



Schedule of Charges

ST LUCIA

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	
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	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

VISA GOLD – XCD	
Annual Fee	
Primary	150.00
Supplementary	85.00
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	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	24.00%
Late Payment Interest	24.00%

VISA PLATINUM – XCD	
Annual Fee	
Primary	250.00
Supplementary	125.00
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	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

BRITISH AIRWAYS VISA PLATINUM – XCD	
Annual Fee (1st Year Waived)	
Primary	250.00
Supplementary	125.00
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	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

Schedule of Charges

PERSONAL CREDIT CARDS - XCD CURRENCY

UWI VISA CLASSIC (Students) – XCD	
Annual Fee	
Primary	30.00
Supplementary	20.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	20.00
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
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	19.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

UWI VISA GOLD (Faculty, Alumni) – XCD	
Annual Fee (Waived for Faculty)	
Primary	150.00
Supplementary	85.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	20.00
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
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	19.00%
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	2.00
Retrieval of items	2.00
Rush/Instant Card	50.00
Emergency Payment	2.00
Auto-payment Non-Sufficient Funds (NSF)	2.00
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

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	2.00
Retrieval of items	2.00
Rush/Instant Card	50.00
Emergency Payment	2.00
Auto-payment Non-Sufficient Funds (NSF)	2.00
Interest Rates	
Purchase Interest	20.00%
Cash Advance Interest	24.00%
Late Payment Interest	24.00%

Schedule of Charges

COMMERCIAL CREDIT CARDS - XCD & USD CURRENCY

VISA CORPORATE COMMERCIAL - XCD * (Requires Payment in full each month)	
Annual Fee	
Master	250.00
Individual	120.00
Other Fees	
Cash Advance Fee (% of transaction amount)	3.00%
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
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	25.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

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)	3.00%
Replacement Card	FREE
Late Payment Fee	50.00
Over Limit Fee	30.00
Return Cheque Fee	30.00
Replacement Statement	2.00
Retrieval of items	2.00
Rush/Instant Card	50.00
Emergency Payment	2.00
Auto-payment Non-Sufficient Funds (NSF)	2.00
Interest Rates	
Purchase Interest	25.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

VISA BUSINESS – XCD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	250.00
Individual	125.00
Other Fees	
Cash Advance Fee (% of transaction amount)	3.00%
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
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	20%
Cash Advance Interest	20%
Late Payment Interest	20%

BRITISH AIRWAYS VISA BUSINESS – XCD (Requires 10% Minimum Payment each month)	
Annual Fee	
Primary	325.00
Supplementary	135.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.00%
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
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	20%
Cash Advance Interest	20%
Late Payment Interest	20%

Notes: * - Product not offered to new clients

Schedule of Charges



FirstCaribbean
International Bank

BIZLINE CREDIT CARDS - XCD CURRENCY

VISA BIZLINE -XCD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	270.00
Individual	135.00
Other Card Fees	
Cash Advance Fee	5.00%
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
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase Interest	15.00%
Cash Advance Interest	15.00%
Late Payment Interest	15.00%

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.