



# **Schedule of Charges**

## **ST VINCENT**

### **Cards**

Updated: December 11, 2018

Effective: January 7, 2019

## Schedule of Charges

### CONTENTS

**3 PERSONAL CREDIT CARD ACCOUNTS - XCD CURRENCY**

**4 PERSONAL CREDIT CARD ACCOUNTS - UWI (XCD CURRENCY)**

**5 PERSONAL CREDIT CARD ACCOUNTS - USD CURRENCY**

**6 COMMERCIAL CREDIT CARDS - XCD & USD CURRENCY**

**7 BIZLINE XCD**

**8 NEW FEES DESCRIPTION**

### Schedule of Charges

#### PERSONAL CREDIT CARDS - XCD CURRENCY

VISA Cash Back – XCD	
<b>Annual Fee</b>	
Primary	
Supplementary	
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	20.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

VISA GOLD – XCD	
<b>Annual Fee</b>	
Primary	150.00
Supplementary	85.00
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	20.00%
Cash Advance Interest	24.00%
Late Payment Interest	24.00%

VISA PLATINUM – XCD	
<b>Annual Fee</b>	
Primary	250.00
Supplementary	125.00
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	20.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

BRITISH AIRWAYS VISA PLATINUM – XCD	
<b>Annual Fee (1st Year Waived)</b>	
Primary	250.00
Supplementary	125.00
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
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	
<b>Annual Fee</b>	
Primary	30.00
Supplementary	20.00
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	19.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

UWI VISA GOLD (Faculty, Alumni) – XCD	
<b>Annual Fee (Waived for Faculty)</b>	
Primary	150.00
Supplementary	85.00
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
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 *	
<b>Annual Fee</b>	
Primary	
Supplementary	
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	20.00%
Cash Advance Interest	23.00%
Late Payment Interest	23.00%

VISA GOLD – USD *	
<b>Annual Fee</b>	
Primary	85.00
Supplementary	45.00
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	20.00%
Cash Advance Interest	24.00%
Late Payment Interest	24.00%

## Schedule of Charges

### COMMERCIAL CREDIT CARDS - XCD & USD CURRENCY

<b>VISA CORPORATE COMMERCIAL - XCD *</b> (Requires Payment in full each month)	
<b>Annual Fee</b>	
Master	250.00
Individual	120.00
<b>Other Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	25.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

<b>VISA CORPORATE COMMERCIAL - USD *</b> (Requires Payment in full each month)	
<b>Annual Fee</b>	
Master	85.00
Individual	45.00
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	25.00%
Cash Advance Interest	25.00%
Late Payment Interest	25.00%

<b>VISA BUSINESS – XCD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Master	250.00
Individual	125.00
<b>Other Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	23%
Cash Advance Interest	23%
Late Payment Interest	23%

<b>BRITISH AIRWAYS VISA BUSINESS – XCD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Primary	325.00
Supplementary	135.00
<b>Other Card Fees</b>	
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
<b>Interest Rates</b>	
Purchase Interest	23%
Cash Advance Interest	23%
Late Payment Interest	23%

Notes: \* - Product not offered to new clients

## Schedule of Charges



FirstCaribbean  
International Bank

### COMMERCIAL CREDIT CARDS - BIZLINE XCD

<b>VISA BIZLINE - XCD</b>	
<b>(Requires 10% Minimum Payment each month)</b>	
<b>Annual Fee</b>	
Master	270.00
Individual	135.00
<b>Other Card Fees</b>	
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	5.00
<b>Interest Rates</b>	
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.