

VM Visa® Credit Card Fee Guide



Standard*
Fee Type



	VM VISA GOLD CREDIT CARD	VM VISA PLATINUM CREDIT CARD
Primary Annual Fee	JMD 6,000.00	JMD 12,000.00
Supplementary Annual Fee	JMD 1,500.00	FREE
Replacement Card Fee	JMD 1,750.00	JMD 1,750.00
Annual Purchase Interest Rate - Unsecure	40.00%	37.00%
Annual Cash Advance Interest Rate - Unsecure	43.00%	40.00%
Late Payment Fee	JMD 3,000.00	JMD 3,000.00
OverLimit Fee	JMD 3,000.00	JMD 3,000.00
Credit Bureau Fee	JMD 2,400.00	JMD 2,400.00
Cash Advance Fee (Branch/Counter)	\$500 or 9.8% plus GCT	\$500 or 9.8% plus GCT
Cash Advance Fee	\$500 or 7.3% plus GCT	\$500 or 7.3% plus GCT
Emergency Card Replacement fee	JMD 1,850.00	JMD 1,850.00
Letter Fee	JMD 500.00	JMD 500.00
Returned Cheque	JMD 2,000.00	JMD 2,000.00
Rush Payment Fee	JMD 1,000.00	JMD 1,000.00
Retrieval of item fee	JMD 800.00	JMD 800.00
Insufficient funds fee (Direct Debit)	JMD 1,500.00	JMD 1,500.00
Replacement Statement Fee	JMD 500.00	JMD 500.00
Monthly Minimum Payment**	5.00% of the monthly statement balance	5.00% of the monthly statement balance

* Applicable to credit cardholders who do not have an active deposit account.
 ** Only applicable to credit card accounts that do not have a past due amount.
 *** All fees include GCT (Government Consumption Tax)
 **** Fees and charges may be subject to change from time to time
 ***** Up to 55 days' interest free period is applicable to purchase transactions only



Member*
Fee Type



	VM VISA GOLD CREDIT CARD	VM VISA PLATINUM CREDIT CARD
Primary Annual Fee	JMD 6,000.00	JMD 12,000.00
Supplementary Annual Fee	FREE	FREE
Replacement Card Fee	FREE	FREE
Annual Purchase Interest Rate - Unsecure	40.00%	37.00%
Annual Cash Advance Interest Rate - Unsecure	43.00%	40.00%
Late Payment Fee	JMD 3,000.00	JMD 3,000.00
OverLimit Fee	JMD 3,000.00	JMD 3,000.00
Credit Bureau Fee	JMD 2,400.00	JMD 2,400.00
Cash Advance Fee (Branch/Counter)	\$500 or 9.8% plus GCT	\$500 or 9.8% plus GCT
Cash Advance Fee	\$500 or 7.3% plus GCT	\$500 or 7.3% plus GCT
Emergency Card Replacement fee	JMD 1,850.00	JMD 1,850.00
Letter Fee	JMD 500.00	JMD 500.00
Returned Cheque	JMD 1,500.00	JMD 1,500.00
Rush Payment Fee	JMD 1,000.00	JMD 1,000.00
Retrieval of item fee	JMD 800.00	JMD 800.00
Insufficient funds fee	JMD 1,500.00	JMD 1,500.00
Replacement Statement Fee	JMD 500.00	JMD 500.00
Monthly Minimum Payment**	5.00% of the monthly statement balance	5.00% of the monthly statement balance

* Applicable to credit cardholders who have an active deposit account.

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

*** All fees include GCT (Government 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 applicable to purchase transactions only