





VM Visa Credit Card Rates and Charges

Shop. Save. Smile.

-  Unlimited rewards
-  Travel in style
-  Discover new flavours
-  Peace of mind

Experience the power of a VM Visa Credit Card!



Fee Type	Visa Gold	Visa Platinum
Primary Annual Fee	\$6,000.00	\$12,000.00
Supplementary Annual Fee	*Standard - \$1,500 **Members - FREE	FREE
Replacement Card Fee	*Standard - \$1,750 **Members - FREE	*Standard - \$1,750 **Members - FREE
Annual Purchase Interest Rate - Unsecured***	42%	39%
Annual Cash Advance Interest Rate - Unsecured	45%	42%
Annual Purchase Interest Rate - Secured***	20%	20%
Annual Cash Advance Interest Rate - Secured	20%	20%
Effective Annual Interest Rate - Purchases	51.11%	46.78%
Effective Annual Interest Rate - Cash Advances	55.55%	51.11%
Late Payment Fee	\$3,000.00	\$3,000.00
Over-limit Fee	\$3,000.00	\$3,000.00
Credit Bureau Fee	\$2,875.00	\$2,875.00
Cash Advance Fee	7.3% of the amount (min \$500)	7.3% of the amount (min \$500)
Emergency Card Replacement Fee	\$1,849.00	\$1,849.00
Returned Cheque	\$2,000.00	\$2,000.00
Rush Payment Fee	\$995.00	\$995.00
Retrieval of Item	\$800.00	\$800.00
Insufficient Funds Fee	\$1,500.00	\$1,500.00
Replacement Statement Fee	\$500.00	\$500.00
Monthly Minimum Payment****	5% of the monthly statement balance	5% of the monthly statement balance
Creditor Life Insurance – Life, Critical Illness & Accident Dismemberment	45 cents per JMD 100 of the monthly statement balance	45 cents per JMD 100 of the monthly statement balance

*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 amount.

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.