



Schedule of Charges

JAMAICA

Cards

Updated: December 11, 2018

Effective: January 7, 2019

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - JMD CURRENCY

VISA Cash Back – JMD	
Annual Fee	
Primary	
Supplementary	
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	1,747.50
Late Payment Fee	2,563.00
Over Limit Fee	2,563.00
Return Cheque Fee	2,563.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	47.00%
Cash Advance Interest	50.00%
Late Payment Interest	50.00%

SENIOR OR LOCAL ONLY VISA CLASSIC – JMD	
Annual Fee	
Primary	1,689.00
Supplementary	1,049.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	2,563.00
Late Payment Fee	2,563.00
Over Limit Fee	2,563.00
Return Cheque Fee	
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	47.00%
Cash Advance Interest	50.00%
Late Payment Interest	50.00%

VISA GOLD – JMD	
Annual Fee	
Primary	6,500.00
Supplementary	3,000.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	1,747.50
Late Payment Fee	2,563.00
Over Limit Fee	2,563.00
Return Cheque Fee	2,563.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	47.00%
Cash Advance Interest	50.00%
Late Payment Interest	50.00%

VISA PLATINUM – JMD	
Annual Fee	
Primary	15,728.00
Supplementary	7,573.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	FREE
Late Payment Fee	2,563.00
Over Limit Fee	2,563.00
Return Cheque Fee	2,563.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	45.00%
Cash Advance Interest	50.00%
Late Payment Interest	50.00%

Schedule of Charges

PERSONAL CREDIT CARDS - JMD CURRENCY

BRITISH AIRWAYS VISA PLATINUM – JMD	
Annual Fee (1st Year Waived)	
Primary	15,728.00
Supplementary	7,573.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	FREE
Late Payment Fee	2,563.00
Over Limit Fee	2,563.00
Return Cheque Fee	2,563.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	45.00%
Cash Advance Interest	50.00%
Late Payment Interest	50.00%

UWI VISA GOLD (Students, Faculty, Alumni) – JMD	
Annual Fee	
Primary	5,243.00
Supplementary	2,563.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	1,747.50
Late Payment Fee	2,563.00
Over Limit Fee	2,563.00
Return Cheque Fee	2,563.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	39.00%
Cash Advance Interest	45.00%
Late Payment Interest	45.00%

UWI VISA CLASSIC (Students, Faculty, Alumni) – JMD	
Annual Fee	
Primary	1,748.00
Supplementary	1,165.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	1,747.50
Late Payment Fee	2,563.00
Over Limit Fee	2,563.00
Return Cheque Fee	2,563.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	39.00%
Cash Advance Interest	45.00%
Late Payment Interest	45.00%

UWI VISA PLATINUM (Students, Faculty, Alumni)- JMD	
Annual Fee (Waived for Faculty; 1st year waived - Students & Alumni)	
Primary	15,728.00
Supplementary	7,573.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	Free
Late Payment Fee	2,563.00
Over Limit Fee	2,563.00
Return Cheque Fee	2,563.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	39.00%
Cash Advance Interest	45.00%
Late Payment Interest	45.00%

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)	7.44%
Replacement Card	34.95
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.60
Replacement Statement	7.50
Retrieval of Items	7.50
Rush/Instant Card (US \$)	50.00
Emergency Payment	7.50
Auto-Payment Non-Sufficient Funds	26.25
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

VISA PLATINUM – USD *	
Annual Fee	
Primary	190.00
Supplementary	87.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	Free
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.60
Replacement Statement	7.50
Retrieval of Items	7.50
Rush/Instant Card (US \$)	50.00
Emergency Payment	7.50
Auto-Payment Non-Sufficient Funds	26.25
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

VISA GOLD – USD *	
Annual Fee	
Primary	99.00
Supplementary	52.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	7.44%
Replacement Card	34.95
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.60
Replacement Statement	7.50
Retrieval of Items	7.50
Rush/Instant Card (US \$)	50.00
Emergency Payment	7.50
Auto-Payment Non-Sufficient Funds	26.25
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

Schedule of Charges

COMMERCIAL CREDIT CARDS - JMD & USD CURRENCY

VISA CORPORATE COMMERCIAL - JMD *	
(Requires Payment in full each month)	
Annual Fee	
Master	5,950.00
Individual	3,471.00
Other Fees	
Cash Advance Fee (% of transaction amount)	6.44%
Late Payment Fee	3,570.00
Over Limit Fee	2,181.00
Return Cheque Fee	2,153.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card (US \$)	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	49.99%
Cash Advance Interest	49.99%
Late Payment Interest	49.99%

VISA 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)	5.45%
Late Payment Fee	50
Over Limit Fee	50
Return Cheque Fee	29.8
Replacement Statement	7.50
Retrieval of Items	7.50
Rush/Instant Card (US \$)	50.00
Emergency Payment	7.50
Auto-Payment Non-Sufficient Funds	26.25
Interest Rates	
Purchase Interest	25.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

VISA BUSINESS - JMD	
(Requires 10% Minimum Payment each month)	
Annual Fee	
Master	5,950.00
Individual	3,471.00
Other Fees	
Cash Advance Fee (% of transaction amount)	6.44%
Late Payment Fee	3,570.00
Over Limit Fee	2,181.00
Return Cheque Fee	2,153.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	40%
Cash Advance Interest	40%
Late Payment Interest	40%

BRITISH AIRWAYS VISA BUSINESS - JMD	
(Requires 10% Minimum Payment each month)	
Annual Fee	
Primary	10,907.00
Supplementary	3,570.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	6.44%
Late Payment Fee	3,570.00
Over Limit Fee	2,181.00
Return Cheque Fee	2,153.00
Replacement Statement	750.00
Retrieval of Items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	40%
Cash Advance Interest	40%
Late Payment Interest	40%

Schedule of Charges



FirstCaribbean
International Bank

COMMERCIAL CREDIT CARDS - BIZLINE JMD CURRENCY

VISA BIZLINE - JMD	
(Requires 10% Minimum Payment each month)	
Annual Fee	
Master	9,000.00
Individual	4,500.00
Other Card Fees	
Cash Advance Fee	6.44%
Replacement Card	Free
Late Payment Fee	2,570.00
Over Limit Fee	2,181.00
Return Cheque Fee	2,181.00
Replacement Statement	750.00
Retrieval of items	750.00
Rush/Instant Card	6,800.00
Emergency Payment	750.00
Auto-Payment Non-Sufficient Funds	1,100.00
Interest Rates	
Purchase Interest	32.00%
Cash Advance Interest	32.00%
Late Payment Interest	32.00%



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.