



Schedule of Charges

ANTIGUA

Cards

Effective: December 2019

Last Update: September 2026



Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - XCD CURRENCY

VISA CLASSIC – XCD	
Annual Fee	
Primary	0.00
Supplementary	0.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
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
Foreign Transaction Fee	1.01%
Interest Rates	
Purchases	20.00%
Cash Advance	23.00%
Late Payment	23.00%

VISA PLATINUM – XCD	
Annual Fee	
Primary	250.00
Supplementary	125.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3.50%
Replacement Card	Free
Late Payment Fee	80.00
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
Foreign Transaction Fee	1.01%
Interest Rates	
Purchases	20.00%
Cash Advance	23.00%
Late Payment	23.00%

VISA REWARDS – XCD	
Annual Fee	
Primary	150.00
Supplementary	85.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3.50%
Replacement Card	40.00
Late Payment Fee	80.00
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
Foreign Transaction Fee	1.01%
Interest Rates	
Purchases	20.00%
Cash Advance	24.00%
Late Payment	24.00%

BRITISH AIRWAYS VISA PLATINUM – XCD	
Annual Fee (1st Year Waived)	
Primary	250.00
Supplementary	125.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3.50%
Replacement Card	Free
Late Payment Fee	80.00
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
Foreign Transaction Fee	1.01%
Interest Rates	
Purchases	20.00%
Cash Advance	23.00%
Late Payment	23.00%



Schedule of Charges

PERSONAL CREDIT CARDS - XCD CURRENCY

UWI VISA CLASSIC (Students) – XCD	
Annual Fee	
Primary	30.00
Supplementary	20.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3.50%
Replacement Card	20.00
Late Payment Fee	80.00
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
Foreign Transaction Fee	1.01%
Interest Rates	
Purchases	19.00%
Cash Advance	23.00%
Late Payment	23.00%

UWI VISA REWARDS (Faculty, Alumni) – XCD	
Annual Fee (Waived for Faculty)	
Primary	150.00
Supplementary	85.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3.50%
Replacement Card	20.00
Late Payment Fee	80.00
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
Foreign Transaction Fee	1.01%
Interest Rates	
Purchases	19.00%
Cash Advance	23.00%
Late Payment	23.00%



Schedule of Charges

PERSONAL CREDIT CARDS - USD CURRENCY

VISA CLASSIC – USD	
Annual Fee	
Primary	0.00
Supplementary	0.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3.50%
Replacement Card	20.00
Late Payment Fee	40.00
Over Limit Fee	40.00
Return Cheque Fee	40.00
Replacement Statement	2.00
Retrieval of items	2.00
Rush/Instant Card	50.00
Emergency Payment	2.00
Auto-payment Non-Sufficient Funds (NSF)	2.00
Foreign Transaction Fee: BBD Transactions	2.77%
Interest Rates	
Purchases	20.00%
Cash Advance	23.00%
Late Payment	23.00%

VISA REWARDS – USD	
Annual Fee	
Primary	85.00
Supplementary	45.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3.50%
Replacement Card	20.00
Late Payment Fee	40.00
Over Limit Fee	40.00
Return Cheque Fee	40.00
Replacement Statement	2.00
Retrieval of items	2.00
Rush/Instant Card	50.00
Emergency Payment	2.00
Auto-payment Non-Sufficient Funds (NSF)	2.00
Foreign Transaction Fee: BBD Transactions	2.77%
Interest Rates	
Purchases	20.00%
Cash Advance	24.00%
Late Payment	24.00%



Schedule of Charges

COMMERCIAL CREDIT CARDS - XCD & USD CURRENCY

VISA CORORATE COMMERCIAL - XCD (Requires payment in full each month)	
Annual Fee	
Master	250.00
Individual	120.00
Other Fees	
Cash Advance Fee (% of tran 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
Foreign Transaction Fee: BBD Transactions	2.77%
Interest Rates	
Purchases	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 tran amount)	3.00%
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	135.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Foreign Transaction Fee: BBD Transactions	2.77%
Interest Rates	
Purchases	25.00%
Cash Advance	25.00%
Late Payment	25.00%

VISA BUSINESS – XCD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	250.00
Individual	125.00
Other Fees	
Cash Advance Fee (% of tran 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
Foreign Transaction Fee: BBD Transactions	2.77%
Interest Rates	
Purchases	20%
Cash Advance	20%
Late Payment	20%

BRITISH AIRWAYS VISA BUSINESS – XCD (Requires 10% Minimum Payment each month)	
Annual Fee	
Primary	325.00
Supplementary	135.00
Other Card Fees	
Cash Advance Fee (% of tran 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
Foreign Transaction Fee: BBD Transactions	2.77%
Interest Rates	
Purchases	20%
Cash Advance	20%
Late Payment	20%

Schedule of Charges



COMMERCIAL CREDIT CARDS - BIZLINE XCD CURRENCY

VISA BIZLINE – XCD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	270.00
Individual	135.00
Other Card Fees	
Cash Advance Fee	5.00%
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
Foreign Transaction Fee: BBD Transactions	2.77%
Interest Rates	
Purchases	13.00%
Cash Advance	13.00%
Late Payment	13.00%