



Schedule of Charges

BVI/TORTOLA

Cards

Effective: December 11, 2018

Effective: January 7, 2019

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - USD CURRENCY

VISA Cash Back	
Annual Fee	
Primary	
Additional Cardholder	
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	\$20.00
Late Payment Fee	\$50.00
Overlimit Fee	\$40.00
Returned Cheque Fee	\$40.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase Interest	19%
Cash Advance Interest	24%
Late Payment Interest	24%

VISA GOLD	
Annual Fee	
Primary	\$85.00
Additional Cardholder	\$45.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	\$20.00
Late Payment Fee	\$50.00
Overlimit Fee	\$40.00
Returned Cheque Fee	\$40.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase Interest	19%
Cash Advance Interest	24%
Late Payment Interest	24%

VISA PLATINUM	
Annual Fee	
Primary	\$150.00
Additional Cardholder	\$75.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$50.00
Overlimit Fee	\$40.00
Returned Cheque Fee	\$40.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase Interest	18%
Cash Advance Interest	23%
Late Payment Interest	23%

BRITISH AIRWAYS VISA PLATINUM	
Annual Fee (1st Year waived)	
Primary	\$135.00
Additional Cardholder	\$65.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$50.00
Overlimit Fee	\$40.00
Returned Cheque Fee	\$40.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase Interest	18%
Cash Advance Interest	23%
Late Payment Interest	23%

Schedule of Charges

COMMERCIAL CREDIT CARDS - USD CURRENCY

VISA CORPORATE COMMERCIAL (requires payment in Full each month)	
Annual Fee	
Primary	\$85.00
Additional Cardholder	\$45.00
Other Card Fees	
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	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase Interest	25%
Cash Advance Interest	25%
Late Payment Interest	25%

BRITISH AIRWAYS VISA BUSINESS (requires 10% Minimum Payment each month)	
Annual Fee	
Primary	\$125.00
Additional Cardholder	\$50.00
Other Card Fees	
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	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase Interest	17%
Cash Advance Interest	17%
Late Payment Interest	17%

VISA BUSINESS (requires 10% Minimum Payment each month)	
Annual Fee	
Primary	\$85.00
Additional Cardholder	\$45.00
Other Card Fees	
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	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase Interest	17%
Cash Advance Interest	17%
Late Payment Interest	17%

VISA BIZLINE (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	100.00
Individual	50.00
Other Card Fees	
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	5.00
Retrieval of items	5.00
Rush/Instant Card	\$50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase Interest	14.00%
Cash Advance Interest	14.00%
Late Payment Interest	14.00%

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.