



# **Schedule of Charges**

## **ST KITTS & NEVIS**

### **Cards**

Effective: December, 2019  
Last Update: September 2020

## Schedule of Charges

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## Schedule of Charges

### PERSONAL CREDIT CARDS - XCD CURRENCY

VISA Cash Back – XCD	
<b>Annual Fee</b>	
Primary	0.00
Supplementary	0.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	47.00
Late Payment Fee	94.00
Over Limit Fee	94.00
Return Cheque Fee	94.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	20.00%
Cash Advance	23.00%
Late Payment	23.00%

VISA PLATINUM – XCD	
<b>Annual Fee</b>	
Primary	293.00
Supplementary	146.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	Free
Late Payment Fee	94.00
Over Limit Fee	94.00
Return Cheque Fee	94.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	20.00%
Cash Advance	23.00%
Late Payment	23.00%

VISA GOLD – XCD	
<b>Annual Fee</b>	
Primary	176.00
Supplementary	99.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	47.00
Late Payment Fee	94.00
Over Limit Fee	94.00
Return Cheque Fee	94.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	20.00%
Cash Advance	24.00%
Late Payment	24.00%

BRITISH AIRWAYS VISA PLATINUM – XCD	
<b>Annual Fee (1st Year Waived)</b>	
Primary	293.00
Supplementary	146.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	Free
Late Payment Fee	94.00
Over Limit Fee	94.00
Return Cheque Fee	94.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	20.00%
Cash Advance	23.00%
Late Payment	23.00%

Notes: All fees include VAT

## Schedule of Charges

### PERSONAL CREDIT CARDS - XCD CURRENCY

UWI VISA CLASSIC (Students) – XCD	
<b>Annual Fee</b>	
Primary	35.00
Supplementary	23.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	47.00
Late Payment Fee	94.00
Over Limit Fee	94.00
Return Cheque Fee	94.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	19.00%
Cash Advance	23.00%
Late Payment	23.00%

UWI VISA GOLD (Faculty, Alumni) – XCD	
<b>Annual Fee (Waived for Faculty)</b>	
Primary	176.00
Supplementary	99.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.50%
Replacement Card	47.00
Late Payment Fee	94.00
Over Limit Fee	94.00
Return Cheque Fee	94.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	19.00%
Cash Advance	23.00%
Late Payment	23.00%

### Schedule of Charges

#### COMMERCIAL CREDIT CARDS - XCD CURRENCY

<b>VISA CORORATE COMMERCIAL - XCD</b> (Requires Payment in full each month)	
<b>Annual Fee</b>	
Master	250.00
Individual	125.00
<b>Other Fees</b>	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	125.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	25.00%
Cash Advance	25.00%
Late Payment	25.00%

<b>BRITISH AIRWAYS VISA BUSINESS – XCD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Primary	325.00
Supplementary	135.00
<b>Other Card Fees</b>	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	125.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	23.00%
Late Payment	23.00%

<b>VISA BUSINESS – XCD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Master	250.00
Individual	125.00
<b>Other Fees</b>	
Cash Advance Fee (% of transaction amount)	3.00%
Replacement Card	FREE
Late Payment Fee	125.00
Over Limit Fee	80.00
Return Cheque Fee	80.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	23.00%
Cash Advance	23.00%
Late Payment	23.00%

<b>VISA BIZLINE - XCD</b> (Requires 10% Minimum Payment each month)	
<b>Annual Fee</b>	
Master	270.00
Individual	135.00
<b>Other Card Fees</b>	
Cash Advance Fee	5.00%
Replacement Card	Free
Late Payment Fee	147.00
Over Limit Fee	94.00
Return Cheque Fee	94.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
<b>Interest Rates</b>	
Purchase	15.00%
Cash Advance	15.00%
Late Payment	15.00%

Notes: All fees include VAT