



CREDIT CARD FEE GUIDE

 mastercard.	STANDARD**	GOLD**	PLATINUM	BUSINESS	USD**
Annual Fee - Primary	\$5,000	\$7,000	\$15,000	\$8,500	US\$49.57
Annual Fee - Additional	\$2,000	\$1,000	-	-	US\$39.66
Replacement Card	\$1,800	\$1,800	-	\$1,800	US\$44.62
Late Payment Fee	\$2,300	\$2,300	\$2,300	\$2,300	\$1,982.98
Overlimit Fee	\$2,300	\$2,300	\$2,300	\$2,300	US\$39.66
Returned Cheque Fee	\$1,230	\$1,230	\$1,230	\$1,230	US\$15.00
Retrieval of Item	\$700	\$700	\$700	\$700	
Interest Rate - Purchases Fee	44%	44%	40%	40%	16%
Interest Rate - Cash Advance	49%	49%	45%	45%	16%
Interest Rate - Unsecured (Purchases & Cash Advance)	-	-	-		18%
Cash Advance Fee - In Branch	7%	7%	7%	7%	7%
Cash Advance Fee - ATM	5%	5%	5%	5%	5%

 VISA	USD CLASSIC*	USD GOLD*	USD BUSINESS*	USD PLATINUM*
Annual Fee - Primary	US\$49.57	US\$79.32	US\$99.15	US\$198.30
Annual Fee - Additional	US\$39.66	US\$39.66	US\$49.57	US\$99.15
Replacement Card	US\$44.62	US\$49.57	US\$49.57	US\$49.57
Overlimit Fee	US\$39.66	US\$39.66	US\$59.49	US\$49.57
Late Payment Fee	US\$39.66	US\$39.66	US\$59.49	US\$49.57
Cash Advance Fee - In Branch	8.74%	8.74%	8.74%	8.74%
Cash Advance Fee - ATM	4%	4%	4%	4%
Interest Rate - Secured (Purchases & Cash Advance)	16%	16%	16%	16%
Interest Rate - Unsecured (Purchases & Cash Advance)	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
- Interest rates and charges are subject to change without notice
- Fees are quoted in Jamaica dollars unless otherwise stated
- Fees include GCT

* All Visa credit cards in the market are **USD Only** and are no longer available by application.

** MasterCard Standard & Gold US\$ Only cards are still in the market but are no longer available by application.