

DEFENSORIA DEL CONSUMIDOR											
OFICINAS DE ATENCION DE RECLAMOS DE SERVICIOS FINANCIEROS											
RANKING DE TARJETAS DE CREDITO											
VIGENTES A PARTIR DEL 1 AL 28 DE FEBRERO DE 2013											
Fecha de Creación: 11 de febrero de 2013											
Fuente de Datos: Publicación de Tasas de los Bancos en Diario MAS, El Diario de Hoy, La Prensa Gráfica, y diario El Mundo; 1 de febrero de 2013											
RANKING DE TARJETAS DE CRÉDITO – FEBRERO 2013											
LÍMITE DE CRÉDITO MÍNIMO HASTA US \$500											
Institución		Tarjeta	Límite mínimo de crédito	Tasas						Comisiones	
				Anual Febrero	Efectiva Anual (Febrero)	Anual Enero	Efectiva Anual (Enero)	Var. tasa anual	Variación tasa efectiva anual	Membresía Titular	
1	Banco Agrícola S.A.	Tarjeta Amigo	\$150.00	36.00	49.33	36.00	49.33	0.00	0.00	\$20.00	
2	Banco Agrícola S.A.	Tarjeta Local	\$150.00	36.00	49.33	36.00	49.33	0.00	0.00	\$20.00	
3	Banco Promérica S.A.	Carrión Visa Básica	\$150.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00	
4	Banco Promérica S.A.	Carrión Visa Clásica	\$150.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00	
5	Banco de América Central, S.A.	American Express CF \$200.00	\$200.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00	

6	Banco de América Central, S.A.	Mastercard Adoc CF \$200.00	\$200.00	36.00	42.00	36.00	42.00	0.00	0.00	\$12.00		
7	Scotiabank El Salvador S.A.	K-Plus	\$200.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00		
8	Scotiabank El Salvador S.A.	St. Jack's	\$200.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00		
9	Scotiabank El Salvador S.A.	Adoc	\$200.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00		
10	Scotiabank El Salvador S.A.	Mundocard	\$200.00	36.00	46.62	36.00	46.62	0.00	0.00	\$21.24		
11	Scotiabank El Salvador S.A.	Única	\$200.00	36.00	46.62	36.00	46.62	0.00	0.00	\$21.24		
12	Scotiabank El Salvador S.A.	Única DIGICEL	\$200.00	36.00	46.62	36.00	46.62	0.00	0.00	\$21.24		
13	Banco Agrícola S.A.	Tarjeta Visa Clásica 3	\$250.00	36.00	48.00	36.00	48.00	0.00	0.00	\$30.00		
14	Banco de América Central, S.A.	Mastercard Adoc CF \$300.00	\$300.00	36.00	40.00	36.00	40.00	0.00	0.00	\$12.00		
15	Banco de América Central, S.A.	Propietaria Tarjeta Segura	\$300.00	26.04	30.04	26.04	30.04	0.00	0.00	\$12.00		
16	Banco Agrícola S.A.	Tarjeta Visa Clásica 2	\$300.00	35.90	55.90	35.90	55.90	0.00	0.00	\$60.00		
17	Scotiabank El Salvador S.A.	Regional Visa	\$300.00	36.00	41.90	36.00	41.90	0.00	0.00	\$17.70		
18	Scotiabank El Salvador S.A.	LaPlace	\$300.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00		
19	Scotiabank El Salvador S.A.	Portico (Cosas de Casa)	\$300.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00		
20	Banco de América Central, S.A.	American Express CF \$400.00	\$400.00	36.00	39.00	36.00	39.00	0.00	0.00	\$12.00		
21	Banco de América Central, S.A.	Mastercard Adoc CF \$400.00	\$400.00	36.00	39.00	36.00	39.00	0.00	0.00	\$12.00		
22	Banco Davivienda Salvadoreño S.A.	Clásica Local	\$400.00	36.00	39.00	36.00	39.00	0.00	0.00	\$12.00		
23	Banco Promérica S.A.	Premia Básica	\$400.00	36.00	46.00	36.00	46.00	0.00	0.00	\$40.00		
24	Banco Promérica S.A.	Premia Clásica	\$400.00	36.00	46.00	36.00	46.00	0.00	0.00	\$40.00		
25	Banco Promérica S.A.	Office Depot Basica	\$400.00	42.00	42.00	42.00	42.00	0.00	0.00	\$0.00		
26	Banco Promérica S.A.	Office Depot Clásica	\$400.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00		
27	Banco Promérica S.A.	Max Visa Básica I	\$400.00	42.00	42.00	42.00	42.00	0.00	0.00	\$0.00		
28	Banco Promérica S.A.	Max Visa Clásica	\$400.00	36.00	36.00	36.00	36.00	0.00	0.00	\$0.00		
29	Banco de América Central, S.A.	American Express Clasica	\$500.00	36.00	36.00	0.00	0.00	0.00	0.00	\$0.00		
30	Banco de América Central, S.A.	American Express Europa Clasica	\$500.00	36.00	44.00	36.00	44.00	0.00	0.00	\$40.00		

