



Schedule of Charges

BVI/TORTOLA

Cards

Effective: September 2020
Last Updated: September 2020

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - USD CURRENCY

VISA Cash Back	
Annual Fee	
Primary	\$0.00
Additional Cardholder	\$0.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	\$20.00
Late Payment Fee	\$50.00
Overlimit Fee	\$40.00
Returned Cheque Fee	\$40.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase	19%
Cash Advance	24%
Late Payment	24%

VISA GOLD	
Annual Fee	
Primary	\$85.00
Additional Cardholder	\$45.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	\$20.00
Late Payment Fee	\$50.00
Overlimit Fee	\$40.00
Returned Cheque Fee	\$40.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase	19%
Cash Advance	24%
Late Payment	24%

VISA PLATINUM	
Annual Fee	
Primary	\$150.00
Additional Cardholder	\$75.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$50.00
Overlimit Fee	\$40.00
Returned Cheque Fee	\$40.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase	18%
Cash Advance	23%
Late Payment	23%

BRITISH AIRWAYS VISA PLATINUM	
Annual Fee (1st Year waived)	
Primary	\$135.00
Additional Cardholder	\$65.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$50.00
Overlimit Fee	\$40.00
Returned Cheque Fee	\$40.00
Replacement Statement	\$5.00
Retrieval of items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase	18%
Cash Advance	23%
Late Payment	23%

Schedule of Charges

COMMERCIAL CREDIT CARDS - USD CURRENCY

VISA CORPORATE COMMERCIAL (requires payment in Full each month)	
Annual Fee	
Primary	\$85.00
Additional Cardholder	\$45.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$50.00
Overlimit Fee	\$30.00
Returned Cheque Fee	\$30.00
Replacement Statement	\$5.00
Retrieval of Items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase	25%
Cash Advance	25%
Late Payment	25%

BRITISH AIRWAYS VISA BUSINESS (requires 10% Minimum Payment each month)	
Annual Fee	
Primary	\$125.00
Additional Cardholder	\$50.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$50.00
Overlimit Fee	\$30.00
Returned Cheque Fee	\$30.00
Replacement Statement	\$5.00
Retrieval of Items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase	17%
Cash Advance	17%
Late Payment	17%

VISA BUSINESS (requires 10% Minimum Payment each month)	
Annual Fee	
Primary	\$85.00
Additional Cardholder	\$45.00
Other Card Fees	
Cash Advance Fee (% of Transaction Amount)	3%
Card Replacement Fee	Free
Late Payment Fee	\$50.00
Overlimit Fee	\$30.00
Returned Cheque Fee	\$30.00
Replacement Statement	\$5.00
Retrieval of Items	\$5.00
Rush/Instant Card	\$50.00
Emergency Payment	\$5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase	17%
Cash Advance	17%
Late Payment	17%

VISA BIZLINE (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	100.00
Individual	50.00
Other Card Fees	
Cash Advance Fee	5.00%
Replacement Card	Free
Late Payment Fee	50.00
Over Limit Fee	30.00
Return Cheque Fee	30.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	\$50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	\$5.00
Interest Rates	
Purchase	14.00%
Cash Advance	14.00%
Late Payment	14.00%