERS, DISCOVER, VISA TITANIUM Y MASTERCARD TITANIUM PERSONAL	DINERS, VISA TITANIUM Y MASTERCARD TITANIUM CORPORATIVOS (*)	DINERS, VISA TITANIUM Y MASTERCARD TITANIUM EMPRESARIAL (*)	DINERS, VISA TITANIUM Y MASTERCARD TITANIUM PYMES (*)	DINERS, DISCOVER, VISA TITANIUM Y MASTERCARD MINORISTA	DINERS, DISCOVER, VISA TITANIUM Y MASTERCARD SIMPLE	DINERS, DISCOVER, VISA TITANIUM Y MASTERCARD AMPLIADO	VISA Y MASTERCARD PERSONAL	VISA Y MASTERCARD CORPORATIVOS (*)	VISA Y MASTERCARD EMPRESARIAL (*)	VISA Y MASTERCARD PYMES (*)	VISA	VISA	VISA	VISA	VISA CORPORATIVOS (*)	VISA EMPRESARIAL (*)	VISA PYMES (*)	MASTERCARD Y VISA PACIFICARD	AMEX, VISA Y MASTERCARD
	FACTOR							FACTOR				FACTOR							FACTOR	
3	2,63%	1,26%	1,64%	1,59%	4,26%	3,80%	3,40%	2,63%	1,26%	1,64%	1,59%	2,63%	2,63%	2,62%	2,63%	1,26%	1,64%	1,59%	2,61%	2,68%
4	3,30%	1,58%	2,06%	1,99%	5,34%	4,76%	4,26%	3,30%	1,58%	2,06%	1,99%	3,30%	3,30%	3,28%	3,30%	1,58%	2,06%	1,99%	3,27%	3,36%
5	3,97%	1,89%	2,47%	2,40%	6,44%	5,74%	5,13%	3,97%	1,89%	2,47%	2,40%	3,97%	3,97%	3,95%	3,97%	1,89%	2,47%	2,40%	3,93%	4,05%
6	4,65%	2,21%	2,89%	2,80%	7,54%	6,72%	6,01%	4,65%	2,21%	2,89%	2,80%	4,65%	4,65%	4,62%	4,65%	2,21%	2,89%	2,80%	4,59%	4,73%
9	6,69%	3,18%	4,15%	4,02%	10,89%	9,69%	8,66%	6,69%	3,18%	4,15%	4,02%	6,69%	6,69%	6,65%	6,69%	3,18%	4,15%	4,02%	6,61%	6,81%
10	7,38%	3,50%	4,57%	4,43%	12,02%	10,70%	9,55%	7,38%	3,50%	4,57%	4,43%	7,38%	7,38%	7,33%	7,38%	3,50%	4,57%	4,43%	7,28%	7,50%
12	8,76%	4,15%	5,42%	5,26%	14,31%	12,72%	11,36%	8,76%	4,15%	5,42%	5,26%	8,76%	8,76%	8,70%	8,76%	4,15%	5,42%	5,26%	8,65%	8,91%
15	10,85%	5,12%	6,70%	6,50%	17,79%	15,81%	14,10%	10,85%	5,12%	6,70%	6,50%	10,85%	10,85%	10,78%	10,85%	5,12%	6,70%	6,50%	10,71%	11,03%
18	12,97%	6,10%	7,99%	7,75%	21,34%	18,94%	16,88%	12,97%	6,10%	7,99%	7,75%	12,97%	12,97%	12,89%	12,97%	6,10%	7,99%	7,75%	12,80%	13,19%
24	17,29%	8,08%	10,60%	10,27%	28,64%	25,37%	22,57%	17,29%	8,08%	10,60%	10,27%	17,29%	17,29%	17,17%	17,29%	8,08%	10,60%	10,27%	17,05%	17,58%
36	26,23%	12,11%	15,94%	15,44%	44,01%	38,85%	34,45%	26,23%	12,11%	15,94%	15,44%	26,23%	26,23%	26,05%	26,23%	12,11%	15,94%	15,44%	25,85%	26,67%

***Factores vigentes desde el 01 de Noviembre del 2026**

Recuerde que para realizar una venta segura, siempre deberá solicitar autorización al Emisor de la tarjeta y exigir la presencia física del socio y de la tarjeta

A nivel Nacional :

DINERS CLUB	PACIFICARD	AMERICAN EXPRESS
(02) 2984444	*3731490*	*3730124*