



Schedule of Charges

BARBADOS

Cards

Updated: December 11, 2018

Effective: January 7, 2019

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - BBD CURRENCY

VISA Cash Back – BBD	
Annual Fee	
Primary	
Supplementary	
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	23.00%
Cash Advance Interest	28.00%
Late Payment Interest	28.00%

VISA PLATINUM – BBD	
Annual Fee	
Primary	300.00
Supplementary	150.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	FREE
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	23.00%
Cash Advance Interest	28.00%
Late Payment Interest	28.00%

VISA GOLD or MASTERCARD GOLD – BBD	
Annual Fee	
Primary	100.00
Supplementary	60.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	23.00%
Cash Advance Interest	28.00%
Late Payment Interest	28.00%

BRITISH AIRWAYS VISA PLATINUM – BBD	
Annual Fee (1st Year Waived)	
Primary	300.00
Supplementary	150.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	FREE
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	23.00%
Cash Advance Interest	28.00%
Late Payment Interest	28.00%

Schedule of Charges

PERSONAL CREDIT CARDS - BBD CURRENCY

SIMPSON MOTORS VISA CLASSIC – BBD	
Annual Fee	
Primary	90.00
Supplementary	50.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	22.50%
Cash Advance Interest	27.50%
Late Payment Interest	27.50%

SIMPSON MOTORS VISA PLATINUM - BBD	
Annual Fee (1st year waived)	
Primary	300.00
Supplementary	150.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	FREE
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	23.00%
Cash Advance Interest	28.00%
Late Payment Interest	28.00%

SIMPSON MOTORS VISA GOLD – BBD	
Annual Fee	
Primary	150.00
Supplementary	75.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	22.00%
Cash Advance Interest	26.00%
Late Payment Interest	26.00%

Schedule of Charges

PERSONAL CREDIT CARDS - BBD CURRENCY

UWI VISA CLASSIC (Students, Faculty, Alumni) – BBD	
Annual Fee	
Primary	40.00
Supplementary	20.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	21.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

UWI VISA PLATINUM (Students, Faculty, Alumni)- BBD	
Annual Fee (Waived for Faculty; 1st year waived - Students & Alumni)	
Primary	300.00
Supplementary	150.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	FREE
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	21.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

UWI VISA GOLD (Students, Faculty, Alumni) – BBD	
Annual Fee	
Primary	90.00
Supplementary	50.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	21.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

Schedule of Charges

PERSONAL CREDIT CARDS - USD CURRENCY

VISA Cash Back – USD	
Annual Fee	
Primary	
Supplementary	
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	20.00
Late Payment Fee	40.00
Over Limit Fee	40.00
Return Cheque Fee	40.00
Replacement Statement	7.50
Retrieval of items	7.50
Rush/Instant Card	50.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
Interest Rates	
New Purchases Interest	23.00%
Cash Advance Interest	28.00%
Late Payment Interest	28.00%

VISA GOLD – USD	
Annual Fee	
Primary	85.00
Supplementary	45.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	20.00
Late Payment Fee	40.00
Over Limit Fee	40.00
Return Cheque Fee	40.00
Replacement Statement	7.50
Retrieval of items	7.50
Rush/Instant Card	50.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
Interest Rates	
New Purchases Interest	23.00%
Cash Advance Interest	28.00%
Late Payment Interest	28.00%

Schedule of Charges

COMMERCIAL CREDIT CARDS - BBD & USD CURRENCY

VISA or MASTERCARD CORPORATE COMMERCIAL - BBD (Requires Payment in full each month)	
Annual Fee	
Master	100.00
Individual	80.00
Other Fees	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	25.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

VISA or MASTERCARD CORPORATE COMMERCIAL - USD (Requires Payment in full each month)	
Annual Fee	
Master	85.00
Individual	45.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	50.00
Over Limit Fee	30.00
Return Cheque Fee	30.00
Replacement Statement	7.50
Retrieval of items	7.50
Rush/Instant Card	50.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
Interest Rates	
New Purchases Interest	25.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

VISA BUSINESS – BBD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	170.00
Individual	90.00
Other Fees	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	23%
Cash Advance Interest	23%
Late Payment Interest	23%

BRITISH AIRWAYS VISA BUSINESS – BBD (Requires 10% Minimum Payment each month)	
Annual Fee	
Primary	240.00
Supplementary	100.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	23%
Cash Advance Interest	23%
Late Payment Interest	23%

Schedule of Charges



BIZLINE CREDIT CARDS - BBD CURRENCY

VISA BIZLINE – BBD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	200.00
Individual	100.00
Other Card Fees	
Cash Advance Fee	5.00%
Replacement Card	Free
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	18.00%
Cash Advance Interest	18.00%
Late Payment Interest	18.00%

MASTERCARD STANDARD – BBD	
Annual Fee	
Primary	65.00
Supplementary	35.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
New Purchases Interest	23.00%
Cash Advance Interest	28.00%
Late Payment Interest	28.00%

Schedule of Charges



FirstCaribbean
International Bank

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.