

FEEES & CHARGES

Effective: June 15, 2018



Did you know that when you use our online banking system, Global Access, you save more? Beside each fee listed below, we've shown you just how much you could save by performing the transaction online! To learn more visit our website at <http://www.firstglobal-bank.com> or call our customer care department at 1-888-CALL-FGB.

FEE CATEGORY	IN BRANCH	INTERNET BANKING	YOU CAN SAVE
FUNDS TRANSFERS			
Outgoing Telex/Transfers Overseas - Wires (plus Foreign Bank Charge where applicable)			
JMD A/C - Outgoing Telex/Transfer Overseas	\$3,500.00	\$3,000.00	\$500.00
JMD A/C - Outgoing Telex/Transfer Overseas - Senior Citizens Accounts	\$3,500.00	\$3,000.00	\$500.00
Outgoing Telex/Transfer Overseas from all F/X Accounts	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Confirmation of wires dispatched (per item)	\$300.00	\$0.00	\$300.00
High Volume Outgoing Wire Processing charge - in excess of 20 transactions per month	\$5,000.00	\$4,000.00	\$1,000.00
Incoming Telex/Transfer to all F/X Accounts (plus cost of payment instrument)			
JMD - Incoming Telex/Transfer	\$2,500.00	N/A	N/A
JMD - Incoming Telex/Transfer (Seniors)	\$1,500.00	\$1,500.00	\$0.00
Incoming Telex/Transfer to all F/X accounts	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Wire Repairs, transfer confirmations or investigation plus Foreign Bank Charge where applicable	US\$35.00 + FBC	N/a	N/a
USD - Returned Wire transfer Foreign Bank Charge	US\$35.00 + FBC	N/a	N/a
USD - Cancelled Wire Foreign Bank Charge	US\$35.00+ FBC	N/a	N/a
Domestic Transfer (ACH/RTGS)			
JMD A/C - Local Bank Transfers - RTGS - Outgoing	\$700.00	\$210.00	\$490.00
JMD A/C - Local Bank Transfers - Returned RTGS and ACH (corrections)	\$220.00	\$210.00	\$10.00
JMD A/C - Local Bank Transfers - RTGS -Incoming per transaction	\$0.00	\$0.00	\$0.00
ACH Transfers to local banks - (Outgoing)	\$500.00	\$10.00	\$490.00
Local Bank Instructions - Credit business accounts from listing/ per entry (Personal Account excluded)	\$300.00 / entry	\$0.00	\$300.00
OFFICIAL CHEQUES & DRAFTS			
Foreign Drafts			
Purchased from customer account - JMD	\$700.00	\$700.00	\$0.00
Purchased from customer - F/X account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Purchased with Other Banks Cheque or cash (on Approval)	\$1,000.00	N/a	N/a
Foreign Drafts sold - REPLACEMENT - JMD	\$700.00	N/a	N/a
Foreign Drafts sold - REPLACEMENT - From any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Stop Payment on Foreign drafts - S/C plus FBC	US\$35.00 + FBC	N/a	N/a
Manager's Cheques			
Manager's cheques sold (CUSTOMER) - Equal to or greater than \$1M	\$5,825 + draft fee	\$5,825 + draft fee	N/a
Manager's cheques sold (CUSTOMER) - JMD A/C	\$400.00	\$400.00	\$0.00
Manager's cheques sold (CUSTOMER) - From any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Manager's cheques sold - NON-CUSTOMER REQUEST USING FGB CHEQUE - JMD	\$1,000.00	N/a	N/a
Replacement Manager's cheque	\$500.00	N/a	N/a
To effect notice of caution re lost item	\$3,200.00	\$3,000.00	\$200.00
Processing Manager's Cheques equal to or greater than \$1M (depositing or encashing)	\$5,825.00	N/a	N/a
STANDING ORDERS			
Set-up Fee	\$300.00	\$0.00	\$300.00
Standing Orders - Manager's Cheques			
Standing orders/ Manager's Chq. - from JMD A/C	\$700.00	\$400.00	\$300.00
Standing orders Failure	\$200.00/ attempt	\$0.00	\$200.00
Standing orders/ Manager's Chq. - from JMD A/C - Senior Citizens	\$700.00	\$400.00	\$300.00
Standing orders Amendment	\$500.00	\$0.00	\$500.00
