


# Scotiabank Credit Card Rates and Fees


Jamaica

Your Scotiabank Mastercard® and Visa® credit cards are subject to certain rates and fees. Information on those rates and fees, which are subject to change, is set out below. All fees quoted are listed in JMD or USD, unless otherwise indicated. The capitalized terms used in this Schedule have the same meanings as are attributed to them in the Scotiabank Credit Card Cardholder Agreement ("Agreement"). This Schedule forms part of that Agreement.

	Scotiabank Mastercard®		Scotiabank Gold Mastercard®		Scotiabank MAGNA Mastercard®	Scotiabank AERO™ Platinum Mastercard®	Scotiabank Platinum Mastercard®	Scotiabank Mastercard® Business Card	AAdvantage Business Executive Mastercard®	ScotiaLine	ScotiaLine Gold***
	J\$	US\$	J\$	US\$	J\$	J\$	US\$	J\$	J\$	J\$	J\$
Annual Interest Rate (Financing Charges) - on Purchases & Balance Transfers	47.00% - 52.99%	19.00% - 22.99%	45.75% - 52.99%	20.99% - 22.99%	50.75% - 52.99%	45.99% - 52.99%	20.99% - 22.99%	41.00%	43.00%	15.75% - 20.75%	15.75% - 18.75%
Effective Annual Interest Rate (EAIR)	58.57% - 67.96%	20.75% - 25.57%	56.69% - 67.96%	23.13% - 25.57%	64.39% - 67.96%	57.04% - 67.96%	23.13% - 25.57%	49.65%	52.57%	17.05% - 23.05 %	17.05% - 20.62%
Annual Membership Fee	J\$5,527.90	US\$88.84	J\$8,365.88	US\$120.43	J\$4,738.21	J\$15,779.18	US\$315.88	J\$7,403.44	J\$12,487.13	J\$6,781.55	J\$6,880.25
Supplementary Card Fee	No Charge	No Charge	No Charge	No Charge	J\$2,315.80	No Charge	No Charge	J\$3,618.43	J\$6,103.08	J\$3,390.78	-
Late Payment Fee	J\$2,961.37	US\$68.11	J\$2,961.37	US\$68.11	J\$2,961.37	J\$2,961.37	US\$68.11	J\$2,961.37	J\$2,961.37	J\$2,961.37	J\$2,961.37
Over Limit Charge (Flat Charge Per Each Overrun)	J\$2,961.37	US\$68.11	J\$2,961.37	US\$68.11	J\$2,961.37	J\$2,961.37	US\$68.11	J\$2,961.37	J\$2,961.37	J\$2,961.37	J\$2,961.37
Cash Advance Fee ATM**	7.30% of amount (min. J\$493.56)	7.30% of amount (min. US\$9.87)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. US\$9.87)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. US\$9.87)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. J\$493.56)	-	-
Cash Advance Fee in Branch**	9.87% of amount (min. J\$493.56)	9.87% of amount (min. US\$9.87)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. US\$9.87)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. US\$9.87)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. J\$493.56)	-	-
Dishonoured / Returned Cheques	J\$1,569.53	US\$41.85	J\$1,569.53	US\$41.85	J\$1,569.53	J\$1,569.53	US\$41.85	J\$1,569.53	J\$1,569.53	J\$1,569.53	J\$1,569.53
NSF Cheque Charge	J\$1,569.53	US\$41.85	J\$1,569.53	US\$41.85	J\$1,569.53	J\$1,569.53	US\$41.85	J\$1,569.53	J\$1,569.53	J\$1,569.53	J\$1,569.53
Retrieval of Items	J\$769.96	US\$26.66	J\$769.96	US\$26.66	J\$769.96	J\$769.96	US\$26.66	J\$769.96	J\$769.96	J\$498.50	-
Replacement / Additional Statement	J\$769.96	US\$23.84	J\$769.96	US\$23.84	J\$769.96	J\$769.96	No Charge	J\$769.96	J\$769.96	J\$656.44	J\$656.44
Replacement Sales Draft	J\$1,016.74	US\$27.15	J\$1,016.74	US\$27.15	J\$1,016.74	J\$922.96	US\$27.15	J\$1,016.74	J\$1,016.74	-	-
Replacement Damaged / Lost / Stolen Card	J\$2,763.94	US\$37.32	No Charge	No Charge	J\$1,786.70	-	-	J\$2,142.06	J\$2,142.06	-	-
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 balance (min. J\$300)	5% of balance (min. US\$75)	5% of balance (min. J\$300)	5% of balance (min. US\$75)	5% of balance (min. J\$300)	3% of balance (min. J\$300)	3% of balance (min. US\$75)	5% of balance (min. J\$3,000)	5% of balance (min. J\$3,000)	3% of balance (min. J\$950)	3% of balance (min. J\$950)
Credit Card Cheque	6.90% of amount	6.90% of amount	6.90% of amount	6.90% of amount	6.90% of amount	6.90% of amount	6.90% of amount	-	-	-	-
ScotiaLine Gold Cheque Stop Payment Fee	-	-	-	-	-	-	-	-	-	J\$473.82	J\$473.82
Cross Currency Transaction Conversion fee	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	-	2.50%
Optional Scotiabank Mastercard® /Visa® Credit Life Protection† provides up to JMD\$3,000,000/USD\$25,000 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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	Scotiabank Visa® Classic	Scotiabank Visa® Aadvantage®	Scotiabank Gold Visa®
	J\$	J\$	J\$
Annual Interest Rate (Financing Charges) - on Purchases & Balance Transfers	50.99- 52.99%	49.50 - 52.99%	45.75 - 52.99%
Effective Annual Interest Rate (EAIR)	64.77% - 67.96%	62.43% - 67.96%	56.67% - 67.96%
Annual Membership Fee	J\$2,467.81	J\$10,216.74	J\$6,243.56
Supplementary Card Fee	No Charge	No Charge	J\$3,051.54
Late Payment Fee	J\$2,961.37	J\$2,961.37	J\$2,961.37
Over Limit Charge (Flat Charge Per Each Overrun)	J\$2,961.37	J\$2,961.37	J\$2,961.37
Cash Advance Fee ATM**	7.30% of amount (min. J\$493.56)	7.30% of amount (min. J\$493.56)	7.30% of amount (min. J\$493.56)
Cash Advance Fee in Branch**	9.87% of amount (min. J\$493.56)	9.87% of amount (min. J\$493.56)	9.87% of amount (min. J\$493.56)
Dishonoured / Returned Cheques	J\$1,569.53	J\$1,569.53	J\$1,569.53
NSF Cheque Charge	J\$1,569.53	J\$1,569.53	J\$1,569.53
Retrieval of Items	J\$769.96	J\$769.96	J\$769.96
Replacement / Additional Statement	J\$769.96	J\$769.96	J\$769.96
Replacement Sales Draft	J\$1,016.74	J\$1,016.74	J\$1,016.74
Replacement Damaged / Lost / Stolen Card	J\$1,727.47	J\$4,654.29	No Charge
Stamp Duty per Credit Card Cheque	J\$0.20	J\$0.20	J\$0.20
Minimum Payment	5% of amount. (min. J\$300)	5% of amount. (min. J\$300)	5% of amount. (min. J\$300)
Credit Card Cheque	6.90% of amount	6.90% of amount	6.90% of amount
Cross Currency Transaction Conversion fee	2.50%	2.50%	2.50%

