Schedule of Charges

BAHAMAS

Cards

Effective Date: March 2023

Last Updated: July 2026

Schedule of Charges

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PERSONAL CREDIT CARDS - VISA BSD & USD CURRENCY

VISA CLASSIC – BSD			
Annual Fee	**CHARGES (pre-VAT)**	**VAT 10%**	**FINAL CHARGES (Incl. VAT)**
Primary	0.00	0.00	0.00
Supplementary	0.00	0.00	0.00
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	20.00	2.00	22.00
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	19.00%		
Revolving	19.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

VISA PLATINUM – BSD			
Annual Fee	**CHARGES (pre-VAT)**	**VAT 10%**	**FINAL CHARGES (Incl. VAT)**
Primary	150.00	15.00	165.00
Supplementary	75.00	7.50	82.50
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free	N/A	Free
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

VISA REWARDS – BSD			
Annual Fee	**CHARGES (pre-VAT)**	**VAT 10%**	**FINAL CHARGES (Incl. VAT)**
Primary	75.00	7.50	82.50
Supplementary	40.00	4.00	44.00
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	20.00	2.00	22.00
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	19.00%		
Revolving	19.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

BRITISH AIRWAYS VISA PLATINUM – BSD			
Annual Fee	**CHARGES (pre-VAT)**	**VAT 10%**	**FINAL CHARGES (Incl. VAT)**
Primary	150.00	15.00	165.00
Supplementary	75.00	7.50	82.50
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free	N/A	Free
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

Schedule of Charges

PERSONAL CREDIT CARDS - VISA BSD & USD CURRENCY

VISA INFINITE – BSD			
Annual Fee	**CHARGES** (pre-VAT)	**VAT** 10%	**FINAL CHARGES** (Incl. VAT)
Master	0.00	0.00	0.00
Individual	0.00	0.00	0.00
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	0.00%	0.00%	0.00%
Replacement Card	Free		
Late Payment Fee	80.00	9.60	89.60
Over Limit Fee	0.00	0.00	0.00
Return Cheque Fee	50.00	6.00	56.00
Replacement Statement	0.00	0.00	0.00
Retrieval of items	0.00	0.00	0.00
Rush/Instant Card	0.00	0.00	0.00
Emergency Payment	0.00	0.00	0.00
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

VISA INFINITE – USD			
Annual Fee	**CHARGES** (pre-VAT)	**VAT** 10%	**FINAL CHARGES** (Incl. VAT)
Master	0.00	0.00	0.00
Individual	0.00	0.00	0.00
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	0.00%	0.00%	0.00%
Replacement Card	Free		
Late Payment Fee	80.00	9.60	89.60
Over Limit Fee	0.00	0.00	0.00
Return Cheque Fee	50.00	6.00	56.00
Replacement Statement	0.00	0.00	0.00
Retrieval of items	0.00	0.00	0.00
Rush/Instant Card	0.00	0.00	0.00
Emergency Payment	0.00	0.00	0.00
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

Schedule of Charges

PERSONAL CREDIT CARDS - MASTERCARD BSD CURRENCY

JETBLUE CARD - BSD MASTERCARD			
Annual Fee	**CHARGES** (pre-VAT)	**VAT** 10%	**FINAL CHARGES** (Incl. VAT)
Primary	0.00	0.00	0.00
Supplementary	N/A	N/A	N/A
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free		Free
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	19.00%		
Cash Advance	23.00%		
Late Payment	23.00%		
Minimum Payment	3.00%		

JETBLUE SELECT - BSD MASTERCARD PLATINUM			
Annual Fee	**CHARGES** (pre-VAT)	**VAT** 10%	**FINAL CHARGES** (Incl. VAT)
Primary	99.00	9.90	108.90
Supplementary	75.00	7.50	82.50
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free		Free
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		
Minimum Payment	3.00%		