Standing orders/ Manager's Chq. - from any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Standing Orders- DRAFTS			
Standing orders/ DRAFTS - from JMD A/C	\$1,000.00	\$700.00	\$300.00
Standing orders/ DRAFTS - from JMD A/C - Senior Citizens	\$1,000.00	\$700.00	\$300.00
Standing orders/ DRAFTS - from any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Standing Orders- ACH & RTGS			
Standing orders - ACH in branch	\$300.00	\$10.00	\$290.00
Standing orders - RTGS (amounts over \$1M)	\$700.00	\$220.00	\$480.00
Standing Orders - Wire Transfer			
Standing orders/Wire Transfers - from JMD A/C	\$4,000.00	\$3,000.00	\$1,000.00
Standing orders/Wire Transfers - from any F/X Account	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Standing Order (PAP) Initiation Fee	\$700.00	\$0.00	\$700.00

FEE CATEGORY	IN BRANCH	INTERNET BANKING	YOU CAN SAVE
VOUCHER PREPARATION			
Requests received by Fax, Email, Secured Messaging - JMD	\$1,000.00 + cost of instrument	\$0.00	\$1,000.00
Requests received by Fax, Email, Secured Messaging - all F/X Accounts	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Transfer between own accounts WITH written instructions - INDIVIDUALS - JMD	\$1,000.00	\$0.00	\$1,000.00
Transfer to Third Party account in FGB	\$1,000.00	\$0.00	\$1,000.00
Transfer between own accounts WITH written instructions - INDIVIDUALS - USD	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
Transfer between own accounts WITH written instructions - CORPORATE - JMD	\$1,100.00	\$0.00	\$1,100.00
Transfer between own accounts WITH written instructions - CORPORATE - USD	Currency Equiv. of JMD cost	Currency Equiv. of JMD cost	N/a
CHEQUING ACCOUNTS & SAVING ACCOUNT FEES			
Regular Monthly Statement	FREE		
Duplicate/ Interim Statement/ Additional (each) Individual	\$525.00 or equivalent	\$0.00	\$525.00
Duplicate/ Interim Statement/ Additional (each) Corporate	\$525.00 or equivalent	\$0.00	\$525.00
Screen Print/ Photocopy/ Scan (Per page)	\$50.00 or equivalent	N/a	N/a
Holding Statements	\$1,500.00	N/a	N/a
Cheques returned to us unpaid - i.e. charged back items (by other banks)	\$1,300.00	N/a	N/a
Cheques returned by other banks valued over \$1M	\$5,825.00 + Returned cheque fee	N/a	N/a
Cheques returned by FGB (Uncleared Effects)	\$1,300.00	N/a	N/a
Returned Foreign Cheques	US\$ & CAN \$30.00; £17.00; €20.00 +foreign bank charge	N/a	N/a
Cheques paid Over Limit/ Unavailable Balance Charge/ NSF	\$2,200.00 + Penalty Rate	N/a	N/a
Cheques / PAP returned to us unpaid	\$1,300.00	N/a	N/a
Personal Accounts closed within 90 days of being opened	\$1,000.00	\$0.00	\$1,000.00
Corporate Accounts closed within 90 days of being opened	\$1,000.00	\$0.00	\$1,000.00
Minimum balance fee – Individual Savings	Account Min. is the min amt. required to open the account J\$2,000 & 500 in all other currencies \$100.00/ mth or foreign currency equivalent		
Minimum Bal. fee Ind. Savings Individual	FREE	N/a	N/a
Minimum Bal fee Global Savers Kids/ Teens	FREE	N/a	N/a
Minimum balance - First Global MoneyLink	FREE	N/a	N/a
Minimum balance fee Senior Citizens	FREE	N/a	N/a
Corporate Savings Accounts	\$500/mth or foreign currency equivalent	N/a	N/a
Cheque Encashment	\$200.00	N/a	N/a
Withdrawal fees	\$0.00	\$0.00	\$0.00
Account transfer in branch	\$0.00	\$0.00	\$0.00
CURRENT ACCOUNTS			
Individual Current Accounts	\$75 per item, \$750 min	Minimum fee only	N/a
Senior Citizen Individual Chequing Accounts	FREE per item, \$500 min	Minimum fee only	N/a
Corporate Money Market Chequing Account	\$100 per item, \$2,200 min	Minimum fee only	N/a
