



Schedule of Charges

BVI/TORTOLA

Cards

Effective: September 2020

Last Updated: July 2026

Schedule of Charges

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Schedule of Charges

PERSONAL CREDIT CARDS - VISA USD CURRENCY

VISA CLASSIC	
Annual Fee	
Primary	0.00
Additional Cardholder	0.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3%
Card Replacement Fee	20.00
Late Payment Fee	50.00
Overlimit Fee	40.00
Returned Cheque Fee	40.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
New Purchases	19%
Cash Advance	24%
Late Payment	24%

VISA PLATINUM	
Annual Fee	
Primary	150.00
Additional Cardholder	75.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3%
Card Replacement Fee	Free
Late Payment Fee	50.00
Overlimit Fee	40.00
Returned Cheque Fee	40.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
New Purchases	18%
Cash Advance	23%
Late Payment	23%

VISA REWARDS	
Annual Fee	
Primary	85.00
Additional Cardholder	45.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3%
Card Replacement Fee	20.00
Late Payment Fee	50.00
Overlimit Fee	40.00
Returned Cheque Fee	40.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
New Purchases	19%
Cash Advance	24%
Late Payment	24%

BRITISH AIRWAYS VISA PLATINUM	
Annual Fee (1st Year waived)	
Primary	135.00
Additional Cardholder	65.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3%
Card Replacement Fee	Free
Late Payment Fee	50.00
Overlimit Fee	40.00
Returned Cheque Fee	40.00
Replacement Statement	5.00
Retrieval of items	5.00
Rush/Instant Card	50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
New Purchases	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 tran amount)	3%
Card Replacement Fee	Free
Late Payment Fee	50.00
Overlimit Fee	30.00
Returned Cheque Fee	30.00
Replacement Statement	5.00
Retrieval of Items	5.00
Rush/Instant Card	50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase	25%
Cash Advance	25%
Late Payment	25%

BRITISH AIRWAYS VISA BUSINESS (requires 10% Minimum Payment each month)	
Annual Fee	
Primary	125.00
Additional Cardholder	50.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3%
Card Replacement Fee	Free
Late Payment Fee	50.00
Overlimit Fee	30.00
Returned Cheque Fee	30.00
Replacement Statement	5.00
Retrieval of Items	5.00
Rush/Instant Card	50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase	17%
Cash Advance	17%
Late Payment	17%

VISA BUSINESS (requires 10% Minimum Payment each month)	
Annual Fee	
Primary	85.00
Additional Cardholder	45.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	3%
Card Replacement Fee	Free
Late Payment Fee	50.00
Overlimit Fee	30.00
Returned Cheque Fee	30.00
Replacement Statement	5.00
Retrieval of Items	5.00
Rush/Instant Card	50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase	17%
Cash Advance	17%
Late Payment	17%

VISA BIZLINE (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	100.00
Individual	50.00
Other Card Fees	
Cash Advance Fee	5%
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	50.00
Emergency Payment	5.00
Auto-payment Non-Sufficient Funds (NSF)	5.00
Interest Rates	
Purchase	14%
Cash Advance	14%
Late Payment	14%