



Schedule of Charges

CAYMAN

Cards

Effective: December 2019

Last Updated: September 2020

Schedule of Charges

CONTENTS

3 PERSONAL CREDIT CARD ACCOUNTS - USD CURRENCY

4 COMMERCIAL/BUSINESS CREDIT CARD - USD CURRENCY

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 (per page) | \$10.00 |
| Retrieval of items | \$5.00 |
| Rush/Instant Card | \$50.00 |
| Emergency Payment | \$25.00 |
| Auto-paymentNon-Sufficient Fee | \$5.00 |
| Interest Rates | |
| Purchase | 18% |
| Cash Advance | 23% |
| Late Payment | 23% |

| VISA GOLD | |
|--------------------------------------------|---------|
| Annual Fee | |
| Primary | \$90.00 |
| 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 (per page) | \$10.00 |
| Retrieval of items | \$5.00 |
| Rush/Instant Card | \$50.00 |
| Emergency Payment | \$25.00 |
| Auto-paymentNon-Sufficient Fee | \$5.00 |
| Interest Rates | |
| Purchase | 18% |
| Cash Advance | 23% |
| Late Payment | 23% |

| 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 (per page) | \$10.00 |
| Retrieval of items | \$5.00 |
| Rush/Instant Card | \$50.00 |
| Emergency Payment | \$25.00 |
| Auto-paymentNon-Sufficient Fee | \$5.00 |
| Interest Rates | |
| Purchase | 18% |
| Cash Advance | 23% |
| Late Payment | 23% |

| BRITISH AIRWAYS VISA PLATINUM | |
|--------------------------------------------|----------|
| Annual Fee (1st Year waived) | |
| 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 (per page) | \$10.00 |
| Retrieval of items | \$5.00 |
| Rush/Instant Card | \$50.00 |
| Emergency Payment | \$25.00 |
| Auto-paymentNon-Sufficient Fee | \$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 (per page) | \$10.00 |
| Retrieval of items | \$5.00 |
| Rush/Instant Card | \$50.00 |
| Emergency Payment | \$25.00 |
| Auto-paymentNon-Sufficient Fee | \$5.00 |
| Interest Rates | |
| Purchase | - |
| Cash Advance | 25% |
| Late Payment | 25% |

| 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 (per page) | \$10.00 |
| Retrieval of items | \$5.00 |
| Rush/Instant Card | \$50.00 |
| Emergency Payment | \$25.00 |
| Auto-paymentNon-Sufficient Fee | \$5.00 |
| Interest Rates | |
| Purchase | 20% |
| Cash Advance | 20% |
| Late Payment | 20% |

| BRITISH AIRWAYS VISA BUSINESS (requires 10% Minimum Payment each month) | |
|----------------------------------------------------------------------------|----------|
| Annual Fee | |
| Primary | \$120.00 |
| 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 (per page) | \$10.00 |
| Retrieval of items | \$5.00 |
| Rush/Instant Card | \$50.00 |
| Emergency Payment | \$25.00 |
| Auto-paymentNon-Sufficient Fee | \$5.00 |
| Interest Rates | |
| Purchase | 20% |
| Cash Advance | 20% |
| Late Payment | 20% |

| 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 | 10.00 |
| Retrieval of items | 5.00 |
| Rush/Instant Card | \$50.00 |
| Emergency Payment | 25.00 |
| Auto-paymentNon-Sufficient Fee | \$5.00 |
| Interest Rates | |
| Purchase | 17.00% |
| Cash Advance | 17.00% |
| Late Payment | 17.00% |