Corporate Regular Chequing Account	\$100 per item, \$1,200 min	Minimum fee only	N/a
SME/ Sole Traders Chequing - (Chequing on the Go)	\$90 per item, \$550 min	Minimum fee only	N/a
Overdraft (O/D) with previous arrangement agreed rate	O/D limit -agreed rate Excesses over O/D amounts - penal rate - 50% - min. \$3,000 O/D	SAME	N/a
Overdraft (O/D) with Previous arrangement agreed rate	With agreed facility - minimum \$2,500/mth	\$2,500.00	\$0.00
Overdraft (O/D) with NO Previous arrangement	NO previous arrangement- Penal rate 50% - Min. \$3,000	\$3,000.00 + Penal Rate	N/a
Personal - Cheque Books - per 100 leaves	\$2,000.00	N/a	N/a
Corporate - Cheque Books - per 600 leaves	\$11,500.00 per 600	N/a	N/a
Corporate - Cheque Books - per 100 leaves	\$2,000.00	N/a	N/a
Personal Customized Cheque Leaves & Deposit Books is Printer's charge+ FGB fee per 100	\$2,600.00	N/a	N/a
Cheque books uncollected after 30 days	\$1,000.00/ month		
Business Customized Cheque Leaves & Deposit Books is Prtiner's charge + FGB fee per 100	\$5,000.00	N/a	N/a
Stop payment orders - Local	\$450.00	N/a	N/a
Stop payment orders - Foreign	\$20 + FBC	N/a	N/a
Stop payment orders - (PAP cheques only)	\$450.00	N/a	N/a
Dormant Account Fee	\$0.00	\$0.00	\$0.00
CASH HANDLING FEES			
Large cash deposits	0.20% - over \$2M/ daily accumulated	N/a	N/a
Large cash deposit - In branch	.35% over \$1,000,000 / day accumulated	N/a	N/a
Foreign currency notes deposited - (USD)	2% on deposits in excess of \$500	N/a	N/a
Foreign currency notes deposited - (CAD)	1.75% on deposits in excess of \$500	N/a	N/a
Foreign currency notes deposited - (£ and €)	1.75% on deposits in excess of €700	N/a	N/a
Large Cash Withdrawal handling charge (over 400K)	.15% of amount	N/a	N/a
Foreign currency notes (cash) tendered to be exchanged for a WIRE TRANSFER	2% of amount tendered	N/a	N/a
Note: THERE IS NO THRESHOLD			
BILLS FOR COLLECTION			
Collections - Clean			
Cheque sent on collection & Cheque or other Clean Bills received on collection plus postage, wire charges or any other related charges	1.5% Min. \$2,750.00	N/a	N/a
Collections - Documentary			
Commission plus postage, wire charges and holding charges	1.55% Min. \$5,000.00 plus postage, wire charges & holding charges	N/a	N/a

FEE CATEGORY	IN BRANCH	INTERNET BANKING	YOU CAN SAVE
CUSTODIAL SERVICE (NIGHT DEPOSITORY & SECURED CASH HANDLING)			
Depository Services - Content Counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing - RENTAL PERIOD - JAN. TO DEC. PRORATED DURING FIRST YEAR Rental of wallets (Small 10 1/2 x 8 1/2) **Large cash handling charge to be applied	\$6,500.00	N/a	N/a
Depository Services - Content Counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing - RENTAL PERIOD - JAN. TO DEC. PRORATED DURING FIRST YEAR Rental of wallets (Medium) **Large cash handling charge to be applied	\$7,000.00	N/a	N/a
Depository Services - Content Counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing - RENTAL PERIOD - JAN. TO DEC. PRORATED DURING FIRST YEAR Rental of bags (Large 16 x 11 1/2)	\$8,500.00	N/a	N/a
Depository Services - CUSTOMER OWNED BAGS WHETHER PLASTIC OR CANVAS Contents counted by the Bank under dual control. Whether delivered by Armoured Service	\$6,500.00	N/a	N/a
Disposable Bag per package 50			
Small	\$3,000.00	N/a	N/a
Medium	\$4,000.00	N/a	N/a
Large	\$5,000.00	N/a	N/a
Lost / Damaged wallets/ Replacement cost plus S/C	\$6,000.00	N/a	N/a
Lost key to wallet/outside door of night deposit/ Replacement cost plus S/C	\$2,500.00	N/a	N/a
Safekeeping single control wallets (control of contents remain with the customer).			
