

Credit Card Schedule of Fees and Charges

Shop. Save. Repeat

- ▶ Endless possibilities
- ▶ Travel in style
- ▶ Discover new flavours
- ▶ Peace of mind

Experience the power of a VM Visa Credit Card!



Credit Card Schedule of Fees & Charges

Fee Type	VM Flex Card	VM Merit Card	Visa Gold iSaver*	Visa Gold	Visa Platinum
Primary Annual Fee	FREE	\$3,800.00	FREE	\$6,000.00	\$12,000.00
Supplementary Annual Fee	—	FREE	\$1,500.00	**Standard \$1,500 ***Member FREE	FREE
Replacement Card Fee	FREE	FREE	\$1,750.00	**Standard \$1,750 ***Member FREE	**Standard \$1,750 ***Member FREE
Annual Interest Rate — Unsecured****	47.00% - 49.00%	42.00% - 45.00%	47.00% - 49.00%	42.00% - 45.00%	39.00% - 42.00%
Annual Interest Rate — Secured****	20.00%	20.00%	—	20.00%	20.00%
Effective Annual Interest Rate — Unsecured	58.57% - 61.65%	51.11% - 55.55%	58.57% - 61.65%	51.11% - 55.55%	46.78% - 51.11%
Effective Annual Interest Rate — Secured	21.94%	21.94%	—	21.94%	21.94%
Late Payment Fee	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00
Over-Limit Fee	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00	\$3,500.00
Credit Bureau Fee	FREE	FREE	FREE	\$2,875.00	\$2,875.00
Cash Advance Fee	7.3% of amount (min \$500 + GCT)	7.3% of amount (min \$500 + GCT)	7.3% of amount (min \$500 + GCT)	7.3% of amount (min \$500 + GCT)	7.3% of amount (min \$500 + GCT)
Emergency Card Replacement Fee	\$1,849.00	\$1,849.00	\$1,849.00	\$1,849.00	\$1,849.00
Returned Cheque	\$2,567.00	\$2,567.00	\$2,567.00	\$2,567.00	\$2,567.00
Rush Payment Fee	FREE	FREE	FREE	FREE	FREE
Retrieval of Item	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00
Insufficient Funds Fee	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00
Replacement Statement Fee	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
Letter Fee (Audit Confirmation, Integrity Commission, Special Request)	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00	\$2,700.00
Monthly Minimum Payment*****	5% of monthly statement balance	5% of monthly statement balance	5% of monthly statement balance	5% of monthly statement balance	5% of monthly statement balance
VM Credit Card Preauthorized Payment Service*****	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00
Creditor Life Insurance — Life, Critical Illness & Accident	45 cents per 100 JMD of the monthly statement balance	45 cents per 100 JMD of the monthly statement balance	45 cents per 100 JMD of the monthly statement balance	45 cents per 100 JMD of the monthly statement balance	45 cents per 100 JMD of the monthly statement balance

*Applicable to credit cardholders who have a VM Visa Gold iSaver Account

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

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

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

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

*****A fee charged when you request to cancel a recurring subscription or standing order set up on your credit card.

All fees include GCT (General Consumption Tax) except for the Cash Advance Fee and may be subject to change
Up to 55 days interest-free period does not apply to cash advance transactions.