

PRIMER TRIMESTRE 2026						
Producto	Tasa de Interés Corriente Anual		Tasa de Interés Moratoria Anual		Tasa de Costo Efectiva Anual	
	Córdobas	Dólares	Córdobas	Dólares	Córdobas	Dólares
EMISOR BANCARIO						
Banco de América Central, S.A. (BAC)						
Lifemiles Elite, American Express, Lifemiles Visa Infinite	45.00%	20.04%	22.50%	10.02%	47.23%	22.34%
MasterCard Black , Visa Infinite, Visa Infinite Aproquen/ Visa Signature/ Visa Signature Aproquen/ The Platinum Card de American Express / American Express Black/ INCAE American Express	45.00%	20.04%	22.50%	10.02%	46.51%	21.69%
BAC / Aadvantage Prestige American Express	45.00%	20.04%	22.50%	10.02%	46.51%	21.69%
Visa Infinite Connect Miles	45.00%	20.04%	22.50%	10.02%	47.23%	22.34%
Visa Platinum Connect Miles	45.00%	20.04%	22.50%	10.02%	44.38%	19.77%
BAC / Aadvantage Platinum American Express, BAC / Aadvantage Platinum MasterCard	45.00%	20.04%	22.50%	10.02%	44.38%	19.77%
Premium LifeMiles American Express, Lifemiles Platinum Visa	45.00%	20.04%	22.50%	10.02%	44.38%	19.77%
Pricesmart Platinum American Express	45.00%	20.04%	22.50%	10.02%	44.38%	19.77%
MasterCard Platinum / Visa Platinum / American Express Platinum/ Visa Platinum Aproquen	45.00%	20.04%	22.50%	10.02%	44.38%	19.77%
Visa Gold Connectmiles	49.92%	24.00%	24.96%	12.00%	52.46%	26.58%
BAC / Aadvantage Gold American Express	49.92%	24.00%	24.96%	12.00%	52.46%	26.58%
Lifemiles Gold American Express /Lifemiles Gold Visa	49.92%	24.00%	24.96%	12.00%	52.46%	26.58%
Pricesmart Dorada American Express	49.92%	24.00%	24.96%	12.00%	52.46%	26.58%
MasterCard Dorada, American Express Dorada, Visa Dorada, Visa Aproquen Dorada	49.92%	24.00%	24.96%	12.00%	52.46%	26.58%
Pricesmart Clásica American Express	49.92%	30.00%	24.96%	15.00%	54.73%	34.66%
MasterCard Clásica, Visa Clásica, American Express Revolvante Clásica, Visa Aproquen Clásica	49.92%	30.00%	24.96%	15.00%	54.73%	34.66%
MC Cash MasterCard	49.92%	24.00%	24.96%	12.00%	49.24%	23.67%
Galerías Santo Domingo American Express	49.92%	24.00%	24.96%	12.00%	49.24%	23.67%
Mastercard Standard, American Express Estándar, ViSA Standard Visa Aproquen Standard	49.92%	30.00%	24.96%	15.00%	53.61%	33.63%
Mastercard Local BAC	49.92%	-	24.96%	-	67.44%	-
La Colonia Mastercard BAC	49.92%	30.00%	24.96%	15.00%	49.24%	29.59%
Visa GasCard BAC	49.92%	30.00%	24.96%	15.00%	51.84%	32.00%
GasCard BAC	49.92%	30.00%	24.96%	15.00%	51.84%	32.00%
MasterCard Business, Visa Business, American Express Business	45.00%	24.00%	22.50%	12.00%	45.24%	24.64%
American Express Business Link	49.92%		24.96%		54.73%	
Pricesmart Business American Express	45.00%	24.00%	22.50%	12.00%	45.24%	24.64%
Puma Flota BAC: p/empresas	45.00%	-	22.50%	-	44.81%	-
Flotas BAC / Flota Standard BAC	45.00%	-	22.50%	-	45.44%	-
TASAS PROMEDIO	47.64%	24.02%	23.82%	12.01%	49.61%	25.54%

