

Convenience.
Security.
Rewards.

CARD RATES & CHARGES 2017

Use your card everyday!



Pay bills Online



Eat Out



Buy Groceries



Get Meds



Buy Gas



	Classic Keycard	Lovebird Keycard	Gold Keycard	Visa Classic	MasterCard	Travelmaster MasterCard	Visa Gold	UWIAA Lovebird Keycard	Affinity Keycards	KeyCard Cash
Primary Joining / Annual Fees	JMD 1,700.00	JMD 4,000.00	JMD 5,900.00	JMD 4,000.00	USD 90.00	USD 145.00	JMD 7,500.00	JMD 3,800.00	JMD 1,900.00	Free
Supplementary Joining / Annual Fees	JMD 800.00	JMD 2,200.00	JMD 2,000.00	JMD 2,500.00	USD 60.00	USD 100.00	JMD 2,500.00	JMD 2,000.00	JMD 800.00	Free
Replacement Card Fee	JMD 800.00	JMD 2,000.00	JMD 2,000.00	JMD 2,500.00	USD 60.00	USD 100.00	Free	JMD 2,000.00	JMD 800.00	JMD 650.00
Annual Interest Rate - Unsecured	47% - 51.9%	47% - 51.9%	47% - 51.9%	47% - 51.9%	18.00% - 21.9%	18.00% - 21.9%	46.99% - 51.9%	47% - 51.9%	47% - 51.9%	N/A
Annual Interest Rate - Secured	39.75%	39.75%	N/A	N/A	15%	N/A	N/A	N/A	N/A	N/A
Cash Advance Fee at NCB Branch	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT
Cash Advance Fee at ABM	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	Free
Near Cash Fee	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	N/A
Over Limit Fee	JMD 2,600.00	JMD 2,600.00	JMD 2,600.00	JMD 2,600.00	USD 69.00	USD 69.00	JMD 2,600.00	JMD 2,600.00	JMD 2,600.00	N/A
Late Payment Fee	JMD 2,600.00	JMD 2,600.00	JMD 2,600.00	JMD 2,600.00	USD 69.00	USD 69.00	JMD 2,600.00	JMD 2,600.00	JMD 2,600.00	N/A
Returned Cheque	JMD 1,000.00	JMD 1,000.00	JMD 1,000.00	JMD 1,000.00	USD 65.00	USD 65.00	JMD 1,000.00	JMD 1,000.00	JMD 1,000.00	N/A
Replacement Statement	JMD 850.00	JMD 850.00	JMD 850.00	JMD 850.00	USD 20.00	USD 20.00	JMD 850.00	JMD 850.00	JMD 850.00	N/A
Credit Report (per report)	JMD 2,420.00	JMD 2,420.00	JMD 2,420.00	JMD 2,420.00	USD 55.00	USD 55.00	JMD 2,420.00	JMD 2,420.00	JMD 2,420.00	N/A
Credit Bureau Fee	JMD 2105.16	JMD 2105.16	JMD 2105.16	JMD 2105.16	JMD 2105.16	JMD 2105.16	JMD 2105.16	JMD 2105.16	JMD 2105.16	N/A
Monthly Minimum Payment	4% of monthly statement balance	4% of monthly statement balance	4% of monthly statement balance	4% of monthly statement balance	4% of monthly statement balance	4% of monthly statement balance	4% of monthly statement balance	4% of monthly statement balance	4% of monthly statement balance	N/A
Voucher Search / Item Retrieval - per item (at cardholder's request)	JMD 850.00	JMD 850.00	JMD 850.00	JMD 850.00	USD 25.00	USD 25.00	JMD 850.00	JMD 850.00	JMD 850.00	JMD 850.00
Instalment Processing Fee		JMD 3,495.00		JMD 3,495.00			JMD 3,495.00			

BUSINESS CARDS

	Keycard Biz	Keycard Biz Lite	Visa Business	NCB Business Edge
Primary Joining / Annual Fees	JMD 1,410.00 Monthly	JMD 416.58 Monthly	USD 145.00	JMD 7500.00
Supplementary Joining / Annual Fees	JMD 705.00 Monthly	JMD 291.67 Monthly	USD 65.00	JMD 3500.00
Replacement Card Fee	JMD 2820.00	JMD 2820.00	USD 50.00	JMD 3000.00
Annual Interest Rate - Unsecured	39.75%	39.75%	17%	40%
Annual Interest Rate - Secured	N/A	N/A	N/A	N/A
Cash Advance Fee at NCB Branch	15% plus GCT	15% plus GCT	10% plus GCT	15% plus GCT
Cash Advance Fee at ABM	10% plus GCT	10% plus GCT	7.5% plus GCT	7.3% plus GCT
Near Cash Fee	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT

	Keycard Biz	Keycard Biz Lite	Visa Business	NCB Business Edge
Over Limit Fee	JMD 2,600.00	JMD 2,600.00	USD 69.00	JMD 2600.00
Late Payment Fee	JMD 2,600.00	JMD 2,600.00	USD 69.00	JMD 2600.00
Returned Cheque	JMD 970.00	JMD 970.00	USD 55.00	JMD 970.00
Replacement Statement	JMD 730.00	JMD 730.00	USD 20.00	JMD 730.00
Credit Report (per report)	JMD 2,420.00	JMD 2,420.00	USD 55.00	JMD 2420.00
Credit Bureau Fee	JMD 2338.16	JMD 2338.16	JMD 2338.16	JMD 2338.16
Monthly Minimum Payment	10% of monthly statement balance	10% of monthly statement balance	10% of monthly statement balance	10% of monthly statement balance
Voucher Search / Item Retrieval - per item (at cardholder's request)	JMD 850.00	JMD 850.00	USD 25.00	JMD 850.00

IMPORTANT INFORMATION

As a security measure your credit card statement will reflect only the last four digits of your account number. Please therefore note that where the statement form is used to facilitate payments to your account, the full 16-digit number must be inserted in the account number field.

Thank you for making it NCB!

- Charges include General Consumption Tax with the exception of Cash Advance Fees.
- Interest rates and charges are subject to change without prior notice.