

ESTABLECIMIENTOS AFILIADOS A CRÉDITOS DIFERIDOS PROPIOS

Se informa a los establecimientos afiliados **A CRÉDITO DIFERIDO CON INTERES** la tabla de intereses vigentes autorizados por cada entidad.

MARCA	BANCO DINERS							BANCO PICHINCHA				BANCOS LOCALES							BANCO PACÍFICO		BANCO GUAYAQUIL	
	DINERS, DISCOVER, VISA TITANIUM Y MASTERCARD TITANIUM PERSONAL	DINERS, VISA TITANIUM Y MASTERCARD 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 (*)	MANABÍ	LOJA	ANDALUCIA	BGR			MASTERCARD Y VISA PACIFICARD	AMEX, VISA Y MASTERCARD			
	FACTOR							FACTOR				FACTOR							FACTOR			
3	2,63%	1,30%	1,66%	1,64%	4,26%	3,80%	3,40%	2,63%	1,30%	1,66%	1,64%	2,63%	2,63%	2,62%	2,63%	1,30%	1,66%	1,64%	2,61%	2,68%		
4	3,30%	1,62%	2,08%	2,06%	5,34%	4,76%	4,26%	3,30%	1,62%	2,08%	2,06%	3,30%	3,30%	3,28%	3,30%	1,62%	2,08%	2,06%	3,27%	3,36%		
5	3,97%	1,95%	2,50%	2,47%	6,44%	5,74%	5,13%	3,97%	1,95%	2,50%	2,47%	3,97%	3,97%	3,95%	3,97%	1,95%	2,50%	2,47%	3,93%	4,05%		
6	4,65%	2,28%	2,93%	2,89%	7,54%	6,72%	6,01%	4,65%	2,28%	2,93%	2,89%	4,65%	4,65%	4,62%	4,65%	2,28%	2,93%	2,89%	4,59%	4,73%		
9	6,69%	3,28%	4,20%	4,15%	10,89%	9,69%	8,66%	6,69%	3,28%	4,20%	4,15%	6,69%	6,69%	6,65%	6,69%	3,28%	4,20%	4,15%	6,61%	6,81%		
10	7,38%	3,61%	4,63%	4,57%	12,02%	10,70%	9,55%	7,38%	3,61%	4,63%	4,57%	7,38%	7,38%	7,33%	7,38%	3,61%	4,63%	4,57%	7,28%	7,50%		
12	8,76%	4,28%	5,49%	5,42%	14,31%	12,72%	11,36%	8,76%	4,28%	5,49%	5,42%	8,76%	8,76%	8,70%	8,76%	4,28%	5,49%	5,42%	8,65%	8,91%		
15	10,85%	5,28%	6,78%	6,70%	17,79%	15,81%	14,10%	10,85%	5,28%	6,78%	6,70%	10,85%	10,85%	10,78%	10,85%	5,28%	6,78%	6,70%	10,71%	11,03%		
18	12,97%	6,29%	8,09%	7,99%	21,34%	18,94%	16,88%	12,97%	6,29%	8,09%	7,99%	12,97%	12,97%	12,89%	12,97%	6,29%	8,09%	7,99%	12,80%	13,19%		
24	17,29%	8,34%	10,73%	10,60%	28,64%	25,37%	22,57%	17,29%	8,34%	10,73%	10,60%	17,29%	17,29%	17,17%	17,29%	8,34%	10,73%	10,60%	17,05%	17,58%		
36	26,23%	12,50%	16,15%	15,94%	44,01%	38,85%	34,45%	26,23%	12,50%	16,15%	15,94%	26,23%	26,23%	26,05%	26,23%	12,50%	16,15%	15,94%	25,85%	26,67%		

*Factores vigentes desde el 01 de Junio 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
(02) 2984444



PACIFICARD
3731490



AMERICAN EXPRESS
3730124