

Convenience.  
Security.  
Rewards.

Use your card everyday!

## CARD RATES & CHARGES 2021



Pay Bills Online



Pay for Deliveries



Buy Groceries



Purchase Medication



Buy Gas

	NCB Visa Classic	NCB Visa Platinum	NCB Mastercard	NCB Mastercard Platinum Travel JMD	NCB Mastercard Platinum Travel USD		NCB Mastercard Prepaid
Primary Joining / Annual Fees	JMD 4,000.00	JMD 7,500.00	USD 90.00	JMD 12,900.00	USD 180.00	P2P Domestic Transfer	2.33%
Supplementary Joining / Annual Fees	JMD 2,500.00	JMD 2,500.00	USD 60.00	FREE	FREE	Bill Payment	1% +GCT
Replacement Card Fee	JMD 2,500.00	FREE	USD 60.00	FREE	FREE	Replacement Card Fee	JMD 650.00
Annual Interest Rate - Unsecured	42% - 46.90%	41.99% - 46.90%	17.50% - 21.95%	40% - 46.99%	17% - 21.95%	NCB ABM Withdrawal	JMD 30.00
Annual Interest Rate - Secured	N/A	N/A	15%	N/A	N/A	Non NCB ABM Withdrawal	JMD 60.34
Cash Advance Fee at NCB Branch	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	International ABM Withdrawal	JMD 69.90
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	In-Branch Withdrawal	JMD 31.40
Near Cash Fee	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	Cross Border Transaction Fee	1.25% - 3%
Over Limit Fee	JMD 2,600.00	JMD 2,600.00	USD 69.00	JMD 2,600.00	USD 69.00		
Late Payment Fee	JMD 2,600.00	JMD 2,600.00	USD 69.00	JMD 2,600.00	USD 69.00		
Returned Cheque	JMD 1,000.00	JMD 1,000.00	USD 65.00	JMD 1,000.00	USD 65.00		
Replacement Statement	JMD 850.00	JMD 850.00	USD 20.00	JMD 850.00	USD 20.00		
Credit Report (per report)	JMD 2,420.00	JMD 2,420.00	USD 55.00	JMD 2,420.00	USD 55.00		
Credit Bureau Fee	JMD 2,305.16	JMD 2,305.16	JMD 2,305.16	JMD 2,305.16	JMD 2,305.16		
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		
Voucher Search / Item Retrieval - per item (at cardholder's request)	JMD 850.00	JMD 850.00	USD 25.00	JMD 850.00	USD 25.00		
Instalment Processing Fee	JMD 3,495.00	JMD 3,495.00					
Cross Border Transaction Conversion Fee	1.25% - 3%	1.25% - 3%	1.25% - 3%	1.25% - 3%	1.25% - 3%		

## BUSINESS CARDS

	NCB Business Elite	NCB Executive Travel Business	NCB Visa Platinum Business	NCB Business Edge		NCB Business Elite	NCB Executive Travel Business	NCB Visa Platinum Business	NCB Business Edge
Primary Joining / Annual Fees	JMD 16,920.00	JMD 8,500.00	USD 100.00	JMD 7,500.00	Late Payment Fee	JMD 2,600.00	JMD 2,600.00	USD 69.00	JMD 2,600.00
Supplementary Joining / Annual Fees	N/A	JMD 3,500.00	USD 65.00	JMD 3,500.00	Returned Cheque	JMD 970.00	JMD 970.00	USD 55.00	JMD 970.00
Replacement Card Fee	N/A	JMD 3,000.00	USD 50.00	JMD 3,000.00	Replacement Statement	JMD 730.00	JMD 730.00	USD 20.00	JMD 730.00
Annual Interest Rate - Unsecured	34.75% - 37.75%	34.75% - 37.75%	17% - 20%	34.75% - 37.75%	Credit Report (per report)	JMD 2,420.00	JMD 2,420.00	USD 55.00	JMD 2,420.00
Annual Interest Rate - Secured	N/A	N/A	N/A	N/A	Credit Bureau Fee	JMD 2,538.16	JMD 2,538.16	JMD 2,538.16	JMD 2,538.16
Cash Advance Fee at NCB Branch	15% plus GCT	15% plus GCT	10% plus GCT	15% plus GCT	Monthly Minimum Payment	10% of monthly statement balance	10% of monthly statement balance	10% of monthly statement balance	10% of monthly statement balance
Cash Advance Fee at ABM	10% plus GCT	10% plus GCT	7.5% plus GCT	7.3% plus GCT	Voucher Search / Item Retrieval - per item (at cardholder's request)	JMD 850.00	JMD 850.00	USD 25.00	JMD 850.00
Near Cash Fee	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	7.3% plus GCT	Cross Border Transaction Conversion Fee	1.25% - 3%	1.25% - 3%	1.25% - 3%	1.25% - 3%
Over Limit Fee	JMD 2,600.00	JMD 2,600.00	USD 69.00	JMD 2,600.00					

### 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.