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LÍMITE DE CRÉDITO MÍNIMO DE US \$501 A US \$1,000										
Institución		Tarjeta	Límite mínimo de crédito	Tasas						Comisiones
				Anual Febrero	Efectiva Anual (Febrero)	Anual Enero	Efectiva Anual (Enero)	Var. tasa anual	Variación tasa efectiva anual	Membresía Titular
1	Banco de América Central, S.A.	American Express CF \$600.00	\$600.00	36.00	38.00	36.00	38.00	0.00	0.00	\$12.00
2	Banco de América Central, S.A.	Mastercard Adoc CF \$600.00	\$600.00	36.00	38.00	36.00	38.00	0.00	0.00	\$12.00
3	Banco de América Central, S.A.	Mastercard Clasica	\$600.00	36.00	44.00	36.00	44.00	0.00	0.00	\$48.00
4	Banco de América Central, S.A.	Visa Clasica	\$600.00	36.00	46.00	36.00	46.00	0.00	0.00	\$60.00
5	Scotiabank El Salvador S.A.	Escamilla	\$600.00	33.00	33.00	33.00	33.00	0.00	0.00	\$0.00
6	Banco Promérica S.A.	Mi Super Básica	\$600.00	36.00	46.00	36.00	46.00	0.00	0.00	\$60.00
7	Banco de América Central, S.A.	American Express Clasica	\$700.00	36.00	44.57	36.00	44.57	0.00	0.00	\$60.00
8	Banco de América Central, S.A.	American Express La Gran Vía Clasica	\$700.00	36.00	47.43	36.00	47.43	0.00	0.00	\$80.00
9	Banco de América Central, S.A.	Mastercard Adoc Clasica	\$700.00	36.00	44.57	36.00	44.57	0.00	0.00	\$60.00
10	Banco de América Central, S.A.	Mastercard Garantizada	\$700.00	9.24	17.81	9.24	17.81	0.00	0.00	\$60.00
11	Banco Agrícola S.A.	Tarjeta Mastercard Clásica	\$700.00	31.90	40.47	31.90	40.47	0.00	0.00	\$60.00
12	Banco Promérica S.A.	Carrión Visa Gold	\$750.00	31.99	31.99	31.99	31.99	0.00	0.00	\$0.00
13	Banco de América Central, S.A.	American Express CF \$800.00	\$800.00	36.00	37.50	36.00	37.50	0.00	0.00	\$12.00
14	Banco de América Central, S.A.	American Express Care Clasica	\$800.00	36.00	46.00	36.00	46.00	0.00	0.00	\$80.00
15	Banco de América Central, S.A.	Mastercard mc Clasica	\$800.00	36.00	46.00	36.00	46.00	0.00	0.00	\$80.00
16	Banco de América Central, S.A.	Mastercard Shell Clasica	\$800.00	36.00	43.50	36.00	43.50	0.00	0.00	\$60.00
17	Scotiabank El Salvador S.A.	Scotiabank Light Visa	\$800.00	25.90	32.54	25.90	32.54	0.00	0.00	\$53.10
18	Banco Citibank de El Salvador, S.A.	Citi Amnet	\$990.00	36.00	41.04	36.00	41.04	0.00	0.00	\$49.90

