

# Credit Card Schedule of Fees and Charges



## VM VISA PLATINUM BUSINESS CREDIT CARD JMD

Primary Annual Fee	\$12,000.00
Supplementary Annual Fee	\$6,250.00
Replacement Card Fee	\$1,750.00
Annual Purchase Interest Rate - Unsecured**	30.00%
Annual Cash Advance Interest Rate - Unsecured	32.00%
Effective Annual Purchase Interest Rate - Unsecured**	34.49%
Effective Annual Cash Advance Interest Rate - Unsecured	37.14%
Late Payment Fee	\$3,000.00
Over-limit Fee	\$3,000.00
Credit Bureau Fee	\$2,875.00
Cash Advance Fee	7.3% of amount (min. \$500)
Emergency Card Replacement	\$1,849.00
Returned Cheque Fee	\$2,567.00
Rush Payment Fee	\$995.00
Retrieval Item	\$800.00
Insufficient Funds Fee	\$1,500.00
Replacement Statement Fee	\$500.00
Monthly Minimum Payment*	5.00% of the monthly statement balance

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

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

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

\*\*\*\*Fees and charges may be subject to change.

\*\*\*\*\*Up to 55 days interest-free period does not apply to cash advance transactions.



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