


CREDIT CARD FEE GUIDE

FEES EFFECTIVE JULY 1, 2018

	CLASSIC	GOLD	LOCAL CLASSIC ⁺	DUAL CLASSIC (USD) ⁺	DUAL GOLD (USD) ⁺	BUSINESS (USD) ⁺	PLATINUM (USD) ⁺
Annual Fee - Primary	\$3,000	\$9,000	\$3,000	US\$59	US\$85	US\$118	US\$215
Annual Fee - Additional	\$2,000	\$4,500	\$2,000	US\$43	US\$43	US\$59	US\$108
Replacement Card	\$2,000	\$2,000	\$2,000	US\$45	US\$50	US\$50	US\$50
Overlimit Fee	\$2,600	\$2,600	\$2,600	US\$40	US\$40	US\$65	US\$55
Late Payment Fee	\$2,600	\$2,600	\$2,600	US\$40	US\$40	US\$65	US\$55
Returned Cheque Fee	\$1,700	\$1,700	\$1,700	US\$20	US\$20	US\$20	US\$20
Retrieval of Item	\$800	\$800	\$800	US\$8	US\$8	US\$8	US\$8
Replacement Statement Fee	\$500	\$500	\$500	US\$5	US\$5	US\$5	US\$5
Emergency Payment Processing Fee	\$1,000	\$1,000	\$1,000	US\$8	US\$8	US\$8	US\$8
Credit Bureau Report	\$1,700	\$1,700	\$1,700	US\$15	US\$15	US\$15	US\$15
Cash Advance Fee - In Branch	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
Cash Advance Fee - ATM	6%	6%	6%	6%	6%	6%	6%
Interest Rate (Secured)- Purchases	39%	39%	39%	16%	16%	16%	16%
Interest Rate (Secured) - Cash Advance	39%	39%	39%	16%	16%	16%	16%
Interest Rate (Unsecured) - Cash Advance	49%	49%	49%	18%	18%	18%	18%
Interest Rate(Unsecured) - Purchases	49%	49%	49%	18%	18%	18%	18%

PLEASE NOTE:
 If your statement due date falls on a weekend or public holiday, payment should be made on the business day prior.
 The Bank will advise you of any changes to interest rates, fees and charges which may be modified from time to time at our discretion.
 Fees are quoted in Jamaica dollars unless otherwise stated.
 All fees include GCT.
 Dual currency products, Visa Business and Visa Platinum card accounts are USD billing only.
 Products denoted with '+' are no longer available for new clients.
 Interest free billing period is no longer applicable to cash advance transactions.