MASTERCARD BLACK – BSD			
Annual Fee	**CHARGES** (pre-VAT)	**VAT** 10%	**FINAL CHARGES** (Incl. VAT)
Primary	300.00	30.00	330.00
Supplementary	N/A		N/A
Other Card Fees			
Cash Advance Fee (% of tran amt)	3.00%	0.30%	3.30%
Replacement Card	Free		Free
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Cash Advance	23.00%		
Late Payment	23.00%		

Schedule of Charges

COMMERCIAL CREDIT CARDS - VISA BSD & USD CURRENCY

VISA CORORATE COMMERCIAL - BSD (Requires payment in full each month)			
Annual Fee	**CHARGES (pre-VAT)**	**VAT 10%**	**FINAL CHARGES (Incl. VAT)**
Master	60.00	6.00	66.00
Individual	30.00	3.00	33.00
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free	N/A	Free
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
Cash Advance	20.00%		
Late Payment	20.00%		

VISA CORORATE COMMERCIAL - USD (Requires payment in full each month)			
Annual Fee	**CHARGES (pre-VAT)**	**VAT 10%**	**FINAL CHARGES (Incl. VAT)**
Master	85.00	8.50	93.50
Individual	45.00	4.50	49.50
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free	N/A	Free
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
Cash Advance	20.00%		
Late Payment	20.00%		

VISA BUSINESS – BSD (Requires 10% Minimum Payment each month)			
Annual Fee	**CHARGES (pre-VAT)**	**VAT 10%**	**FINAL CHARGES (Incl. VAT)**
Master	60.00	6.00	66.00
Individual	30.00	3.00	33.00
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free	N/A	Free
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	18.00%		
Late Payment	18.00%		

BRITISH AIRWAYS VISA BUSINESS – BSD (Requires 10% Minimum Payment each month)			
Annual Fee	**CHARGES (pre-VAT)**	**VAT 10%**	**FINAL CHARGES (Incl. VAT)**
Master	120.00	12.00	132.00
Individual	50.00	5.00	55.00
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free	N/A	Free
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	18.00%		
Cash Advance	18.00%		
Late Payment	18.00%		

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COMMERCIAL CREDIT CARDS - VISA BSD & USD CURRENCY

VISA BIZLINE – BSD (Requires 10% Minimum Payment each month)			
Annual Fee	**CHARGES** (pre-VAT)	**VAT** 10%	**FINAL CHARGES** (Incl. VAT)
Master	100.00	10.00	110.00
Individual	50.00	5.00	55.00
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	5%+ 5.00	0.50% + 0.50	5.50% + $5.50
Replacement Card	Free	N/A	Free
Late Payment Fee	100.00	10.00	110.00
Over Limit Fee	30.00	3.00	33.00
Return Cheque Fee	30.00	3.00	33.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	15.00%		
Revolving	15.00%		
Cash Advance	15.00%		
Late Payment	15.00%		

Schedule of Charges

COMMERCIAL CREDIT CARDS - MASTERCARD BSD CURRENCY

MASTERCARD JETBLUE BUSINESS – BSD (Requires 10% Minimum Payment each month)			
Annual Fee	**CHARGES** (pre-VAT)	**VAT** 10%	**FINAL CHARGES** (Incl. VAT)
Master	99.00	9.90	108.90
Individual	N/A		N/A
Other Card Fees			
Cash Advance Fee (% of tran amt + 5.00)	3%+ 5.00	0.30% + 0.50	3.30% + $5.50
Replacement Card	Free		Free
Late Payment Fee	40.00	4.00	44.00
Over Limit Fee	40.00	4.00	44.00
Return Cheque Fee	40.00	4.00	44.00
Replacement Statement	5.00	0.50	5.50
Retrieval of items	5.00	0.50	5.50
Rush/Instant Card	60.00	6.00	66.00
Emergency Payment	5.00	0.50	5.50
Interest Rates			
New Purchases	18.00%		
Revolving	23.00%		
Cash Advance	23.00%		
Late Payment	10.00%		