Three thousand, five hundred PER BAG + LARGE CASH RATE. Safekeeping single control wallets	\$3,500.00	N/a	N/a
CHEQUE HANDLING FEES			
Foreign cheques deposited plus stamp duty	USD4.50 per cheque	N/a	N/a
VISA DEBIT CARDS (ATM & POS)			
FGB TOUCHPOINT MACHINES			
Balance Enquiry/ deposits/ withdrawal/ transfers	FREE		
Visa Debit Foreign Transaction	US\$3 per transaction	N/a	N/a
Lost/ Stolen/ Damaged - REPLACEMENT CARDS	\$885.00	N/a	N/a
ATM, POS and Visa Debit – Other banks' machines			
Withdrawals (per transaction charge)	\$50.00	N/a	N/a
Balance Inquiries	\$37.50	N/a	N/a
Declined Transaction Charge	\$37.50	N/a	N/a
Point of Sale Transactions	\$17.50	N/a	N/a
Declined Transaction at POS	\$37.50	N/a	N/a
VISA DEBIT CARD			
Withdrawals (per transaction charge)	\$55.00	N/a	N/a
Balance inquiries	\$37.50	N/a	N/a
Declined Transaction Charge	\$37.50	N/a	N/a
Point of Sale Transactions	\$17.50	N/a	N/a
International Fee	\$30.00	N/a	N/a
INTERNET BANKING - GLOBAL ACCESS			
Additional Global Access Tokens (**Maximum of 3 Free Tokens per account**)	FREE		
ADDITIONAL - JMD	\$1,250.00	N/a	N/a
ADDITIONAL - F/X	Currency Equiv. of JMD cost	N/a	N/a
Lost / Stolen / Damaged - REPLACEMENT - JMD	\$1,250.00	N/a	N/a
Lost / Stolen / Damaged - REPLACEMENT - F/X	Currency Equiv. of JMD cost	N/a	N/a
MISCELLANEOUS CHARGES			
Audit Confirmation - each item	\$2,500.00/ Cert/ year plus \$1,020.00 /hr for detailing Securities etc.	N/a	N/a
Notices Re: Unclaimed Balances / Instruments - TD, DRAFTS, Manager's Cheques	\$1,000.00	N/a	N/a
Special Services - Special Letters (Universities, Embassies, etc.)	\$1,200.00	N/a	N/a
JMD Written verification / Certification of balances - (Letters etc)	\$2,250.00	N/a	N/a
Written verification / Certification of balances - (Letters etc) - F/X accounts	Currency Equiv. of JMD cost	N/a	N/a
Cheques recalled at customers' request	\$3,600.00	N/a	N/a
Direct presentation at the customer's request	\$3,600.00	N/a	N/a
Voucher Searches within 30 days (1-3 vouchers)	FREE	N/a	N/a
Voucher Search more than 30 days - 6 months (1-3 vouchers); \$3,150+\$500 for each additional voucher	\$2,150.00	N/a	N/a
Voucher Search over 6 months up to 7 years (1-3 vouchers)	\$2,500 flat + \$1,000/ hour for more than 2 vouchers	N/a	N/a
Call in Balance Confirmation / Transaction Inquiry	\$250.00	\$0.00	\$250.00
SAFEKEEPING (CUSTODIAL & SAFETY DEPOSIT BOXES)			
Share - insurance policies, title documents	\$2,650.00	N/a	N/a
Small Envelopes	\$2,200.00	N/a	N/a
Large Envelopes	\$2,650.00	N/a	N/a
Small Packages	\$2,950.00	N/a	N/a
Large Packages	\$4,425.00	N/a	N/a
Visit to safekeeping	\$450.00	N/a	N/a
Safety Deposit Boxes			
SDB Lost/broken keys Replacement cost plus service charge	Vendors cost + FGB Srv (\$5,000.00)	N/a	N/a
Dimension in cm Small 5x13x60	\$5,000.00	N/a	N/a
Dimension in cm Medium 7.5x13x60	\$6,000.00	N/a	N/a
Dimension in cm Large 12.5x13x60	\$7,000.00	N/a	N/a
Dimension in cm X Large 7.5x26x60	\$8,500.00	N/a	N/a
Dimension in cm XX Large 13.5x26x60	\$9,450.00	N/a	N/a
Visit to SDB	\$700.00	N/a	N/a

FEE CATEGORY

CREDIT BUSINESS		
