



# Schedule of Charges

## JAMAICA

### Cards

Effective: May, 2022

Last Update: March, 2023

## Schedule of Charges

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### Schedule of Charges

#### PERSONAL CREDIT CARDS - JMD CURRENCY

VISA SILVER – JMD	
<b>Annual Fee</b>	
Primary	0.00
Supplementary	0.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
<b>Interest Rates</b>	
Purchase	47.00%
Cash Advance	50.00%
Late Payment	50.00%

SENIOR OR LOCAL ONLY VISA CLASSIC – JMD	
<b>Annual Fee</b>	
Primary	1,668.00
Supplementary	1,035.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
<b>Interest Rates</b>	
Purchase	47.00%
Cash Advance	50.00%
Late Payment	50.00%

VISA GOLD – JMD	
<b>Annual Fee</b>	
Primary	7,475.00
Supplementary	2,916.25
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
<b>Interest Rates</b>	
Purchase	47.00%
Cash Advance	50.00%
Late Payment	50.00%

VISA PLATINUM – JMD	
<b>Annual Fee</b>	
Primary	15,525.00
Supplementary	7,475.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
<b>Interest Rates</b>	
Purchase	45.00%
Cash Advance	50.00%
Late Payment	50.00%

### Schedule of Charges

#### PERSONAL CREDIT CARDS - JMD CURRENCY

BRITISH AIRWAYS VISA PLATINUM – JMD	
<b>Annual Fee (1st Year Waived)</b>	
Primary	15,525.00
Supplementary	7,475.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
<b>Interest Rates</b>	
Purchase	45.00%
Cash Advance	50.00%
Late Payment	50.00%

UWI VISA GOLD (Students, Faculty, Alumni) – JMD	
<b>Annual Fee</b>	
Primary	5,175.00
Supplementary	2,530.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
<b>Interest Rates</b>	
Purchase	39.00%
Cash Advance	45.00%
Late Payment	45.00%

UWI VISA CLASSIC (Students, Faculty, Alumni) – JMD	
<b>Annual Fee</b>	
Primary	1,725.00
Supplementary	1,150.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
<b>Interest Rates</b>	
Purchase	39.00%
Cash Advance	45.00%
Late Payment	45.00%

UWI VISA PLATINUM (Students, Faculty, Alumni)- JMD	
<b>Annual Fee (Waived for Faculty; 1st year waived - Students &amp; Alumni)</b>	
Primary	15,525.00
Supplementary	7,475.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
<b>Interest Rates</b>	
Purchase	39.00%
Cash Advance	45.00%
Late Payment	45.00%

JETBLUE CARD JMD (MASTERCARD)	
<b>Annual Fee</b>	
Primary	\$0.00
Supplementary	n/a
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	\$1,725.00
Late Payment Fee	\$2,530.00
Over Limit Fee	\$2,530.00
Return Cheque Fee	\$2,530.00
Replacement Statement	\$741.00
Retrieval of Items	\$741.00
Rush/Instant Card (US \$)	\$7,977.00
Emergency Payment	\$741.00
Auto-Payment Non-Sufficient Funds	\$1,086.00
<b>Interest Rates</b>	
Purchase	47.00%
Cash Advance	50.00%
Late Payment	50.00%
Minimum Payment	3%

JETBLUE SELECT CARD JMD (PLATINUM MASTERCARD)	
<b>Annual Fee</b>	
Primary	\$14,999.00
Supplementary	n/a
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	\$1,725.00
Late Payment Fee	\$2,530.00
Over Limit Fee	\$2,530.00
Return Cheque Fee	\$2,530.00
Replacement Statement	\$741.00
Retrieval of Items	\$741.00
Rush/Instant Card (US \$)	\$7,977.00
Emergency Payment	\$741.00
Auto-Payment Non-Sufficient Funds	\$1,086.00
<b>Interest Rates</b>	
Purchase	47.00%
Cash Advance	50.00%
Late Payment	50.00%
Minimum Payment	3%

### Schedule of Charges

#### PERSONAL CREDIT CARDS - USD 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)	7.34%
Replacement Card	35.00
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.00
Replacement Statement	7.00
Retrieval of Items	7.00
Rush/Instant Card (US \$)	58.00
Emergency Payment	7.00
Auto-Payment Non-Sufficient Funds	27.00
<b>Interest Rates</b>	
Purchase	20.00%
Cash Advance	25.00%
Late Payment	25.00%

