



# **Schedule of Charges**

## **ANGUILLA**

### **Cards**

Effective: August 30, 2017

## **Schedule of Charges**

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## Schedule of Charges

### PERSONAL CREDIT CARDS - USD CURRENCY

VISA Cash Back	
<b>Annual Fee</b>	
Primary	
Additional Cardholder	
<b>Other Card Fees</b>	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	\$20.00
Late Payment Fee	\$35.00
Overlimit Fee	\$35.00
Returned Cheque Fee	\$35.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$30.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
<b>Interest Rates</b>	
New Purchases	20%
Revolving	20%
Cash Advance	23%
Late Payment	23%

VISA PLATINUM	
<b>Annual Fee</b>	
Primary	\$150.00
Additional Cardholder	\$75.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$35.00
Overlimit Fee	\$35.00
Returned Cheque Fee	\$35.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$30.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
<b>Interest Rates</b>	
New Purchases	19%
Revolving	19%
Cash Advance	23%
Late Payment	23%



**FirstCaribbean**  
International Bank

### Schedule of Charges

#### PERSONAL CREDIT CARDS - USD CURRENCY

VISA GOLD		BRITISH AIRWAYS VISA PLATINUM	
<b>Annual Fee</b>		<b>Annual Fee (1st Year waived)</b>	
Primary	\$85.00	Primary	\$150.00
Additional Cardholder	\$45.00	Additional Cardholder	\$75.00
<b>Other Card Fees</b>		<b>Other Card Fees</b>	
Cash Advance Fee (% of Transaction Amount)	3%	Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	\$20.00	Card Replacement Fee	Free
Late Payment Fee	\$35.00	Late Payment Fee	\$35.00
Overlimit Fee	\$35.00	Overlimit Fee	\$35.00
Returned Cheque Fee	\$35.00	Returned Cheque Fee	\$35.00
Replacement Statement	\$5.00	Replacement Statement	\$5.00
Retrieval of items	\$5.00	Retrieval of items	\$5.00
Rush/Instant Card	\$30.00	Rush/Instant Card	\$30.00
Emergency Payment	\$5.00	Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00	Auto-payment Non-Sufficient Funds (NSF)	\$5.00
<b>Interest Rates</b>		<b>Interest Rates</b>	
New Purchases	20%	New Purchases	19%
Revolving	20%	Revolving	19%
Cash Advance	23%	Cash Advance	23%
Late Payment	23%	Late Payment	23%

## Schedule of Charges

### COMMERCIAL CREDIT CARDS - USD CURRENCY

VISA CORPORATE COMMERCIAL (requires payment in full each month)	
<b>Annual Fee</b>	
Primary	\$85.00
Additional Cardholder	\$45.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$50.00
Overlimit Fee	\$30.00
Returned Cheque Fee	\$30.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$30.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
<b>Interest Rates</b>	
New Purchases	-
Revolving	-
Cash Advance	25%
Late Payment	25%

VISA BUSINESS (requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Primary	\$85.00
Additional Cardholder	\$45.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$35.00
Overlimit Fee	\$35.00
Returned Cheque Fee	\$35.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$30.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
<b>Interest Rates</b>	
New Purchases	20%
Revolving	20%
Cash Advance	20%
Late Payment	20%

VISA BIZLINE (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Master	100.00
Individual	50.00
<b>Other Card Fees</b>	
Cash Advance Fee	5.00%
Replacement Card	Free
Late Payment Fee	50.00
Over Limit Fee	30.00
Return Cheque Fee	30.00
Replacement Statement	Free
Retrieval of items	Free
Rush/Instant Card	30.00
Emergency Payment	Free
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
<b>Interest Rates</b>	
New Purchases	15.00%
Revolving	15.00%
Cash Advance	15.00%
Late Payment	15.00%

## Schedule of Charges



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### NEW FEES DESCRIPTION

**Replacement Statement:** if you request a statement copy for reasons other than non-receipt.

**Retrieval of items:** if you request a transaction receipt copy or initiate a chargeback which generates a copy request on a transaction for which you are liable.

**Rush/Instant Card:** if you request expedited delivery or request that your card be sent to an address other than your mailing address on file; fee not inclusive of courier charge.

**Emergency Payment:** if you request immediate access to fund paid.

**Auto-payment NSF Fee:** charged if an auto-payment order is rejected. This fee will be charged to your credit card.