



Credit Card Fee

Annual Fee			
VISA & MASTERCARD	Principal	Supplementary	Promotion
Gold	USD25.00	USD15.00	Free 1st year
Platinum	USD288.00	USD188.00	
World/Infinity	USD600.00	USD100.00	N/A
Interest & Other			
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	USD15.00		
PIN Re-Issue	USD5.00		
Rejected Direct Debit Payment Fee	USD10.00		
Dishonored Cheque Fee	USD20.00		
Retrieval Fee Sales Draft (Copy)	USD20.00		
Retrieval Fee Statement	USD1.00 per one-month statement		
Foreign Currency Conversion Fee	2% per transaction for classic/Gold/Platinum 1% per transaction for World/Infinity		