



# **Schedule of Charges**

## **BAHAMAS**

### **Cards**

Updated: December 11, 2018

Effective: January 7, 2019

## **Schedule of Charges**

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## Schedule of Charges

### PERSONAL CREDIT CARDS - BSD CURRENCY

VISA CLASSIC or MASTERCARD STANDARD – BSD			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Primary			
Supplementary			
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	20.00	2.40	22.40
Late Payment Fee	40.00	4.80	44.80
Over Limit Fee	40.00	4.80	44.80
Return Cheque Fee	40.00	4.80	44.80
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	19.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

VISA PLATINUM – BSD			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Primary	150.00	18.00	168.00
Supplementary	75.00	9.00	84.00
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount +	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	Free		
Late Payment Fee	40.00	4.80	44.80
Over Limit Fee	40.00	4.80	44.80
Return Cheque Fee	40.00	4.80	44.80
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	18.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

VISA GOLD or MASTERCARD GOLD – BSD			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Primary	75.00	9.00	84.00
Supplementary	40.00	4.80	44.80
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	20.00	2.40	22.40
Late Payment Fee	40.00	4.80	44.80
Over Limit Fee	40.00	4.80	44.80
Return Cheque Fee	40.00	4.80	44.80
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	19.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

BRITISH AIRWAYS VISA PLATINUM – BSD			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee (1st Year Wait</b>			
Primary	150.00	18.00	168.00
Supplementary	75.00	9.00	84.00
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount +	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	Free		
Late Payment Fee	40.00	4.80	44.80
Over Limit Fee	40.00	4.80	44.80
Return Cheque Fee	40.00	4.80	44.80
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	18.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

## Schedule of Charges

### PERSONAL CREDIT CARDS - BSD CURRENCY

VISA CLASSIC or MASTERCARD STANDARD – USD			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Primary			
Supplementary			
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	20.00	2.40	22.40
Late Payment Fee	40.00	4.80	44.80
Over Limit Fee	40.00	4.80	44.80
Return Cheque Fee	40.00	4.80	44.80
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	50.00	6.00	56.00
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	19.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

VISA PLATINUM – USD			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Primary	150.00	18.00	168.00
Supplementary	75.00	9.00	84.00
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount +	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	Free		
Late Payment Fee	40.00	4.80	44.80
Over Limit Fee	40.00	4.80	44.80
Return Cheque Fee	40.00	4.80	44.80
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	50.00	6.00	56.00
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	18.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

VISA GOLD or MASTERCARD GOLD – USD			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Primary	85.00	10.20	95.20
Supplementary	45.00	5.40	50.40
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	20.00	2.40	22.40
Late Payment Fee	40.00	4.80	44.80
Over Limit Fee	40.00	4.80	44.80
Return Cheque Fee	40.00	4.80	44.80
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	50.00	6.00	56.00
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	19.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

BRITISH AIRWAYS VISA PLATINUM – USD			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee (1st Year Waiv</b>			
Primary	150.00	18.00	168.00
Supplementary	75.00	9.00	84.00
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount +	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	Free		
Late Payment Fee	40.00	4.80	44.80
Over Limit Fee	40.00	4.80	44.80
Return Cheque Fee	40.00	4.80	44.80
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	50.00	6.00	56.00
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	18.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

## Schedule of Charges



### COMMERCIAL CREDIT CARDS - BIZLINE BSD CURRENCY

VISA INFINITE – BSD			
Annual Fee	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
Master	\$0.00	\$0.00	\$0.00
Individual	\$0.00	\$0.00	\$0.00
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	0.00	0.00	0.00
Replacement Card	Free		
Late Payment Fee	80.00	9.60	89.60
Over Limit Fee	0.00	0.00	0.00
Return Cheque Fee	50.00	6.00	56.00
Replacement Statement	0.00	0.00	0.00
Retrieval of items	0.00	0.00	0.00
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	0.00	0.00	0.00
<b>Interest Rates</b>			
Purchase Interest	18.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

