

Schedule of Charges

TRINIDAD

Cards

Effective: December, 2019

Schedule of Charges

PERSONAL & BUSINESS CREDIT CARDS - TTD CURRENCY

| VISA PLATINUM – TTD (Requires 3% Minimum Payment and \$25) | |
|---|--------|
| Annual Fee | |
| Primary | 600.00 |
| Supplementary | Free |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.00% |
| Replacement Card | Free |
| Late Payment Fee | 50.00 |
| Over Limit Fee | 55.00 |
| Return Cheque Fee | 35.00 |
| Rush/Instant Card | 705.00 |
| Interest Rates | |
| Purchase Interest | 24% |
| Cash Advance Interest | 25% |
| Late Payment Interest | 25% |

| VISA BUSINESS – TTD (Requires 10% Minimum Payment each month) | |
|--|--------|
| Annual Fee | |
| Primary | 500.00 |
| Supplementary | 250.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.00% |
| Replacement Card | 50.00 |
| Late Payment Fee | 50.00 |
| Over Limit Fee | 55.00 |
| Return Cheque Fee | 35.00 |
| Rush/Instant Card | 705.00 |
| Interest Rates | |
| Purchase Interest | 24% |
| Cash Advance Interest | 24% |
| Late Payment Interest | 24% |

| VISA BIZLINE – TTD (Requires 10% Minimum Payment each month) | |
|---|--------|
| Annual Fee | |
| Primary | 600.00 |
| Supplementary | 60.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.00% |
| Replacement Card | 60.00 |
| Late Payment Fee | 50.00 |
| Over Limit Fee | 55.00 |
| Return Cheque Fee | 35.00 |
| Rush/Instant Card | 705.00 |
| Interest Rates | |
| Purchase Interest | 24% |
| Cash Advance Interest | 24% |
| Late Payment Interest | 24% |

| VISA BIZLINE - USD (Requires 10% Minimum Payment each month) | |
|---|--------|
| Annual Fee | |
| Primary | 100.00 |
| Supplementary | 10.00 |
| Other Card Fees | |
| Cash Advance Fee (% of transaction amount) | 3.00% |
| Replacement Card | 10.00 |
| Late Payment Fee | 10.00 |
| Over Limit Fee | 10.00 |
| Return Cheque Fee | 5.00 |
| Rush/Instant Card | 70.00 |
| Interest Rates | |
| Purchase Interest | 24% |
| Cash Advance Interest | 24% |
| Late Payment Interest | 24% |