

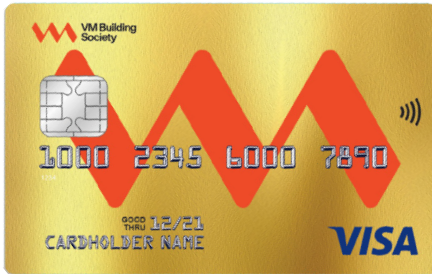


Credit Card Schedule of Fees and Charges



Transform Your Everyday.

Turn the
Everyday into
the Extraordinary.
This Card Can!



Credit Card Schedule of Fees and Charges

STANDARD FEE TYPE*



VM VISA GOLD CREDIT CARD

Primary Annual Fee	JMD 6,000.00
Supplementary Annual Fee	JMD 1,500.00
Replacement Card Fee	JMD 1,750.00
Annual Purchase Interest Rate - Unsecured*****	40.00%
Annual Cash Advance Interest Rate - Unsecured	43.00%
Effective Annual Interest Rate (On Purchases - Unsecured)	48.21%
Effective Annual Interest Rate (On Cash Advances - Unsecured)	52.57%
Late Payment Fee	JMD 3,000.00
Over-limit Fee	JMD 3,000.00
Credit Bureau Fee	JMD \$2,875.00
Cash Advance Fee	Greater of \$500 or 7.3% plus GCT
Emergency Card Replacement Fee	JMD 1,849.00
Letter Fee	JMD 500.00
Returned Cheque	JMD \$2,000.00
Rush Payment Fee	JMD 995.00
Retrieval of Item	JMD 800.00
Insufficient Funds Fee	JMD 1,500.00
Replacement Statement Fee	JMD 500.00
Monthly Minimum Payment**	5.00% of the monthly statement balance

* Applicable to credit cardholders who have an Unsecured Standard Account.

** Only applicable to credit card accounts that do not have a past due amount.

*** All fees include GCT (General Consumption Tax) except for Cash Advance Fee.

**** Fees and charges may be subject to change from time to time.

***** Up to 55 days interest free period is not applicable to cash advance transactions.

***** Interest rate applicable to purchases and other charges.

Credit Card Schedule of Fees and Charges

MEMBER FEE TYPE*



VM VISA GOLD CREDIT CARD

Primary Annual Fee	JMD 6,000.00
Supplementary Annual Fee	FREE
Replacement Card Fee	FREE
Annual Purchase Interest Rate - Unsecured*****	40.00%
Annual Cash Advance Interest Rate - Unsecured	43.00%
Annual Purchase Interest Rate - Secured*****	20.00%
Annual Cash Advance Interest Rate - Secured	20.00%
Effective Annual Interest Rate (On Purchases - Unsecured)	48.21%
Effective Annual Interest Rate (On Cash Advances - Unsecured)	52.57%
Late Payment Fee	JMD 3,000.00
Over-limit Fee	JMD 3,000.00
Credit Bureau Fee	JMD \$2,875.00
Cash Advance Fee	Greater of \$500 or 7.3% plus GCT
Emergency Card Replacement Fee	JMD 1,849.00
Letter Fee	JMD 500.00
Returned Cheque	JMD \$2,000.00
Rush Payment Fee	JMD 995.00
Retrieval of Item	JMD 800.00
Insufficient Funds Fee	JMD 1,500.00
Replacement Statement Fee	JMD 500.00
Monthly Minimum Payment**	5.00% of the monthly statement balance

* Applicable to credit cardholders who have an Unsecured/Secured Member Account.

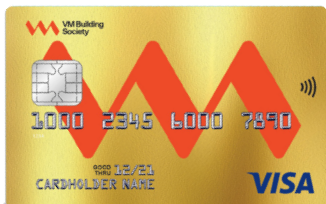
** Only applicable to credit card accounts that do not have a past due amount.

*** All fees include GCT (General Consumption Tax) except for Cash Advance Fee.

**** Fees and charges may be subject to change from time to time.

***** Up to 55 days interest free period is not applicable to cash advance transactions.

***** Interest rate applicable to purchases and other charges.



This Card Can allow you to earn rewards for all your purchases!

- ▶ **First-use bonus points**
- ▶ **Low interest rates**



VM Building
Society



Call **876 754 VMBS (8627)**
or visit **myvmgroup.com**
to apply for your card today!

Transform Your Everyday