

## Credit Card Fee & Payment

### Annual Fee

VISA & MASTERCARD	Principal	Supplementary	Promotion (Jan to Dec 2020)
Classic	USD25.00	USD 15.00	Free 1st year
Gold	USD55.00	USD 35.00	
Platinum	USD288.00	USD 188.00	N/A
World/Infinity	USD1,288.00	USD 100.00	N/A

### Interest

Retail Purchase Interest	1.5% per Month
Cash Advance Interest	2% per Month
Late Payment Charge based on Overdue Minimum Amount	5% of Minimum Payment
Cash Advance Fee	2% or Minimum charge USD 5.00
Card Replacement Fee	USD 15.00
PIN Re-Issue	USD 5.00
Rejected Direct Debit Payment Fee	USD 10.00
Dishonored Cheque Fee	USD 20.00
Retrieval Fee Sales Draft - Copy	USD 20.00
Retrieval Fee Statement	USD 1.00 per one-month statement
Foreign Currency Conversion Fee	2% per transaction for classic/Gold/Platinum 1% per transaction for World/Infinity