

ELIJA BIEN

Costo de la tarjeta para crédito, disposición de efectivo y traslado de deuda

Tipo de institución	Institución financiera	Nombre Producto	Datos generales		Ejemplo 1: Salario 1,500 soles								Compra por S/. 1,000 en 1 año			
			Mant. y portes	Renovación anual (S./)	Crédito normal		Crédito en cuotas		Efectivo		Traslado de deuda		Cuota ejemplo	Pago total		
					TEA min	TEA max	TEA min	TEA max	TEA min	TEA max	TEA min	TEA max	TEA min	TEA max		
Banco	Azteca	Tarjeta Azteca	0	0	165.4	165.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135.97	1,631.65
Banco	BIF	Visa Clásica Internacional	10	75	46.00	46.00	39.00	39.00	69.00	69.00	16.35	16.35	111.69	111.69	111.69	1,340.26
Banco	Citibank	Citibank Mastercard Clásica	12	60	26.68	59.92	26.68	59.92	69.59	69.59	12.55	26.68	118.49	118.49	118.49	1,421.89
Banco	Citibank	Login Citi	12	90	26.68	59.92	26.68	59.92	69.59	69.59	12.55	26.68	118.49	118.49	118.49	1,421.89
Banco	Citibank	Tarjeta de Crédito Fasa	12	60	26.68	59.92	26.68	59.92	69.59	69.59	12.55	26.68	118.49	118.49	118.49	1,421.89
Banco	Comercio	Visa Clásica	12	90	24.02	49.00	0.00	0.00	61.00	61.00	0.00	0.00	114.75	114.75	114.75	1,376.98
Banco	Continental	Mastercard Clásica	12	60	54.99	69.99	54.99	69.99	60.10	60.10	12.55	21.99	121.80	121.80	121.80	1,461.55
Banco	Continental	Visa Arcángel	12	60	59.00	67.00	59.00	67.00	79.00	79.00	13.89	24.99	120.83	120.83	120.83	1,449.94
Banco	Continental	Visa BBVA Repsol	12	75	46.00	67.00	46.00	67.00	60.10	60.10	12.55	21.99	120.83	120.83	120.83	1,449.94
Banco	Continental	Visa Clásica	12	75	54.99	69.99	54.99	69.99	60.10	60.10	12.55	21.99	121.80	121.80	121.80	1,461.55
Banco	Crédito	BCP Exacta	7.5	60	42.41	42.41	42.41	42.41	79.59	79.59	17.18	17.18	107.90	107.90	107.90	1,294.83
Banco	Crédito	Visa Clásica	12	60	42.41	42.41	42.41	42.41	79.59	79.59	17.18	17.18	112.40	112.40	112.40	1,348.83
Banco	Crédito	Visa Plaza San Miquel	7.5	35	59.92	59.92	42.41	42.41	100.99	100.99	17.18	17.18	113.99	113.99	113.99	1,367.89
Banco	Falabella	CMR Visa	7.9	0	18.72	59.92	29.99	79.38	79.38	79.38	9.90	36.87	114.39	114.39	114.39	1,372.69
Banco	Financiero	Carsa	15	0	21.52	125.00	21.52	95.00	59.92	100.00	0.00	0.00	140.84	140.84	140.84	1,690.12
Banco	Financiero	Dorada	12	120	21.52	67.00	21.52	67.00	46.00	90.00	0.00	0.00	120.83	120.83	120.83	1,449.94
Banco	HSBC	HSBC Visa Clásica Puntos	10	75	35.00	75.00	35.00	75.00	60.00	80.00	21.00	21.00	121.39	121.39	121.39	1,456.70
Banco	HSBC	HSBC Visa Cruz del Sur	9	30	59.92	59.92	59.92	59.92	85.00	85.00	0.00	0.00	115.49	115.49	115.49	1,385.89
Banco	HSBC	HSBC Visa Oro	12	75	28.00	59.92	25.00	59.92	60.00	80.00	16.00	21.00	118.49	118.49	118.49	1,421.89
Banco	Interbank	Interbank American Express Clásica	12	8.64	59.92	59.92	59.92	59.92	79.38	79.38	0.00	0.00	118.49	118.49	118.49	1,421.89
Banco	Interbank	Interbank Claro Visa Clásica	9.9	70	19.42	79.38	19.42	79.38	59.92	98.95	0.00	0.00	122.66	122.66	122.66	1,471.94
Banco	Interbank	Interbank Master Card Clásica	12	72	19.42	79.38	19.42	79.38	34.49	98.95	0.00	0.00	124.76	124.76	124.76	1,497.14
Banco	Interbank	Interbank Mega Plaza Visa	7.9	35	79.38	79.38	42.41	42.41	98.95	98.95	0.00	0.00	120.66	120.66	120.66	1,447.94
Banco	Interbank	Interbank VEA Visa	7.9	50	19.42	79.38	19.42	79.38	59.92	98.95	0.00	0.00	120.66	120.66	120.66	1,447.94
Banco	Interbank	Interbank Visa Cashback Clásica	12	72	19.42	79.38	19.42	79.38	79.38	79.38	0.00	0.00	118.49	118.49	118.49	1,421.89
Banco	Interbank	Interbank Visa Clásica	13	72	19.42	79.38	19.42	79.38	34.33	98.95	0.00	0.00	125.76	125.76	125.76	1,509.14
Banco	Mibanco	Visa Clásica	9	55	59.00	59.00	54.00	54.00	69.59	69.59	0.00	0.00	115.18	115.18	115.18	1,382.19
Banco	Ripley	Ripley Clásica	7.9	0	18.72	59.92	18.86	84.78	98.95	98.95	0.00	0.00	114.39	114.39	114.39	1,372.69
Banco	Ripley	Ripley Silver Mastercard	7.9	0	12.55	59.92	12.55	69.39	79.38	79.38	0.00	0.00	114.39	114.39	114.39	1,372.69
Banco	Ripley	Ripley Silver Visa	7.9	0	12.55	59.92	12.55	69.39	79.38	79.38	0.00	0.00	114.39	114.39	114.39	1,372.69
Banco	Scotiabank	Jockey	10	50	25.00	70.00	20.00	70.00	60.00	85.00	0.00	0.00	119.80	119.80	119.80	1,437.59
Banco	Scotiabank	MC Clásica	13.5	60	42.41	59.92	42.41	59.92	69.39	69.39	26.68	34.17	119.99	119.99	119.99	1,439.89
Banco	Scotiabank	Visa Clásica	12	66	42.41	59.92	42.41	59.92	69.39	69.39	26.68	34.17	118.49	118.49	118.49	1,421.89
Financiera	CrediScotia	Gamarra Mastercard	7	9	85.63	85.63	34.33	59.92	50.23	85.63	0.00	0.00	121.68	121.68	121.68	1,460.14
Financiera	CrediScotia	Mastercard CrediScotia	10	9	87.12	87.12	15.94	79.38	87.12	87.12	0.00	0.00	125.13	125.13	125.13	1,501.55
Financiera	CrediScotia	Visa Unica	7	9	62.00	72.00	30.00	80.00	72.00	99.00	0.00	0.00	117.44	117.44	117.44	1,409.27

