



Schedule of Charges

BARBADOS

Cards

Effective: December 2019

Last Updated: September 2020

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - BBD CURRENCY

VISA Cash Back – BBD	
Annual Fee	
Primary	0.00
Supplementary	0.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

VISA PLATINUM – BBD	
Annual Fee	
Primary	300.00
Supplementary	150.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	FREE
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

VISA GOLD or MASTERCARD GOLD – BBD	
Annual Fee	
Primary	100.00
Supplementary	60.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

BRITISH AIRWAYS VISA PLATINUM – BBD	
Annual Fee (1st Year Waived)	
Primary	300.00
Supplementary	150.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	FREE
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

Schedule of Charges

PERSONAL CREDIT CARDS - BBD CURRENCY

UWI VISA CLASSIC (Students, Faculty, Alumni) – BBD	
Annual Fee	
Primary	40.00
Supplementary	20.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	21.00%
Cash Advance	23.00%
Late Payment	23.00%

UWI VISA PLATINUM (Students, Faculty, Alumni)- BBD	
Annual Fee (Waived for Faculty; 1st year waived - Students & Alumni)	
Primary	300.00
Supplementary	150.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	FREE
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	21.00%
Cash Advance	23.00%
Late Payment	23.00%

UWI VISA GOLD (Students, Faculty, Alumni) – BBD	
Annual Fee	
Primary	90.00
Supplementary	50.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	21.00%
Cash Advance	23.00%
Late Payment	23.00%

MASTERCARD STANDARD – BBD	
Annual Fee	
Primary	65.00
Supplementary	35.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

Schedule of Charges

PERSONAL CREDIT CARDS - USD CURRENCY

VISA Cash Back – USD	
Annual Fee	
Primary	0.00
Supplementary	0.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	20.00
Late Payment Fee	40.00
Over Limit Fee	40.00
Return Cheque Fee	40.00
Replacement Statement	7.50
Retrieval of items	7.50
Rush/Instant Card	50.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
Interest Rates	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

VISA GOLD – USD	
Annual Fee	
Primary	85.00
Supplementary	45.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	20.00
Late Payment Fee	40.00
Over Limit Fee	40.00
Return Cheque Fee	40.00
Replacement Statement	7.50
Retrieval of items	7.50
Rush/Instant Card	50.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
Interest Rates	
Purchase	23.00%
Cash Advance	28.00%
Late Payment	28.00%

Schedule of Charges

COMMERCIAL CREDIT CARDS - BBD & USD CURRENCY

VISA CORORATE COMMERCIAL - BBD (Requires Payment in full each month)	
Annual Fee	
Master	100.00
Individual	80.00
Other Fees	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	25.00%
Cash Advance	25.00%
Late Payment	25.00%

VISA CORORATE COMMERCIAL - USD (Requires Payment in full each month)	
Annual Fee	
Master	85.00
Individual	45.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	50.00
Over Limit Fee	30.00
Return Cheque Fee	30.00
Replacement Statement	7.50
Retrieval of items	7.50
Rush/Instant Card	30.00
Emergency Payment	7.50
Auto-payment Non-Sufficient Funds (NSF)	7.50
Interest Rates	
Purchase	25.00%
Cash Advance	25.00%
Late Payment	25.00%

VISA BUSINESS – BBD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	170.00
Individual	90.00
Other Fees	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	23%
Cash Advance	23%
Late Payment	23%

BRITISH AIRWAYS VISA BUSINESS – BBD (Requires 10% Minimum Payment each month)	
Annual Fee	
Primary	240.00
Supplementary	100.00
Other Card Fees	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	23%
Cash Advance	23%
Late Payment	23%

BIZLINE CREDIT CARDS - BBD CURRENCY

VISA BIZLINE – BBD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	200.00
Individual	100.00
Other Card Fees	
Cash Advance Fee	5.00%
Replacement Card	Free
Late Payment Fee	100.00
Over Limit Fee	60.00
Return Cheque Fee	60.00
Replacement Statement	15.00
Retrieval of items	15.00
Rush/Instant Card	100.00
Emergency Payment	15.00
Auto-payment Non-Sufficient Funds (NSF)	15.00
Interest Rates	
Purchase	18.00%
Cash Advance	18.00%
Late Payment	18.00%