



# VISA Credit Card

## FEES AND CHARGES



As of April 2016

Activity	JN Visa Classic	JN Visa Gold
Annual Interest Rate	35%	35%
Annual Membership Primary	\$4,000	\$7,143
Annual Membership Supplementary Card	\$2,208	\$2,208
Late Payment Fee	\$3,422	\$3,422
Over Limit Fee	\$3,422	\$3,422
Local Cash Advance in Jamaican Dollars	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	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	\$1,865	\$1,865
Retrieval of Documents/ Receipts	\$1,000	\$1,000
Manual Statement	\$800	\$800
Replacement of Lost/Stolen/Damaged Card	\$1,952	\$1,952
Minimum Payment	2.5% of spend plus fees and financing interest	2.5% of spend plus fees and financing interest
Debt Collection Management	10% of outstanding amount	10% of outstanding amount

- 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
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Conditions Apply

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