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LÍMITE DE CRÉDITO MÍNIMO DE US \$1,001 A US \$3,000										
Institución		Tarjeta	Límite mínimo de crédito	Tasas						Comisiones
				Anual Febrero	Efectiva Anual (Febrero)	Anual Enero	Efectiva Anual (Enero)	Var. tasa anual	Variación tasa efectiva anual	Membresía Titular
1	Banco Davivienda Salvadoreño S.A.	Clásica Internacional 1	\$1,250.00	36.00	39.84	36.00	39.84	0.00	0.00	\$48.00
2	Banco Davivienda Salvadoreño S.A.	Galerías	\$1,250.00	36.00	39.84	36.00	39.84	0.00	0.00	\$48.00
3	Banco de América Central, S.A.	American Express Lifemiles Dorada	\$1,300.00	32.40	38.55	32.40	38.55	0.00	0.00	\$80.00
4	Banco de América Central, S.A.	American Express GRCC Dorada	\$1,500.00	32.40	39.07	32.40	39.07	0.00	0.00	\$100.00
5	Banco de América Central, S.A.	Mastercard BAC Dorada	\$1,500.00	32.40	39.07	32.40	39.07	0.00	0.00	\$100.00
6	Banco de América Central, S.A.	Visa Dorada	\$1,500.00	32.40	39.07	32.40	39.07	0.00	0.00	\$100.00
7	Scotiabank El Salvador S.A.	Gold Visa	\$1,500.00	31.00	36.90	31.00	36.90	0.00	0.00	\$88.50
8	Scotiabank El Salvador S.A.	Gold Mastercard	\$1,500.00	31.00	36.90	31.00	36.90	0.00	0.00	\$88.50
9	Banco Promérica S.A.	Premia Gold	\$1,500.00	31.99	35.32	31.99	35.32	0.00	0.00	\$50.00
10	Banco Promérica S.A.	Libre Gold Tasa Esp	\$1,500.00	27.90	34.57	26.90	33.57	1.00	1.00	\$100.00
11	Banco Promérica S.A.	Libre Gold	\$1,500.00	29.90	36.60	28.99	35.66	0.91	0.94	\$100.00
12	Banco Promérica S.A.	Mi Super Gold y Plus	\$1,500.00	31.99	37.32	31.99	37.32	0.00	0.00	\$80.00
13	Banco Promérica S.A.	Office Depot Plus	\$1,500.00	31.99	31.99	31.99	31.99	0.00	0.00	\$0.00
14	Banco Promérica S.A.	Max Visa Plus	\$1,500.00	31.99	31.99	31.99	31.99	0.00	0.00	\$0.00
15	Banco Citibank de El Salvador, S.A.	Citi Multipremios Oro	\$1,650.00	32.90	38.95	32.90	38.95	0.00	0.00	\$99.50
16	Banco Citibank de El Salvador, S.A.	Citi Delta Skymiles Oro	\$1,650.00	32.90	38.95	32.90	38.95	0.00	0.00	\$99.90
17	Banco Agrícola S.A.	Tarjeta Empresarial	\$2,000.00	15.99	15.99	15.99	15.99	0.00	0.00	-
18	Banco Agrícola S.A.	Tarjeta Visa Dorada	\$2,500.00	25.90	29.90	25.90	29.90	0.00	0.00	\$100.00
19	Banco Agrícola S.A.	Tarjeta Mastercard Dorada	\$2,500.00	21.90	25.90	21.90	25.90	0.00	0.00	\$100.00

20	Banco de América Central, S.A.	American Express Empresarial	\$3,000.00	17.76	21.09	17.76	21.09	0.00	0.00	\$100.00		
21	Banco de América Central, S.A.	American Express Aadvantage Dorada	\$3,000.00	32.40	35.73	32.40	35.73	0.00	0.00	\$100.00		
22	Banco de América Central, S.A.	American Express Europa Dorada	\$3,000.00	35.40	37.40	35.40	37.40	0.00	0.00	\$60.00		
23	Banco de América Central, S.A.	American Express PriceSmart Dorada	\$3,000.00	32.40	32.40	32.40	32.40	0.00	0.00	\$0.00		
24	Banco de América Central, S.A.	American Express RCP Dorada	\$3,000.00	32.40	36.57	32.40	36.57	0.00	0.00	\$125.00		
25	Banco de América Central, S.A.	Mastercard Aadvantage Dorada	\$3,000.00	32.40	35.73	32.40	35.73	0.00	0.00	\$100.00		
26	Banco de América Central, S.A.	Mastercard Adoc Dorada	\$3,000.00	32.40	34.40	32.40	34.40	0.00	0.00	\$60.00		
27	Banco de América Central, S.A.	Mastercard Dorada	\$3,000.00	36.00	39.33	36.00	39.33	0.00	0.00	\$100.00		
28	Banco de América Central, S.A.	Mastercard Esso Flota Empresarial	\$3,000.00	18.96	20.96	18.96	20.96	0.00	0.00	\$60.00		
29	Banco de América Central, S.A.	Mastercard Facil Dorada	\$3,000.00	32.40	34.40	32.40	34.40	0.00	0.00	\$60.00		
30	Banco de América Central, S.A.	Visa Aadvantage Dorada	\$3,000.00	32.40	35.73	32.40	35.73	0.00	0.00	\$100.00		
31	Banco de América Central, S.A.	Visa Farmacia San Nicolas Dorada	\$3,000.00	32.40	35.07	32.40	35.07	0.00	0.00	\$80.00		
32	Banco Davivienda Salvadoreño S.A.	Dorada 1	\$3,000.00	26.00	29.33	26.00	29.33	0.00	0.00	\$100.00		
33	Banco Davivienda Salvadoreño S.A.	Dorada 2	\$3,000.00	19.92	23.25	19.92	23.25	0.00	0.00	\$100.00		
34	Banco Promérica S.A.	Tarjeta PYME	\$3,000.00	22.00	26.17	22.00	26.17	0.00	0.00	\$125.00		
35	Banco Citibank de El Salvador, S.A.	Empresarial	\$3,000.00	18.99	22.76	18.99	22.76	0.00	0.00	\$113.00		
36	Banco Citibank de El Salvador, S.A.	Purchasing Empresarial	\$3,000.00	16.99	20.76	16.99	20.76	0.00	0.00	\$113.00		
37	Banco Citibank de El Salvador, S.A.	Empresarial CTA	\$3,000.00	15.99	15.99	15.99	15.99	0.00	0.00	\$113.00		

