

Convenience.  
Security.  
Rewards.

Use your card every day!

## CARD RATES & CHARGES 2024



Pay Bills Online



Pay for Deliveries



Buy Groceries



Purchase Medication



Buy Gas

Fee Type	NCB Visa Classic	NCB Visa Platinum	NCB Mastercard	NCB Mastercard Platinum Travel JMD	NCB Mastercard Platinum Travel USD	Fee Type	NCB Mastercard Prepaid
Primary Joining / Annual Fees	JMD 4,300.00	JMD 8,300.00	USD 88.84	JMD 13,500.00	USD 177.68	Replacement Card Fee	JMD 650.00 plus GCT
Supplementary Joining / Annual Fees	JMD 2,467.81	FREE	USD 59.23	FREE	FREE	NCB ABM Withdrawal	JMD 30.00 plus GCT
Replacement Card Fee	JMD 2,467.81	FREE	USD 59.23	FREE	FREE	Non NCB ABM Withdrawal	JMD 60.34 plus GCT
Annual Interest Rate - Unsecured	48.96% - 51.90%	43.99% - 51.90%	17.50% - 21.95%	43.99% - 51.90%	17.50% - 21.95%	International ABM Withdrawal	JMD 69.90 plus GCT
Annual Interest Rate - Secured	N/A	N/A	15%	N/A	N/A	Cross Border Transaction Conversion Fee	1.25% - 3%
Effective Annual Interest Rate	61.59% - 66.21%	54.09% - 66.21%	18.97% - 24.30%	54.04% - 66.21%	18.97% - 24.30%	P2P Domestic Transfer	2.33%
Effective Annual Interest Rate - Secured	N/A	N/A	16.08%	N/A	N/A		
Cash Advance Fee at ABM	7.5% plus GCT	7.5% plus GCT	7.5% plus GCT	7.5% plus GCT	7.5% plus GCT		
Near Cash Fee (Cash-like)	7.5% plus GCT	7.5% plus GCT	7.5% plus GCT	7.5% plus GCT	7.5% plus GCT		
Over Limit Fee	JMD 2,900.00	JMD 2,900.00	USD 68.11	JMD 2,900.00	USD 68.11		
Late Payment Fee	JMD 2,900.00	JMD 2,900.00	USD 68.11	JMD 2,900.00	USD 68.11		
Returned Cheque	JMD 987.12	JMD 987.12	USD 64.16	JMD 987.12	USD 64.16		
Replacement Statement	JMD 839.06	JMD 839.06	USD 19.74	JMD 839.06	USD 19.74		
Credit Report (per report)	JMD 2,388.84	JMD 2,388.84	USD 54.29	JMD 2,388.84	USD 54.29		
Credit Bureau Fee	JMD 2,275.48	JMD 2,275.48	JMD 2,275.48	JMD 2,275.48	JMD 2,275.48		
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 839.06	JMD 839.06	USD 24.68	JMD 839.06	USD 24.68		
FlexiPay Processing Fee	JMD 2,500.00	JMD 2,500.00	USD 20.00	JMD 2,500.00	USD 20.00		
Cross Border Transaction Conversion Fee	1.25% - 3%	1.25% - 3%	1.25% - 3%	1.25% - 3%	1.25% - 3%		
Creditor Life Insurance Plan A – Life & Involuntary loss of job*	39 cents per \$100 of monthly statement balance	39 cents per \$100 of monthly statement balance	39 cents per \$100 of monthly statement balance	39 cents per \$100 of monthly statement balance	39 cents per \$100 of monthly statement balance		
Creditor Life Insurance Plan B – Life, Critical Illness & Involuntary loss of job*	60 cents per \$100 of monthly statement balance	60 cents per \$100 of monthly statement balance	60 cents per \$100 of monthly statement balance	60 cents per \$100 of monthly statement balance	60 cents per \$100 of monthly statement balance		

**BUSINESS CARDS**

Fee Type	NCB Business Elite	NCB Executive Travel Business	NCB Visa Platinum Business	NCB Business Edge	Fee Type	NCB Business Elite	NCB Executive Travel Business	NCB Visa Platinum Business	NCB Business Edge
Primary Joining / Annual Fees	JMD 12,000.00	JMD 8500.00	USD 98.72	JMD 8,500.00	Replacement Statement	JMD 720.60	JMD 720.60	USD 19.74	JMD 720.60
Supplementary Joining / Annual Fees	N/A	JMD 3,500.00	USD 64.16	JMD 3,500.00	Credit Report (per report)	JMD 2,388.84	JMD 2,388.84	USD 54.29	JMD 2,388.84
Replacement Card Fee	N/A	JMD 3,000.00	USD 49.36	JMD 3,000.00	Credit Bureau Fee	JMD 2,505.48	JMD 2,505.48	JMD 2,505.48	JMD 2,505.48
Annual Interest Rate - Unsecured	38.75%	38.75%	17%	38.75%	Monthly Minimum Payment	5% of monthly statement balance	5% of monthly statement balance	5% of monthly statement balance	5% of monthly statement balance
Annual Interest Rate - Secured	N/A	N/A	N/A	N/A	Voucher Search / Item Retrieval - per item (at cardholder's request)	JMD 839.06	JMD 839.06	USD 24.68	JMD 839.06
Effective Annual Interest Rate	46.43%	46.43%	18.39%	46.43%	Cross Border Transaction Conversion Fee	1.25% - 3%	1.25% - 3%	1.25% - 3%	1.25% - 3%
Cash Advance Fee at ABM	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	Balance Transfer Fee	JMD 5,000.00	JMD 5,000.00	N/A	JMD 5,000.00
Near Cash Fee (Cash-like)	10% plus GCT	10% plus GCT	10% plus GCT	10% plus GCT	Flexi PayBiz Fee	N/A	JMD 5,000.00	N/A	JMD 5,000.00
Over Limit Fee	JMD 2,900.00	JMD 2,900.00	USD 68.11	JMD 2,900.00					
Late Payment Fee	JMD 2,900.00	JMD 2,900.00	USD 68.11	JMD 2,900.00					
Returned Cheque	JMD 957.51	JMD 957.51	USD 54.29	JMD 957.51					

**IMPORTANT  
INFORMATION**

As a security measure, your credit card statement will reflect only the last four digits of your card 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.