



Schedule of Charges

BAHAMAS

Cards

Last updated: March 2023

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - BSD CURRENCY

VISA SILVER - BSD			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Primary	\$0.00	\$0.00	\$0.00
Supplementary	\$0.00	\$0.00	\$0.00
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.3%+\$0.50	3.3%+\$5.50
Replacement Card	20.00	2.00	22.00
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	19.00%		
Revolving	19.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

VISA PLATINUM - BSD			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Primary	150.00	15.00	165.00
Supplementary	75.00	7.50	82.50
Other Card Fees			
Cash Advance Fee (% of transaction amount +	3%+\$5	0.3%+\$0.50	3.3%+\$5.50
Replacement Card	Free		
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

VISA GOLD - BSD			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Primary	75.00	7.50	82.50
Supplementary	40.00	4.00	44.00
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.3%+\$0.50	3.3%+\$5.50
Replacement Card	20.00	2.00	22.00
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	19.00%		
Revolving	19.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

JETBLUE CARD (BSD MASTERCARD)			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Primary	\$0.00	\$0.00	\$0.00
Supplementary		n/a	n/a
Other Card Fees			
Cash Advance Fee (% of transaction amount) + \$5	3.00%	0.30%	3.30%
Replacement Card	\$0.00	\$0.00	\$0.00
Late Payment Fee	\$40.00	\$4.00	\$44.00
Over Limit Fee	\$40.00	\$4.00	\$44.00
Return Cheque Fee	\$40.00	\$4.00	\$44.00
Replacement Statement	\$5.00	\$0.50	\$5.50
Retrieval of items	\$5.00	\$0.50	\$5.50
Rush/Instant Card	\$60.00	\$6.00	\$66.00
Emergency Payment	\$5.00	\$0.50	\$5.50
Interest Rates			
Purchases	19.00%		
Cash Advance	23.00%		
Late Payment	23.00%		
Minimum Payment	3%		

BRITISH AIRWAYS VISA PLATINUM – BSD			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee (1st Year Waiv			
Primary	150.00	15.00	165.00
Supplementary	75.00	7.50	82.50
Other Card Fees			
transaction amount + 5.00)	3%+\$3	0.3%+\$0.50	3.3%+\$5.50
Replacement Card	Free		
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

JETBLUE SELECT (BDS PLATINUM MASTERCARD)			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Primary	\$99.00	\$9.90	\$108.90
Supplementary		n/a	n/a
Other Card Fees			
Cash Advance Fee (% of transaction amount) + \$5	3.00%	0.30%	3.30%
Replacement Card	\$0.00	\$0.00	\$0.00
Late Payment Fee	\$40.00	\$4.00	\$44.00
Over Limit Fee	\$40.00	\$4.00	\$44.00
Return Cheque Fee	\$40.00	\$4.00	\$44.00
Replacement Statement	\$5.00	\$0.50	\$5.50
Retrieval of items	\$5.00	\$0.50	\$5.50
Rush/Instant Card	\$60.00	\$6.00	\$66.00
Emergency Payment	\$5.00	\$0.50	\$5.50
Interest Rates			
Purchases	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		
Minimum Payment	3%		

Schedule of Charges



CREDIT CARDS - VISA INFINITE & MASTERCARD BLACK

VISA INFINITE - BSD			
Annual Fee	CHARGES PRE VAT	VAT 10%	CHARGES (INCL. VAT)
Master	\$0.00	\$0.00	\$0.00
Individual	\$0.00	\$0.00	\$0.00
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	0.00	0.00	0.00
Replacement Card	Free		
Late Payment Fee	80.00	8.00	88.00
Over Limit Fee	0.00	0.00	0.00
Return Cheque Fee	\$0.00	5.00	\$5.00
Replacement Statement	0.00	0.00	0.00
Retrieval of items	0.00	0.00	0.00
Rush/Instant Card	0.00	0.00	0.00
Emergency Payment	0.00	0.00	0.00
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

VISA INFINITE - USD			
Annual Fee	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Master	\$0.00	\$0.00	\$0.00
Individual	\$0.00	\$0.00	\$0.00
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	0.00	0.00	0.00
Replacement Card	Free		
Late Payment Fee	80.00	8.00	88.00
Over Limit Fee	\$0.00	\$0.00	\$0.00
Return Cheque Fee	\$0.00	5.00	\$5.00
Replacement Statement	\$0.00	\$0.00	\$0.00
Retrieval of items	\$0.00	\$0.00	\$0.00
Rush/Instant Card	\$0.00	\$0.00	\$0.00
Emergency Payment			
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

MASTERCARD BLACK - BSD			
Annual Fee	PRE VAT	VAT 10%	CHARGES
Primary	\$300.00	\$30.00	\$330.00
Supplementary		n/a	n/a
Other Card Fees			
Cash Advance Fee (% of transaction amount)	3.00%	0.30%	3.30%
Replacement Card	\$0.00	\$0.00	\$0.00
Late Payment Fee	\$40.00	\$4.00	\$44.00
Over Limit Fee	\$40.00	\$4.00	\$44.00
Return Cheque Fee	\$40.00	\$4.00	\$44.00
Replacement Statement	\$5.00	\$0.50	\$5.50
Retrieval of items	\$5.00	\$0.50	\$5.50
Rush/Instant Card	\$60.00	\$6.00	\$66.00
Emergency Payment	\$5.00	\$0.50	\$5.50
Interest Rates			
Purchase	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

Schedule of Charges

COMMERCIAL CREDIT CARDS - BSD & USD CURRENCY

VISA CORORATE COMMERCIAL - BSD (Requires Payment in full each month)			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Master	60.00	6.00	67.20
Individual	30.00	3.00	33.00
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.3%+\$0.50	3.3%+\$5.50
Replacement Card	Free		
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
Cash Advance	20.00%		
Late Payment	20.00%		

VISA CORORATE COMMERCIAL - USD (Requires Payment in full each month)			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Master	85.00	8.50	95.20
Individual	45.00	4.50	50.40
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.3%+\$0.50	3.3%+\$5.50
Replacement Card	Free		
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
Cash Advance	20.00%		
Late Payment	20.00%		

VISA BUSINESS – BSD (Requires 10% Minimum Payment each month)			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Master	60.00	6.00	67.20
Individual	30.00	3.00	33.00
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.3%+\$0.50	3.3%+\$5.50
Replacement Card	Free		
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	18.00%		
Late Payment	18.00%		

BRITISH AIRWAYS VISA BUSINESS – BSD (Requires 10% Minimum Payment each month)			
	CHARGES PRE VAT	VAT 10%	FINAL CHARGES (INCL. VAT)
Annual Fee			
Master	120.00	12.00	134.40
Individual	50.00	5.00	55.00
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	3%+\$5	0.3%+\$0.50	3.3%+\$5.50
Replacement Card	Free		
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	18.00%		
Late Payment	18.00%		

Schedule of Charges



FirstCaribbean
International Bank

COMMERCIAL CREDIT CARDS - BIZLINE BSD CURRENCY

VISA BIZLINE – BSD (Requires 10% Minimum Payment each month)			
Annual Fee	CHARGES		CHARGES
	PRE VAT	VAT 10%	(INCL. VAT)
Master	100.00	10.00	112.00
Individual	50.00	5.00	55.00
Other Card Fees			
Cash Advance Fee (% of transaction amount + 5.00)	5%+\$	0.50% + \$0.50	5.50%+\$5.50
Replacement Card	Free		
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	15.00%		
Revolving	15.00%		
Cash Advance	15.00%		
Late Payment	15.00%		