LÍMITE DE CRÉDITO MÍNIMO DE US \$3,001 A US \$5,000										
Institución		Tarjeta	Límite mínimo de crédito	Tasas						Comisiones
				Anual Febrero	Efectiva Anual (Febrero)	Anual Enero	Efectiva Anual (Enero)	Var. tasa anual	Variación tasa efectiva anual	Membresía Titular
1	Scotiabank El Salvador S.A.	Platinum Visa	\$3,500.00	21.90	25.06	21.90	25.06	0.00	0.00	\$110.62
2	Scotiabank El Salvador S.A.	Platinum Mastercard	\$3,500.00	21.90	25.06	21.90	25.06	0.00	0.00	\$110.62
3	Banco Promérica S.A.	Premia Gold Plus	\$3,500.00	28.99	31.28	28.00	30.29	0.99	0.99	\$80.00
4	Banco de América Central, S.A.	American Express Aadvantage Platinum	\$4,000.00	21.60	24.73	21.60	24.73	0.00	0.00	\$125.00
5	Banco de América Central, S.A.	American Express Aadvantage Prestige	\$4,000.00	21.60	24.73	21.60	24.73	0.00	0.00	\$125.00
6	Banco de América Central, S.A.	American Express BB Platinum	\$4,000.00	21.60	24.73	21.60	24.73	0.00	0.00	\$125.00
7	Banco de América Central, S.A.	American Express Care Platinum	\$4,000.00	21.60	23.60	21.60	23.60	0.00	0.00	\$80.00
8	Banco de América Central, S.A.	American Express Lifemiles Elite	\$4,000.00	21.00	26.00	21.00	26.00	0.00	0.00	\$200.00
9	Banco de América Central, S.A.	American Express Lifemiles Premium	\$4,000.00	21.60	24.73	21.60	24.73	0.00	0.00	\$125.00
10	Banco de América Central, S.A.	American Express Europa Platinum	\$4,000.00	23.04	25.04	23.04	25.04	0.00	0.00	\$80.00
11	Banco de América Central, S.A.	American Express GRCC Platinum	\$4,000.00	21.60	23.60	21.60	23.60	0.00	0.00	\$80.00
12	Banco de América Central, S.A.	American Express PriceSmart Platinum	\$4,000.00	21.60	21.60	21.60	21.60	0.00	0.00	\$0.00
13	Banco de América Central, S.A.	American Express RCP Platinum	\$4,000.00	19.80	26.05	19.80	26.05	0.00	0.00	\$250.00
14	Banco de América Central, S.A.	Mastercard Aadvantage Platinum	\$4,000.00	21.60	24.73	21.60	24.73	0.00	0.00	\$125.00
15	Banco de América Central, S.A.	Mastercard Adoc Platinum	\$4,000.00	21.60	24.10	21.60	24.10	0.00	0.00	\$100.00
16	Banco de América Central, S.A.	Mastercard Facil Platinum	\$4,000.00	23.40	25.28	23.40	25.28	0.00	0.00	\$75.00

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