

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 (EAIR – on Purchases)	48.21%
Effective Annual Interest Rate (EAIR – on Cash Advances)	52.57%
Late Payment Fee	JMD 3,000.00
Over-limit Fee	JMD 3,000.00
Credit Bureau Fee	JMD 2,415.00
Cash Advance Fee (Branch/Counter)	Greater of \$500 or 9.8% plus GCT
Cash Advance Fee	Greater of \$500 or 7.3% plus GCT
Emergency Card Replacement Fee	JMD 1,850.00
Letter Fee	JMD 500.00
Returned Cheque	JMD 2,000.00
Rush Payment Fee	JMD 1,000.00
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



VM VISA PLATINUM CREDIT CARD

Primary Annual Fee	JMD 12,000.00
Supplementary Annual Fee	FREE
Replacement Card Fee	JMD 1,750.00
Annual Purchase Interest Rate - Unsecured*****	37.00%
Annual Cash Advance Interest Rate - Unsecured	40.00%
Effective Annual Interest Rate (EAIR – on Purchases)	43.97%
Effective Annual Interest Rate (EAIR – on Cash Advances)	48.21%
Late Payment Fee	JMD 3,000.00
Over-limit Fee	JMD 3,000.00
Credit Bureau Fee	JMD 2,415.00
Cash Advance Fee (Branch/Counter)	Greater of \$500 or 9.8% plus GCT
Cash Advance Fee	Greater of \$500 or 7.3% plus GCT
Emergency Card Replacement Fee	JMD 1,850.00
Letter Fee	JMD 500.00
Returned Cheque	JMD 2,000.00
Rush Payment Fee	JMD 1,000.00
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 a 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%
Effective Annual Interest Rate (EAIR – on Purchases)	48.21%
Effective Annual Interest Rate (EAIR – on Cash Advances)	52.57%
Late Payment Fee	JMD 3,000.00
Over-limit Fee	JMD 3,000.00
Credit Bureau Fee	JMD 2,415.00
Cash Advance Fee (Branch/Counter)	Greater of \$500 or 9.8% plus GCT
Cash Advance Fee	Greater of \$500 or 7.3% plus GCT
Emergency Card Replacement Fee	JMD 1,850.00
Letter Fee	JMD 500.00
Returned Cheque	JMD 2,000.00
Rush Payment Fee	JMD 1,000.00
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



VM VISA PLATINUM CREDIT CARD

Primary Annual Fee	JMD 12,000.00
Supplementary Annual Fee	FREE
Replacement Card Fee	FREE
Annual Purchase Interest Rate - Unsecured*****	37.00%
Annual Cash Advance Interest Rate - Unsecured	40.00%
Effective Annual Interest Rate (EAIR – on Purchases)	43.97%
Effective Annual Interest Rate (EAIR – on Cash Advances)	48.21%
Late Payment Fee	JMD 3,000.00
Over-limit Fee	JMD 3,000.00
Credit Bureau Fee	JMD 2,415.00
Cash Advance Fee (Branch/Counter)	Greater of \$500 or 9.8% plus GCT
Cash Advance Fee	Greater of \$500 or 7.3% plus GCT
Emergency Card Replacement Fee	JMD 1,850.00
Letter Fee	JMD 500.00
Returned Cheque	JMD 2,000.00
Rush Payment Fee	JMD 1,000.00
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 a Unsecured 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