



# Schedule of Charges

## BARBADOS

### Cards

Effective: May 2022

Last Updated: March 2023

## Schedule of Charges

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### Schedule of Charges

#### PERSONAL CREDIT CARDS - BBD CURRENCY

VISA SILVER – BBD	
<b>Annual Fee</b>	
Primary	0.00
Supplementary	0.00
<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	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

VISA PLATINUM – BBD	
<b>Annual Fee</b>	
Primary	300.00
Supplementary	150.00
<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	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

VISA GOLD or MASTERCARD GOLD – BBD	
<b>Annual Fee</b>	
Primary	100.00
Supplementary	60.00
<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	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

JETBLUE CARD (BBD MASTERCARD)	
<b>Annual Fee</b>	
Primary	\$0.00
Supplementary	n/a
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	\$0.00
Late Payment Fee	\$80.00
Over Limit Fee	\$80.00
Return Cheque Fee	\$80.00
Replacement Statement	\$15.00
Retrieval of items	\$15.00
Rush/Instant Card	\$100.00
Emergency Payment	\$15.00
Auto-payment Non-Sufficient Funds (NSF)	\$15.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%
Minimum Payment	3%

<b>BRITISH AIRWAYS VISA PLATINUM – BBD</b>	
<b>Annual Fee (1st Year Waived)</b>	
Primary	300.00
Supplementary	150.00
<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	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

<b>JETBLUE SELECT (BBD PLATINUM MASTERCARD)</b>	
<b>Annual Fee</b>	
Primary	\$199.00
Supplementary	n/a
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	\$0.00
Late Payment Fee	\$80.00
Over Limit Fee	\$80.00
Return Cheque Fee	\$80.00
Replacement Statement	\$15.00
Retrieval of items	\$15.00
Rush/Instant Card	\$100.00
Emergency Payment	\$15.00
Auto-payment Non-Sufficient Funds (NSF)	\$15.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%
Minimum Payment	3%

## Schedule of Charges

### PERSONAL CREDIT CARDS - BBD CURRENCY

UWI VISA CLASSIC (Students, Faculty, Alumni) – BBD	
<b>Annual Fee</b>	
Primary	40.00
Supplementary	20.00
<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	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	21.00%
Cash Advance	23.00%
Late Payment	23.00%

UWI VISA PLATINUM (Students, Faculty, Alumni)- BBD	
<b>Annual Fee (Waived for Faculty; 1st year waived - Students &amp; Alumni)</b>	
Primary	300.00
Supplementary	150.00
<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	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	21.00%
Cash Advance	23.00%
Late Payment	23.00%

UWI VISA GOLD (Students, Faculty, Alumni) – BBD	
<b>Annual Fee</b>	
Primary	90.00
Supplementary	50.00
<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	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	21.00%
Cash Advance	23.00%
Late Payment	23.00%

MASTERCARD STANDARD – BBD	
<b>Annual Fee</b>	
Primary	65.00
Supplementary	35.00
<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	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

### Schedule of Charges

#### PERSONAL CREDIT CARDS - USD CURRENCY + MASTERCARD BLACK BBD CURRENCY

VISA SILVER – USD	
<b>Annual Fee</b>	
Primary	0.00
Supplementary	0.00
<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	7.50
Retrieval of items	7.50
Rush/Instant Card	50.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

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	7.50
Retrieval of items	7.50
Rush/Instant Card	50.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

MASTERCARD BLACK – BBD	
<b>Annual Fee</b>	
Primary	\$600.00
Supplementary	n/a
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	\$0.00
Late Payment Fee	\$80.00
Over Limit Fee	\$80.00
Return Cheque Fee	\$80.00
Replacement Statement	\$15.00
Retrieval of items	\$15.00
Rush/Instant Card	\$100.00
Emergency Payment	\$15.00
Auto-payment Non-Sufficient Funds (NSF)	\$15.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

### Schedule of Charges

#### COMMERCIAL CREDIT CARDS - BBD & USD CURRENCY

<b>VISA CORPORATE COMMERCIAL - BBD</b> (Requires Payment in full each month)	
<b>Annual Fee</b>	
Master	100.00
Individual	80.00
<b>Other Fees</b>	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	25.00%
Cash Advance	25.00%
Late Payment	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	7.50
Retrieval of items	7.50
Rush/Instant Card	30.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
<b>Interest Rates</b>	
Purchase	25.00%
Cash Advance	25.00%
Late Payment	25.00%

<b>VISA BUSINESS – BBD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Master	170.00
Individual	90.00
<b>Other Fees</b>	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	23%
Cash Advance	23%
Late Payment	23%

<b>BRITISH AIRWAYS VISA BUSINESS – BBD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Primary	240.00
Supplementary	100.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	23%
Cash Advance	23%
Late Payment	23%

**BIZLINE CREDIT CARDS - BBD CURRENCY**

<b>VISA BIZLINE – BBD</b>	
<b>(Requires 10% Minimum Payment each month)</b>	
<b>Annual Fee</b>	
Master	200.00
Individual	100.00
<b>Other Card Fees</b>	
Cash Advance Fee	5.00%
Replacement Card	Free
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
<b>Interest Rates</b>	
Purchase	18.00%
Cash Advance	18.00%
Late Payment	18.00%