Letters of Credit		
INCOMING		
Advising &/ or Amending Credit	US\$75.00	
Drawing under L/Cs - Negotiation Commission (0.5825% of amount) + customer's borrowing interest rate from the date of negotiation to the date of payment	Min. \$3,000.00	
Confirming Credit (0.5825% per mth. after delivery of documents)	Min. \$3,000.00	
Acceptance Commission (0.5825% per mth. after delivery of documents)	Min. \$3,000.00	
OUTGOING		
Establishing Fee	Min. 2.5%	
a) Sight Drafts: 1-89 days/ 90-180 days/ >180 days	Dependent on structure of transaction	
Holding Charge (Acceptance)	Dependent on structure of transaction	
Amendment of Amount	Dependent on structure of transaction	
Cancellation/ non-utilization	Dependent on structure of transaction	
Amendment to letter of credit increasing or extending a confirmed L/C	Dependent on structure of transaction	
Drawing under L/C	USD35.00	
Administration fee on application to the Natl. Ex-Im BOJ (2.33% of amount)	Min. \$17,500.00 + OB Fee	Loan of Duplicate Cert. of Title to Non-Commercial Bank \$7,500.00
Demand Loan - Commitment/ Facilities Fee Personal Loans (2% -3% minimum fee)	Min. \$18,000.00 + Processing Fee	Letter of Undertaking for Motor Vehicle, Land, dwelling Purchase etc \$7,500.00
Demand Loan - Commitment Fee Business Loans (Corp & SMEs) (1.5% - 2% minimum fee)	Min. \$20,000.00 + Processing Fee	Guarantee Issued to Other Financial Institutions (Local) - Cash secured - 1.2% (Min. Personal) \$6,000.00 per letter; - Corporate \$10,000.00 Non cash secured (4.5% - 12% p.a.) Min. \$7,500.00
Undrawn Loan Fee	Loan officer will advise	Guarantee Issued to Other Financial Institutions (Foreign) - Cash secured - 1.2% Min. US\$200.00 - Non-cash secured (4.66% - 12.5% p.a.) Min. US\$300.00
Processing Fee (less documentation)	1.5% of Loan Amount Min. \$18,000.00	Gtees issued under EXIM administered lines: (2.6% p.a. of amount for period outstanding. Secured by cash of hypothecated funds); Other - 4% - 6% p.a. of amount for period outstanding) Min. \$14,000.00
Standby Letter of Credit (3% per annum)	Min. \$20,000.00 + Foreign Bank Charge	Gtees issued to Service Provider (2% - 6% p.a. for period outstanding) Min. \$13,500.00
Bills Discounted/ Remitted		Credit Bureau Credit Reports- Personal Cost + \$2,500.00
Applicable rate of interest on advances (Customer borrowing rate of interest on advances)	Min. \$1,000.00 + normal collection charge Min. \$1,200	Credit Information Service - Business Cost + \$2,500.00
Past Due discounts ** Penalty rate = Regular rate + 10%**	\$1,300/ bill + past due interest at penalty rate	Credit Report from Credit Bureau or Financial Institution \$3,750.00
Loans in Arrears: The charge is per payment in arrears after 5 grace days (2% of the unpaid amount)	Min. \$2,000.00	Verification of CSV on life insurance policy \$3,000.00
		Credit Reports to other financial institution Min. \$6,000.00
		Trade Financing up to 180 days: (2.5% of all new loans) Min. \$17,500.00
CREDIT CARD		
Credit Card - In Branch Cash Advance		
JMD Cash Advance	2% min \$1,500.00	