1. Información mostrada de acuerdo a tarifarios publicados por las instituciones financieras. 2. Datos Actualizados al 12 julio 2011. 3. Datos filtrados de acuerdo a las condiciones de sueldo. 4. El ejemplo 2 (ingreso S/5,000) muestra solo las tarjetas que son diferentes a las que se presentan en el ejemplo 1 (ingreso S/1,500). 5. Cuota Ejemplo es calculada sobre un valor de compra por S/. 1,000. Esta es calculada usando la tasa de CREDITO NORMAL máxima y el plazo de pago son 12 meses (1 año). 6. Pago total es calculado con la cuota multiplicada por el número de meses. 7. Cuota Ejemplo es un valor referencial calculado sobre las tasas y costos. El valor real puede ser diferente, pues depende de la forma de pago y del uso que se da a la tarjeta de crédito.

Costo de la tarjeta para crédito, disposición de efectivo y traslado de deuda

Tipo de institución	Institución financiera	Nombre Producto	Datos generales		Ejemplo 2: Salario 5,000 soles								Compra por S/. 1,000 en 1 año			
			Mant. y portes	Renovación anual (S./)	Crédito normal		Crédito en cuotas		Efectivo		Traslado de deuda		Cuota ejemplo	Pago total		
					TEA min	TEA max	TEA min	TEA max	TEA min	TEA max	TEA min	TEA max	TEA min	TEA max		
Banco	BIF	Visa Oro	13	150	39.00	39.00	25.00	25.00	59.00	59.00	14.98	14.98	112.16	112.16	112.16	1,345.92
Banco	Citibank	Citibank Mastercard Rewards Silver	12	90	26.68	59.92	26.68	59.92	69.59	69.59	12.55	26.68	118.49	118.49	118.49	1,421.89
Banco	Citibank	Citibank Visa Silver Rewards	12	90	26.68	59.92	26.68	59.92	69.59	69.59	12.55	26.68	118.49	118.49	118.49	1,421.89
Banco	Citibank	Citibank/Aadvantage Mastercard Silver	13.5	150	26.68	59.92	26.68	59.92	69.59	69.59	12.55	26.68	119.99	119.99	119.99	1,439.89
Banco	Citibank	Citibank/Aadvantage Visa Silver	13.5	150	26.68	59.92	26.68	59.92	69.59	69.59	12.55	26.68	119.99	119.99	119.99	1,439.89
Banco	Comercio	Visa Oro	12	150	24.02	49.00	0.00	0.00	61.00	61.00	0.00	0.00	114.75	114.75	114.75	1,376.98
Banco	Continental	Mastercard Oro	13	170	39.99	54.99	39.99	54.99	60.10	60.10	11.22	19.99	117.82	117.82	117.82	1,413.87
Banco	Continental	Visa Oro	13	170	39.99	54.99	39.99	54.99	60.10	60.10	11.22	19.99	117.82	117.82	117.82	1,413.87
Banco	Crédito	American Express Green	13	150	26.68	26.68	0.00	0.00	60.10	60.10	12.55	12.55	107.50	107.50	107.50	1,290.04
Banco	Crédito	American Express LANPASS Gold	15	270	26.68	26.68	0.00	0.00	60.10	60.10	12.55	12.55	109.50	109.50	109.50	1,314.04
Banco	Crédito	BCP Freedom	14	150	34.33	34.33	34.33	34.33	60.10	60.10	12.55	12.55	111.43	111.43	111.43	1,337.13
