



Schedule of Charges

JAMAICA

Cards

Effective: May, 2022

Last Updated: July 2026



Schedule of Charges

CONTENTS

- 1 PERSONAL CREDIT CARD ACCOUNTS - VISA JMD CURRENCY**
- 2 PERSONAL CREDIT CARD ACCOUNTS - MASTERCARD JMD CURRENCY**
- 3 PERSONAL CREDIT CARD ACCOUNTS - VISA USD CURRENCY**
- 4 COMMERCIAL CREDIT CARDS - VISA JMD CURRENCY**
- 5 COMMERCIAL CREDIT CARDS - MASTERCARD JMD CURRENCY**



Schedule of Charges

PERSONAL CREDIT CARDS - VISA JMD CURRENCY

VISA CLASSIC – JMD	
Annual Fee	
Primary	0.00
Supplementary	0.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	47.00%
Cash Advance	50.00%
Late Payment	50.00%

SENIOR OR LOCAL ONLY VISA CLASSIC – JMD	
Annual Fee	
Primary	1,668.00
Supplementary	1,035.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	47.00%
Cash Advance	50.00%
Late Payment	50.00%

VISA REWARDS – JMD	
Annual Fee	
Primary	7,475.00
Supplementary	2,916.25
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	47.00%
Cash Advance	50.00%
Late Payment	50.00%

VISA PLATINUM – JMD	
Annual Fee	
Primary	15,525.00
Supplementary	7,475.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	45.00%
Cash Advance	50.00%
Late Payment	50.00%



Schedule of Charges

PERSONAL CREDIT CARDS - VISA JMD CURRENCY

BRITISH AIRWAYS VISA PLATINUM – JMD	
Annual Fee (1st Year Waived)	
Primary	15,525.00
Supplementary	7,475.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	45.00%
Cash Advance	50.00%
Late Payment	50.00%

UWI VISA CLASSIC (Students, Faculty, Alumni) – JMD	
Annual Fee	
Primary	1,748.00
Supplementary	1,165.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	39.00%
Cash Advance	45.00%
Late Payment	45.00%

UWI VISA GOLD (Students, Faculty, Alumni) – JMD	
Annual Fee	
Primary	1,725.00
Supplementary	1,150.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	39.00%
Cash Advance	45.00%
Late Payment	45.00%

UWI VISA PLATINUM (Students, Faculty, Alumni)- JMD	
Annual Fee (Waived for Faculty; 1st year waived - Students & Alumni)	
Primary	15,525.00
Supplementary	7,475.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	39.00%
Cash Advance	45.00%
Late Payment	45.00%



Schedule of Charges

PERSONAL CREDIT CARDS - MASTERCARD JMD CURRENCY

JETBLUE CARD JMD (MASTERCARD)	
Annual Fee	
Primary	0.00
Supplementary	N/A
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	47.00%
Cash Advance	50.00%
Late Payment	50.00%
Minimum Payment	3.00%

JETBLUE SELECT CARD JMD (PLATINUM MASTERCARD)	
Annual Fee	
Primary	14,999.00
Supplementary	N/A
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	47.00%
Cash Advance	50.00%
Late Payment	50.00%
Minimum Payment	3.00%

MASTERCARD BLACK - JMD	
Annual Fee	
Primary	40,000.00
Supplementary	N/A
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	47.00%
Cash Advance	50.00%
Late Payment	50.00%



Schedule of Charges

PERSONAL CREDIT CARDS - VISA USD CURRENCY

VISA CLASSIC – USD	
Annual Fee	
Primary	0.00
Supplementary	0.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	35.00
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.00
Replacement Statement	7.00
Retrieval of Items	7.00
Rush/Instant Card (US \$)	58.00
Emergency Payment	7.00
Auto-Payment Non-Sufficient Funds	27.00
Interest Rates	
New Purchases	20.00%
Cash Advance	25.00%
Late Payment	25.00%

VISA PLATINUM – USD	
Annual Fee	
Primary	188.00
Supplementary	87.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	35.00
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.00
Replacement Statement	7.00
Retrieval of Items	7.00
Rush/Instant Card (US \$)	58.00
Emergency Payment	7.00
Auto-Payment Non-Sufficient Funds	27.00
Interest Rates	
New Purchases	20.00%
Cash Advance	25.00%
Late Payment	25.00%