USD Cash Advance	US2% min \$25	
Mailed (post) Statements (Local)	\$200.00	
Mailed (post) Statements (Overseas)	US\$1.50	
Credit Card Classic		
Annual Membership Fee	\$3,700.00	
Annual Membership Fee (Penalty)	\$3,500.00	
Additional Card Fee	\$2,000.00	
Virtual Card	\$700.00	
Replacement Card Fee	\$2,500.00	
Over limit Fee	\$2,700.00	
Late Fees	\$2,700.00	
Returned Cheques	\$3,000.00	
Cash Advance charge (%)	8%	
Replacement Statement	\$700.00	
Interest (%)	48.85% (50% cash advances)	
Minimum Payment (%)	5%	
Credit Card - Gold (Individual)		
Annual Membership Fee	\$7,000.00	
Additional Card Fee	\$2,500.00	
Virtual Card	\$700.00	
Replacement Card Fee	\$2,500.00	
Over limit Fee	\$2,600.00	
Late Fees	\$2,850.00	
Returned Cheques	\$3,000.00	
Cash Advance charge (%)	8%	
Replacement Statement	\$800.00	
Interest (%)	48.5% (50% cash advances)	
Minimum Payment (%)	5%	
Affinity Visa Gold Card		
Annual Membership Fee	\$5,000.00	
Additional Card Fee	\$2,500.00	
Virtual Card	\$700.00	
Replacement Card Fee	\$2,500.00	
Affinity Visa Gold Card Cont'd.		
Over limit Fee	\$2,500.00	
Late Fees	\$2,800.00	
Returned Cheques	\$2,500.00	
Cash Advance charge (%)	8%	
Replacement Statement	\$800.00	
Interest (%)	47.5% (50% cash advances)	
Minimum Payment (%)	5%	
Credit Card - Platinum		
Annual Membership Fee	USD \$180.00	
Additional Card Fee	\$65.00	
Virtual Card	\$20.00	
Replacement Card Fee	\$52.00	
Over limit Fee	\$55.00	
Late Fees	\$55.00	
Returned Cheques	\$60.00	
Cash Advance charge (%)	8%	
Replacement Statement	\$10.00	
Interest (%)	19.5%	
Minimum Payment (%)	5%	
USD Cash Deposit in excess of limit	2% for amt. in excess	
Credit Card - Gold (Corporate)		
Annual Membership Fee	\$5,500.00	
Additional Card Fee	\$5,000.00	
Virtual Card	\$700.00	
Monthly Service Charge: 1-3 per card	\$1,000.00	
4-7 per card	\$800.00	
> 7 per card	\$600.00	
Replacement Card Fee	\$3,000.00	
Over limit Fee	\$5,000.00	
Late Fees	\$3,500.00	
Returned Cheques	\$3,000.00	
Cash Advance charge (%)	5%	
Replacement Statement	\$650.00	
Interest (%)	44.5% (46% cash advance)	
Minimum Payment (%)	10%	
CREDIT CARD - GOLD (Standard Business)		
Annual Membership Fee	\$5,000.00	
Additional Card Fee	\$4,250.00	
Virtual Card	\$700.00	
Monthly Service Charge (< \$1 Mil (up to \$2 Mil)	\$3,500.00	
(> \$2 Mil & < \$3 Mil)	\$7,500.00	
Replacement Card Fee	\$2,500.00	
Over limit Fee	\$5,000.00	
Late Fees	\$4,000.00	
Returned Cheques	\$3,000.00	
Cash Advance charge (%)	13%	
Replacement Statement	\$700.00	
Interest (%)	43.5% (45% for Cash Advances)	
Minimum Payment (%)	10%	
CREDIT CARD - GOLD (Premium Business)		
Annual Membership Fee	\$6,500.00	
Additional Card Fee	\$4,500.00	
Virtual Card	\$700.00	
Replacement Card Fee	\$2,500.00	
Over limit Fee	\$5,000.00	
Late Fees	\$4,000.00	
Returned Cheques	\$3,000.00	
Cash Advance charge (%)	13%	
Replacement Statement	\$700.00	
Interest (%)	28%	
Minimum Payment (%)	10%	



Your Commercial Bank from GraceKennedy

Duke Street • New Kingston • Liguanea • Manor Park Plaza • Portmore
• Mandeville • Ocho Rios • Montego Bay