Banco	Crédito	Visa LANPASS Oro	15	170	26.68	26.68	26.68	26.68	60.10	60.10	12.55	12.55	109.50	109.50	109.50	1,314.04
Banco	Crédito	Visa Oro	13	170	26.68	26.68	26.68	26.68	60.10	60.10	12.55	12.55	107.50	107.50	107.50	1,290.04
Banco	Crédito	Visa Primax Oro	15	170	26.68	26.68	26.68	26.68	60.10	60.10	12.55	12.55	109.50	109.50	109.50	1,314.04
Banco	Financiero	Platinum	18	0	21.52	26.68	21.52	26.68	59.92	59.92	0.00	0.00	112.50	112.50	112.50	1,350.04
Banco	HSBC	HSBC Visa Oro	12	75	28.00	59.92	25.00	59.92	60.00	80.00	16.00	21.00	118.49	118.49	118.49	1,421.89
Banco	HSBC	HSBC Visa Oro Millas	14	150	25.00	35.00	23.00	35.00	45.00	79.60	16.00	20.00	111.68	111.68	111.68	1,340.14
Banco	HSBC	HSBC Visa Oro Puntos	12	120	25.00	35.00	23.00	35.00	60.00	79.60	16.00	21.00	109.68	109.68	109.68	1,316.14
Banco	Interbank	Interbank American Express Gold	12	15.84	59.92	59.92	59.92	59.92	59.92	79.38	0.00	0.00	118.49	118.49	118.49	1,421.89
Banco	Interbank	Interbank American Express LifeMiles Gold	14	159.5	19.42	59.92	19.42	59.92	59.92	79.38	0.00	0.00	120.49	120.49	120.49	1,445.89
Banco	Interbank	Interbank Claro Visa Oro	11.9	140	19.42	79.38	19.42	79.38	59.92	98.95	0.00	0.00	124.66	124.66	124.66	1,495.94
Banco	Interbank	Interbank Master Card Oro	13	144	19.42	59.92	19.42	59.92	34.49	98.95	0.00	0.00	119.49	119.49	119.49	1,433.89
Banco	Interbank	Interbank Mega Plaza Visa Oro	10	80	79.38	79.38	42.41	42.41	98.95	98.95	0.00	0.00	122.76	122.76	122.76	1,473.14
Banco	Interbank	Interbank VEA Visa Oro	10	85	19.42	79.38	19.42	79.38	59.92	98.95	0.00	0.00	122.76	122.76	122.76	1,473.14
Banco	Interbank	Interbank Visa Oro	12	144	19.42	59.92	19.42	59.92	34.33	79.38	0.00	0.00	118.49	118.49	118.49	1,421.89
Banco	Mibanco	Visa Oro	9	100	39.29	39.29	34.49	47.64	47.64	47.64	0.00	0.00	108.27	108.27	108.27	1,299.20
Banco	Ripley	Ripley Gold Mastercard	12.9	50	15.94	42.41	15.94	69.39	59.92	59.92	0.00	0.00	113.30	113.30	113.30	1,359.63
Banco	Ripley	Ripley Gold Visa	12.9	50	15.94	42.41	15.94	69.39	59.92	59.92	0.00	0.00	113.30	113.30	113.30	1,359.63
Banco	Scotiabank	MC Gold +	12	165	25.05	59.92	25.05	59.92	69.39	69.39	15.25	34.17	118.49	118.49	118.49	1,421.89
Banco	Scotiabank	Visa Oro	13	150	25.05	42.41	25.05	42.41	59.92	59.92	15.25	25.05	113.40	113.40	113.40	1,360.83

1. Información mostrada de acuerdo a tarifarios publicados por las instituciones financieras. 2. Datos Actualizados al 12 Julio 2011. 3. Datos filtrados de acuerdo a las condiciones de sueldo. 4. El ejemplo 2 (