VISA INFINITE – USD			
Annual Fee	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
Master	\$0.00	\$0.00	\$0.00
Individual	\$0.00	\$0.00	\$0.00
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	0.00	0.00	0.00
Replacement Card	Free		
Late Payment Fee	80.00	9.60	89.60
Over Limit Fee	\$0.00	\$0.00	\$0.00
Return Cheque Fee	50.00	6.00	56.00
Replacement Statement	\$0.00	\$0.00	\$0.00
Retrieval of items	\$0.00	\$0.00	\$0.00
Rush/Instant Card	50.00	6.00	\$56.00
Emergency Payment			
<b>Interest Rates</b>			
Purchase Interest	18.00%		
Cash Advance Interest	23.00%		
Late Payment Interest	23.00%		

## Schedule of Charges

### COMMERCIAL CREDIT CARDS - BSD & USD CURRENCY

VISA CORPORATE COMMERCIAL - BSD (Requires Payment in full each month)			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Master			
Individual	30.00	3.60	33.60
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	Free		
Late Payment Fee	100.00	12.00	112.00
Over Limit Fee	30.00	3.60	33.60
Return Cheque Fee	30.00	3.60	33.60
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	20.00%		
Cash Advance Interest	20.00%		
Late Payment Interest	20.00%		

VISA CORPORATE COMMERCIAL - USD (Requires Payment in full each month)			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Master			
Individual	45.00	5.40	50.40
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	3.00%	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	Free		
Late Payment Fee	100.00	12.00	112.00
Over Limit Fee	30.00	3.60	33.60
Return Cheque Fee	30.00	3.60	33.60
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	50.00	6.00	56.00
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	20.00%		
Cash Advance Interest	20.00%		
Late Payment Interest	20.00%		

VISA BUSINESS – BSD (Requires 10% Minimum Payment each month)			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Master			
Individual	30.00	3.60	33.60
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	Free		
Late Payment Fee	100.00	12.00	112.00
Over Limit Fee	30.00	3.60	33.60
Return Cheque Fee	30.00	3.60	33.60
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	18.00%		
Cash Advance Interest	18.00%		
Late Payment Interest	18.00%		

BRITISH AIRWAYS VISA BUSINESS – BSD (Requires 10% Minimum Payment each month)			
	CHARGES PRE VAT	VAT 12%	FINAL CHARGES (INCL. VAT)
<b>Annual Fee</b>			
Master			
Individual	50.00	6.00	56.00
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.36%+\$0.60	3.36%+\$5.60
Replacement Card	Free		
Late Payment Fee	100.00	12.00	112.00
Over Limit Fee	30.00	3.60	33.60
Return Cheque Fee	30.00	3.60	33.60
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	18.00%		
Cash Advance Interest	18.00%		
Late Payment Interest	18.00%		

## Schedule of Charges



FirstCaribbean  
International Bank

### COMMERCIAL CREDIT CARDS - BIZLINE BSD CURRENCY

<b>VISA BIZLINE – BSD</b> (Requires 10% Minimum Payment each month)			
<b>Annual Fee</b>	<b>CHARGES PRE VAT</b>	<b>VAT 12%</b>	<b>FINAL CHARGES (INCL. VAT)</b>
Master			
Individual	50.00	6.00	56.00
<b>Other Card Fees</b>			
Cash Advance Fee (% of transaction amount + 5.00)	5%+\$5	0.60% + \$0.60	5.60%+\$5.60
Replacement Card	Free		
Late Payment Fee	100.00	12.00	112.00
Over Limit Fee	30.00	3.60	33.60
Return Cheque Fee	30.00	3.60	33.60
Replacement Statement	5.00	0.60	5.60
Retrieval of items	5.00	0.60	5.60
Rush/Instant Card	60.00	7.20	67.20
Emergency Payment	5.00	0.60	5.60
<b>Interest Rates</b>			
Purchase Interest	15.00%		
Cash Advance Interest	15.00%		
Late Payment Interest	15.00%		