

Schedule of Charges

ST KITTS & NEVIS

Cards

Effective: December, 2019

Last Update: April 2023

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - XCD CURRENCY

| VISA SILVER – XCD | |
|--|--------|
| Annual Fee | |
| Primary | 0.00 |
| Supplementary | 0.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.50% |
| Replacement Card | 47.00 |
| Late Payment Fee | 94.00 |
| Over Limit Fee | 94.00 |
| Return Cheque Fee | 94.00 |
| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 20.00% |
| Cash Advance | 23.00% |
| Late Payment | 23.00% |

| VISA PLATINUM – XCD | |
|--|--------|
| Annual Fee | |
| Primary | 293.00 |
| Supplementary | 146.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.50% |
| Replacement Card | Free |
| Late Payment Fee | 94.00 |
| Over Limit Fee | 94.00 |
| Return Cheque Fee | 94.00 |
| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 20.00% |
| Cash Advance | 23.00% |
| Late Payment | 23.00% |

| VISA GOLD – XCD | |
|--|--------|
| Annual Fee | |
| Primary | 176.00 |
| Supplementary | 99.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.50% |
| Replacement Card | 47.00 |
| Late Payment Fee | 94.00 |
| Over Limit Fee | 94.00 |
| Return Cheque Fee | 94.00 |
| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 20.00% |
| Cash Advance | 24.00% |
| Late Payment | 24.00% |

| BRITISH AIRWAYS VISA PLATINUM – XCD | |
|--|--------|
| Annual Fee (1st Year Waived) | |
| Primary | 293.00 |
| Supplementary | 146.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.50% |
| Replacement Card | Free |
| Late Payment Fee | 94.00 |
| Over Limit Fee | 94.00 |
| Return Cheque Fee | 94.00 |
| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 20.00% |
| Cash Advance | 23.00% |
| Late Payment | 23.00% |

Notes: All fees include VAT

Schedule of Charges

PERSONAL CREDIT CARDS - XCD CURRENCY

| UWI VISA CLASSIC (Students) – XCD | |
|--|--------|
| Annual Fee | |
| Primary | 35.00 |
| Supplementary | 23.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.50% |
| Replacement Card | 47.00 |
| Late Payment Fee | 94.00 |
| Over Limit Fee | 94.00 |
| Return Cheque Fee | 94.00 |
| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 19.00% |
| Cash Advance | 23.00% |
| Late Payment | 23.00% |

| UWI VISA GOLD (Faculty, Alumni) – XCD | |
|--|--------|
| Annual Fee (Waived for Faculty) | |
| Primary | 176.00 |
| Supplementary | 99.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.50% |
| Replacement Card | 47.00 |
| Late Payment Fee | 94.00 |
| Over Limit Fee | 94.00 |
| Return Cheque Fee | 94.00 |
| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 19.00% |
| Cash Advance | 23.00% |
| Late Payment | 23.00% |

Schedule of Charges

COMMERCIAL CREDIT CARDS - XCD CURRENCY

| VISA CORORATE COMMERCIAL - XCD (Requires Payment in full 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 25.00% |
| Cash Advance | 25.00% |
| Late Payment | 25.00% |

| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 23.00% |
| Cash Advance | 23.00% |
| Late Payment | 23.00% |

| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 23.00% |
| Cash Advance | 23.00% |
| Late Payment | 23.00% |

| 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 | 147.00 |
| Over Limit Fee | 94.00 |
| Return Cheque Fee | 94.00 |
| 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 |
| Foreign Transaction Fee: BBD Transactions | 2.77% |
| Interest Rates | |
| Purchase | 15.00% |
| Cash Advance | 15.00% |
| Late Payment | 15.00% |

Notes: All fees include VAT