

Schedule of Charges

GRENADA

Cards

Updated: December 11, 2018
Effective: January 7, 2019

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - XCD CURRENCY

VISA Cash Back – XCD		VAT 15%
Annual Fee		
Primary		
Supplementary		
Other Card Fees		
Cash Advance Fee (% of transaction amount)	3.50%	0.53
Replacement Card	40.00	6.00
Late Payment Fee	80.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
Purchase Interest	16.00%	
Cash Advance Interest	16.00%	
Late Payment Interest	16.00%	

VISA PLATINUM – XCD		VAT 15%
Annual Fee		
Primary	400.00	60.00
Supplementary	200.00	30.00
Other Card Fees		
Cash Advance Fee (% of transaction amount)	3.50%	0.53
Replacement Card	Free	
Late Payment Fee	80.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
Purchase Interest	16.00%	
Cash Advance Interest	16.00%	
Late Payment Interest	16.00%	

VISA GOLD – XCD		VAT 15%
Annual Fee		
Primary	150.00	22.50
Supplementary	85.00	12.75
Other Card Fees		
Cash Advance Fee (% of transaction amount)	3.50%	0.53
Replacement Card	40.00	6.00
Late Payment Fee	80.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
Purchase Interest	16.00%	
Cash Advance Interest	16.00%	
Late Payment Interest	16.00%	

BRITISH AIRWAYS VISA PLATINUM – XCD		VAT 15%
Annual Fee (1st Year Waived)		
Primary	400.00	60.00
Supplementary	200.00	30.00
Other Card Fees		
Cash Advance Fee (% of transaction amount)	3.50%	0.53
Replacement Card	Free	
Late Payment Fee	80.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
Purchase Interest	16.00%	
Cash Advance Interest	16.00%	
Late Payment Interest	16.00%	

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PERSONAL CREDIT CARDS - XCD CURRENCY

UWI VISA CLASSIC (Students) – XCD		
		VAT 15%
Annual Fee		
Primary	45.00	6.75
Supplementary	25.00	3.75
Other Card Fees		
Cash Advance Fee (% of transaction amount)	3.50%	0.53
Replacement Card	40.00	6.00
Late Payment Fee	80.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
Purchase Interest	15.75%	
Cash Advance Interest	16.00%	
Late Payment Interest	16.00%	

UWI VISA GOLD (Faculty, Alumni) – XCD		
		VAT 15%
Annual Fee (Waived for Faculty)		
Primary	150.00	22.50
Supplementary	85.00	12.75
Other Card Fees		
Cash Advance Fee (% of transaction amount)	3.50%	0.53
Replacement Card	40.00	6.00
Late Payment Fee	80.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
Purchase Interest	15.75%	
Cash Advance Interest	16.00%	
Late Payment Interest	16.00%	

Schedule of Charges

COMMERCIAL CREDIT CARDS - XCD CURRENCY

VISA CORORATE COMMERCIAL - XCD (Requires Payment in full each month)		
		VAT 15%
Annual Fee		
Master	250.00	37.50
Individual	120.00	18.00
Other Fees		
Cash Advance Fee (% of transaction amount)	3.00%	0.45
Replacement Card	FREE	
Late Payment Fee	125.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
New Purchases	16.00%	
Revolving	16.00%	
Cash Advance	16.00%	
Late Payment	16.00%	

VISA BUSINESS – XCD (Requires 10% Minimum Payment each month)		
		VAT 15%
Annual Fee		
Master	250.00	37.50
Individual	125.00	18.75
Other Fees		
Cash Advance Fee (% of transaction amount)	3.00%	0.45
Replacement Card	FREE	
Late Payment Fee	125.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
Purchase Interest	16.00%	
Cash Advance Interest	16.00%	
Late Payment Interest	16.00%	

BRITISH AIRWAYS VISA BUSINESS – XCD (Requires 10% Minimum Payment each month)		
		VAT 15%
Annual Fee		
Primary	325.00	48.75
Supplementary	135.00	20.25
Other Card Fees		
Cash Advance Fee (% of transaction amount)	3.00%	0.45
Replacement Card	FREE	
Late Payment Fee	125.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
New Purchases	16.00%	
Revolving	16.00%	
Cash Advance	16.00%	
Late Payment	16.00%	

VISA BIZLINE – XCD (Requires 10% Minimum Payment each month)		
		VAT 15%
Annual Fee		
Master	270.00	40.50
Individual	135.00	20.25
Other Card Fees		
Cash Advance Fee	5.00%	0.75
Replacement Card	Free	
Late Payment Fee	125.00	
Over Limit Fee	80.00	
Return Cheque Fee	80.00	
Replacement Statement	5.00	
Retrieval of items	5.00	
Rush/Instant Card	135.00	
Emergency Payment	5.00	
Interest Rates		
Purchase Interest	15.00%	
Cash Advance Interest	15.00%	
Late Payment Interest	15.00%	



FirstCaribbean
International Bank

Schedule of Charges

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.