

ESTABLECIMIENTOS AFILIADOS A CRÉDITOS DIFERIDOS PROPIOS

Se informa a los establecimientos afiliados **A CRÉDITO DIFERIDO CON INTERÉS** la tabla de factores vigentes por cada entidad bancaria

PLAZO EN MESES	BANCO DINERS							BANCO PICHINCHA				BANCOS LOCALES						BANCO PACÍFICO		BANCO GUAYAQUIL		
	MARCA	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		FACTOR	
3		2,63%	1,29%	1,69%	1,66%	4,26%	3,80%	3,40%	2,63%	1,29%	1,69%	1,66%	2,63%	2,63%	2,62%	2,63%	1,29%	1,69%	1,66%	2,68%	2,68%	
4		3,30%	1,62%	2,12%	2,08%	5,34%	4,76%	4,26%	3,30%	1,62%	2,12%	2,08%	3,30%	3,30%	3,28%	3,30%	1,62%	2,12%	2,08%	3,36%	3,36%	
5		3,97%	1,94%	2,55%	2,50%	6,44%	5,74%	5,13%	3,97%	1,94%	2,55%	2,50%	3,97%	3,97%	3,95%	3,97%	1,94%	2,55%	2,50%	4,05%	4,05%	
6		4,65%	2,27%	2,98%	2,93%	7,54%	6,72%	6,01%	4,65%	2,27%	2,98%	2,93%	4,65%	4,65%	4,62%	4,65%	2,27%	2,98%	2,93%	4,73%	4,73%	
9		6,69%	3,26%	4,28%	4,21%	10,89%	9,69%	8,66%	6,69%	3,26%	4,28%	4,21%	6,69%	6,69%	6,65%	6,69%	3,26%	4,28%	4,21%	6,81%	6,81%	
10		7,38%	3,59%	4,71%	4,63%	12,02%	10,70%	9,55%	7,38%	3,59%	4,71%	4,63%	7,38%	7,38%	7,33%	7,38%	3,59%	4,71%	4,63%	7,50%	7,50%	
12		8,76%	4,25%	5,59%	5,49%	14,31%	12,72%	11,36%	8,76%	4,25%	5,59%	5,49%	8,76%	8,76%	8,70%	8,76%	4,25%	5,59%	5,49%	8,91%	8,91%	
15		10,85%	5,25%	6,91%	6,79%	17,79%	15,81%	14,10%	10,85%	5,25%	6,91%	6,79%	10,85%	10,85%	10,78%	10,85%	5,25%	6,91%	6,79%	11,04%	11,03%	
18		12,97%	6,26%	8,24%	8,10%	21,34%	18,94%	16,88%	12,97%	6,26%	8,24%	8,10%	12,97%	12,97%	12,89%	12,97%	6,26%	8,24%	8,10%	13,19%	13,19%	
24		17,29%	8,29%	10,94%	10,74%	28,64%	25,37%	22,57%	17,29%	8,29%	10,94%	10,74%	17,29%	17,29%	17,17%	17,29%	8,29%	10,94%	10,74%	17,58%	17,58%	
36		26,23%	12,43%	16,45%	16,16%	44,01%	38,85%	34,45%	26,23%	12,43%	16,45%	16,16%	26,23%	26,23%	26,05%	26,23%	12,43%	16,45%	16,16%	26,67%	26,67%	

*Factores vigentes desde el 01 de Mayo 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