

Scotiabank Credit Card Rates and Fees

Your Scotiabank credit cards are subject to certain rates and fees. Information on these charges, which are subject to change, is set out below. Fees quoted are listed either in J\$ of US\$ as applicable. (see below and over leaf)

	MasterCard										
	ScotiaLine Gold***	Standard		Magna	Gold		Aero Platinum	Platinum	PriceSmart	Business Basic	Business Executive
	J\$	J\$	US\$	J\$	J\$	US\$	J\$	US\$	J\$	J\$	J\$
Annual interest rate (APR)*	17.75-22.75%	46.00-51.99%	19.99-21.99%	49.75-51.99%	44.75-51.99%	19.99-21.99%	44.99-51.99%	19.99-21.99%	49.00-51.99%	40%	42%
Annual membership fee	J\$6,970	J\$5,600	US\$90	J\$4,000	J\$7,500	US\$122	J\$9,900	US\$320	J\$4,000	J\$6,815	J\$10,100
Supplementary card fee		J\$2,900	US\$50	J\$1,000	J\$2,580	FREE	J\$4,250	FREE	J\$1,665	J\$505	J\$505
Late payment fee	J\$1,955	J\$2,300	US\$69	J\$2,300	J\$2,300	US\$69	J\$2,300	US\$69	J\$2,300	J\$2,300	J\$2,300
Over limit charge (flat charge per each overrun)	J\$ 1,955	J\$2,300	US\$69	J\$2,300	J\$2,300	US\$69	J\$2,300	US\$69	J\$2,300	J\$2,300	J\$2,300
Cash advance**		7% of advance (min J\$500)	7% of advance (min US\$10)	7% of advance (min J\$500)	7% of advance (min J\$500)	7% of advance (min US\$10)	7% of advance (min J\$500)	7% of advance (min US\$10)	7% of advance (min J\$500)	7% of advance (min J\$500)	7% of advance (min J\$500)
Returned/ dishonoured cheques	J\$810	J\$890	US\$26.25 plus foreign bank charge	J\$890	J\$890	US\$26.25 plus foreign bank charge	J\$810	US\$26.25 plus foreign bank charge	J\$890	J\$890	J\$890
NSF cheque charge	J\$910	J\$1,100	US\$26.25	J\$1,100	J\$1,100	US\$26.25	J\$1,100	US\$26.25	J\$1,100	J\$1,100	J\$1,100
Retrieval of items		J\$735	US\$27.00	J\$735	J\$735	US\$27.00	J\$665	US\$27.00	J\$735	J\$735	J\$735
Replacement statement	J\$665	J\$735	US\$24.15	J\$735	J\$735	US\$24.15	J\$665	FREE	J\$735	J\$735	J\$735
Replacement sales draft		J\$1,030	US\$27.50	J\$1,030	J\$1,030	US\$27.50	J\$935	US\$27.50	J\$1,030	J\$1,030	J\$1,030
Replacement lost, damaged or stolen card		J\$2,800	US\$37.80	J\$1,810	FREE	FREE	FREE	FREE	J\$805	J\$2,170	J\$2,170
Stamp Duty per credit card cheque	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20	J\$0.20
Minimum payment		5% of bal. Min. J\$300	5% of bal. Min. US\$75	5% of bal. Min. J\$300	5% of amount Min. J\$300	5% of bal. Min. US\$75	3% of amount	3% of bal. Min. US\$75	5% of amount Min. J\$250	5% of amount Min. J\$3,000	5% of amount Min. J\$3,000
Return charge cheque		J\$890	US\$26.25	J\$890	J\$890	US\$26.25	J\$810	US\$26.25	J\$890		
Credit card cheque		7% of amount	7% of amount	7% of amount	7% of amount	7% of amount		7% of amount	7% of amount		
ScotiaLine Gold Cheque Stop Payment Fee	J\$455										
Non-refundable Application Fee	J\$13,645										
Application Fee for Increase in Limit	J\$ 6,970										

All fees are inclusive of General Consumption Tax. Rates and fees are in effect as of December 1, 2012 and are subject to change. For more information, please call **1-888-4-SCOTIA (72682)** or visit our website at www.jamaica.scotiabank.com.

* If you do not pay at least the Minimum Payment on your statement by the Payment Due Date, we may, at our discretion, increase the applicable interest rate to all new and existing balances on your card account up to 54.99% for JMD denominated credit cards and up to 24.99% for USD denominated credit cards. You will continue to pay the higher rate of interest until you have paid the Minimum Payment by the payment due date for six consecutive months.

** Cash Advance Fees are 7% of the advanced amount (note respective Minimum Payments) plus applicable interest charges.

*** ScotiaLine Gold is offered as Cash Secured, Real Estate Secured and Unsecured Loan Facilities.

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	VISA		
	Classic	AAdvantage	Gold
Annual interest rate (APR)*	49.99-51.99%	48.50-51.99%	44.75-51.99%
Annual membership fee	J\$2,500	J\$8,500	J\$4,500
Supplementary card fee	J\$1,750	J\$4,250	J\$2,350
Late payment fee	J\$2,300	J\$2,300	J\$2,300
Over limit charge (flat charge per each overrun)	J\$2,300	J\$2,300	J\$2,300
Cash advance**	7% of advance (min J\$500)	7% of advance (min J\$500)	7% of advance (min J\$500)
Returned/dishonoured cheques	J\$890	J\$890	J\$890
NSF cheque charge	J\$1,100	J\$1,100	J\$1,100
Retrieval of items	J\$735	J\$735	J\$735
Replacement statement	J\$735	J\$735	J\$735
Replacement sales draft	J\$1,030	J\$1,030	J\$1,030
Replacement lost,damaged or stolen card	J\$1,750	J\$4,715	FREE
Stamp Duty per credit card cheque	J\$0.20	J\$0.20	J\$0.20
Minimum payment	5% of Amount. Minimum J\$300	5% of Amount. Minimum J\$300	5% of Amount. Minimum J\$300
Return charge cheque	J\$890	J\$890	J\$890
Credit card cheque	7% of amount	7% of amount	7% of amount

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Optional Scotiabank Visa / MasterCard Credit Life Protection provides up to J\$1,000,000 in coverage. Single coverage costs 29¢ for every \$100 of outstanding balance on the previous month's Scotiabank Visa / MasterCard statement. Cost for joint coverage is 52¢ for every \$100 of outstanding balance. No premium is charged if your previous month's statement balance was zero.



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