



# VISA Credit Card FEES AND CHARGES



As of June 2018

Activity	JN Visa Classic	JN Visa Gold
Annual Interest Rate	35%	35%
Annual Membership Primary	\$3,240	\$6210
Annual Membership Supplementary Card	\$1,720	\$1,720
Late Payment Fee	\$3,000	\$3,000
Over Limit Fee	\$3,000	\$3,000
Local Cash Advance in Jamaican Dollars (not exceeding J\$50,000)	JMD \$250.00 or 7.5% of advanced amount – whichever is greater	JMD \$250.00 or 7.5% of advanced amount – whichever is greater
Overseas Cash Advance in Foreign Currency (not exceeding equivalent of J\$50,000)	USD\$5.00 or 7.5% of advanced amount - whichever is greater	USD\$5.00 or 7.5% of advanced amount - whichever is greater
Returned/Dishonoured Cheques	\$1,250	\$1,250
Retrieval of Documents/Receipts	\$1,000	\$1,000
Manual Statement	\$800	\$800
Replacement of Lost/Stolen/Damaged Card	\$1,800	Free
Minimum Payment	5% of spend plus fees and interest	5% of spend plus fees and interest

Debt Collection Management	25% of outstanding amount, plus any associated costs	25% of outstanding amount, plus any associated costs
Creditor Life: Premium - Life	Insurance Premiums are paid monthly at \$0.26 per \$100 of the outstanding card balance for previous month for the life only benefit for one Life Assured	Insurance Premiums are paid monthly at \$0.26 per \$100 of the outstanding card balance for previous month for the life only benefit for one Life Assured
Creditor Life: Premium – Life & Critical Illness	Insurance Premiums are paid monthly at \$0.41 per \$100 of the outstanding card balance for previous month for the life and Critical Illness benefit for one Life Assured	Insurance Premiums are paid monthly at \$0.41 per \$100 of the outstanding card balance for previous month for the life and Critical Illness benefit for one Life Assured
Creditor Life: Policy Fee	The Cardholder will pay an annual policy fee of J\$1000.00 for one Life Assured	The Cardholder will pay an annual policy fee of J\$1000.00 for one Life Assured


- Fees quoted in Jamaican Dollars include GCT
- All fees and charges are subject to change
- Manual statement refers to a printed and mailed/couriered/collected statement
- JN and Visa are registered trademarks that are being used under the authorisation and control of JN and Visa

Conditions Apply



**We'll help you find a way!**

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