VISA PLATINUM – USD	
<b>Annual Fee</b>	
Primary	188.00
Supplementary	87.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	35.00
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.00
Replacement Statement	7.00
Retrieval of Items	7.00
Rush/Instant Card (US \$)	58.00
Emergency Payment	7.00
Auto-Payment Non-Sufficient Funds	27.00
<b>Interest Rates</b>	
Purchase	20.00%
Cash Advance	25.00%
Late Payment	25.00%

VISA GOLD – USD	
<b>Annual Fee</b>	
Primary	98.00
Supplementary	52.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	35.00
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.00
Replacement Statement	7.00
Retrieval of Items	7.00
Rush/Instant Card (US \$)	58.00
Emergency Payment	7.00
Auto-Payment Non-Sufficient Funds	27.00
<b>Interest Rates</b>	
Purchase	20.00%
Cash Advance	25.00%
Late Payment	25.00%

MASTERCARD BLACK – JMD	
<b>Annual Fee</b>	
Primary	\$40,000.00
Supplementary	n/a
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	7.34%
Replacement Card	\$1,725.00
Late Payment Fee	\$2,530.00
Over Limit Fee	\$2,530.00
Return Cheque Fee	\$2,530.00
Replacement Statement	\$741.00
Retrieval of items	\$741.00
Rush/Instant Card	\$7,977.00
Emergency Payment	\$741.00
Auto-payment Non-Sufficient Funds (NSF)	\$1,086.00
<b>Interest Rates</b>	
Purchase	47.00%
Cash Advance	50.00%
Late Payment	50.00%

**Schedule of Charges**

**COMMERCIAL CREDIT CARDS - JMD & USD CURRENCY**

<b>VISA CORORATE COMMERCIAL - JMD</b> (Requires Payment in full each month)	
<b>Annual Fee</b>	
Master	7,898.00
Individual	3,426.00
<b>Other Fees</b>	
Cash Advance Fee (% of transaction amount)	6.36%
Replacement Card	1,725.00
Late Payment Fee	3,524.00
Over Limit Fee	2,153.00
Return Cheque Fee	2,126.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,065.00
<b>Interest Rates</b>	
Purchase	49.99%
Cash Advance	49.99%
Late Payment (applies to all balances unpaid by payment due date)	49.99%

<b>VISA CORORATE COMMERCIAL - USD</b> (Requires Payment in full each month)	
<b>Annual Fee</b>	
Master	84.00
Individual	45.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	5.38%
Replacement Card	35.00
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	30.00
Replacement Statement	7.00
Retrieval of Items	7.00
Rush/Instant Card (US \$)	58.00
Emergency Payment	7.00
Auto-Payment Non-Sufficient Funds	27.00
<b>Interest Rates</b>	
Purchase	25.00%
Cash Advance	25.00%
Late Payment (applies to all balances unpaid by payment due date)	25.00%

<b>VISA BUSINESS – JMD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Master	7,898.00
Individual	3,426.00
<b>Other Fees</b>	
Cash Advance Fee (% of transaction amount)	6.36%
Replacement Card	1,725.00
Late Payment Fee	3,524.00
Over Limit Fee	2,153.00
Return Cheque Fee	2,126.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,065.00
<b>Interest Rates</b>	
Purchase	40%
Cash Advance	40%
Late Payment	40%

<b>BRITISH AIRWAYS VISA BUSINESS – JMD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Primary	10,767.00
Supplementary	3,524.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	6.36%
Replacement Card	1,725.00
Late Payment Fee	3,524.00
Over Limit Fee	2,153.00
Return Cheque Fee	2,126.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,065.00
<b>Interest Rates</b>	
Purchase	40%
Cash Advance	40%
Late Payment	40%

## Schedule of Charges



FirstCaribbean  
International Bank

### COMMERCIAL CREDIT CARDS - BIZLINE JMD CURRENCY

<b>VISA BIZLINE - JMD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Master	8,884.00
Individual	4,442.00
<b>Other Card Fees</b>	
Cash Advance Fee	6.36%
Replacement Card	1,725.00
Late Payment Fee	2,537.00
Over Limit Fee	2,153.00
Return Cheque Fee	2,152.80
Replacement Statement	741.00
Retrieval of items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,085.00
<b>Interest Rates</b>	
Purchase	32.00%
Cash Advance	32.00%
Late Payment	32.00%