


# CREDIT CARD FEE GUIDE

## EXISTING FEES


	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.

## FEES EFFECTIVE JULY 1, 2018

	CLASSIC	GOLD	LOCAL CLASSIC <sup>+</sup>	DUAL CLASSIC (USD) <sup>+</sup>	DUAL GOLD (USD) <sup>+</sup>	BUSINESS (USD) <sup>+</sup>	PLATINUM (USD) <sup>+</sup>
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