VISA REWARDS – USD	
Annual Fee	
Primary	98.00
Supplementary	52.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	7.34%
Replacement Card	35.00
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	46.00
Replacement Statement	7.00
Retrieval of Items	7.00
Rush/Instant Card (US \$)	58.00
Emergency Payment	7.00
Auto-Payment Non-Sufficient Funds	27.00
Interest Rates	
New Purchases	20.00%
Cash Advance	25.00%
Late Payment	25.00%

Schedule of Charges

COMMERCIAL CREDIT CARDS - JMD & USD CURRENCY

VISA CORPORATE COMMERCIAL - JMD (Requires Payment in full each month)	
Annual Fee	
Master	7,898.00
Individual	3,426.00
Other Fees	
Cash Advance Fee (% of tran amount)	6.36%
Replacement Card	1,725.00
Late Payment Fee	3,524.00
Over Limit Fee	2,153.00
Return Cheque Fee	2,126.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,065.00
Interest Rates	
Purchase	40%
Cash Advance	40%
Late Payment	40%

VISA CORPORATE COMMERCIAL - USD (Requires Payment in full each month)	
Annual Fee	
Master	84.00
Individual	45.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	5.38%
Replacement Card	35.00
Late Payment Fee	50.00
Over Limit Fee	50.00
Return Cheque Fee	30.00
Replacement Statement	7.00
Retrieval of Items	7.00
Rush/Instant Card (US \$)	58.00
Emergency Payment	7.00
Auto-Payment Non-Sufficient Funds	27.00
Interest Rates	
Purchase	25.00%
Cash Advance	25.00%
Late Payment	25.00%

VISA BUSINESS – JMD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	7,898.00
Individual	3,426.00
Other Fees	
Cash Advance Fee (% of tran amount)	6.36%
Replacement Card	1,725.00
Late Payment Fee	3,524.00
Over Limit Fee	2,153.00
Return Cheque Fee	2,126.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,065.00
Interest Rates	
New Purchases	40%
Cash Advance	40%
Late Payment	40%

BRITISH AIRWAYS VISA BUSINESS – JMD (Requires 10% Minimum Payment each month)	
Annual Fee	
Primary	10,767.00
Supplementary	3,524.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	6.36%
Replacement Card	1,725.00
Late Payment Fee	3,524.00
Over Limit Fee	2,153.00
Return Cheque Fee	2,126.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,065.00
Interest Rates	
New Purchases	40%
Cash Advance	40%
Late Payment	40%

Schedule of Charges

COMMERCIAL CREDIT CARDS - JMD & USD CURRENCY

VISA BIZLINE - JMD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	8,884.00
Individual	4,442.00
Other Card Fees	
Cash Advance Fee (% of tran amount)	6.36%
Replacement Card	1,725.00
Late Payment Fee	3,524.00
Over Limit Fee	2,153.00
Return Cheque Fee	2,126.00
Replacement Statement	741.00
Retrieval of Items	741.00
Rush/Instant Card (US \$)	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,085.00
Interest Rates	
New Purchases	32.00%
Cash Advance	32.00%
Late Payment	32.00%



Schedule of Charges

COMMERCIAL CREDIT CARDS - MASTERCARD JMD CURRENCY

MASTERCARD JETBLUE BUSINESS - JMD (Requires 10% Minimum Payment each month)	
Annual Fee	
Master	14,999.00
Individual	N/A
Other Card Fees	
Cash Advance Fee	7.34%
Replacement Card	1,725.00
Late Payment Fee	2,530.00
Over Limit Fee	2,530.00
Return Cheque Fee	2,530.00
Replacement Statement	741.00
Retrieval of items	741.00
Rush/Instant Card	7,977.00
Emergency Payment	741.00
Auto-Payment Non-Sufficient Funds	1,086.00
Interest Rates	
New Purchases	47.00%
Cash Advance	50.00%
Late Payment	50.00%
Minimum Payment	10.00%