## Scotiabank Credit Card Rates and Fees

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Additional terms applicable to all Scotiabank credit card products	
Grace Period: Purchases and Cash Advances	You will benefit from an interest free period of at least 21 days for new purchases and fees, if you pay your statement balance in full by the payment due date shown on your statement. If you do not pay your statement balance in full by the payment due date, you must then pay the interest on all your purchases and fees shown on that month's statement from the transaction date until we receive your payment for the total amount you owe. There is no interest free period for cash advances. Interest is charged from the day the cash advance is made until we receive your payment for the total amount you owe. Cash advance fees will be charged for any credit card transactions involving the purchase of items directly converted to cash (also referred to as quasi-cash/ cash-like transactions) Examples: casino gaming chips, travellers, cheques money orders, wire transfers, foreign exchange trading and gaming including off track, race track and casino gaming.
Annual Interest Rate	The applicable interest rate is established upon approval of your account. You can find your interest rate printed on the materials accompanying your credit card.
Annual Fees	Annual fees are charged on the first day of the month following your account opening (whether or not the card is activated) and annually thereafter on the first day of the same month.
Maximum Annual Interest Rate	If you do not pay at least your minimum payment by the payment due date, we may, at our discretion, increase the interest rate applicable to all new and existing balances up to 54.99% (EAIR 71.20%) for JMD denominated credit cards and up to 24.99% (EAIR 28.38%) for USD denominated credit cards. You will continue to pay the higher rate of interest, until such time as you have paid the minimum monthly payment by the payment due date for six consecutive months. For the purposes of calculating your interest cost, the interest cost will be compounded monthly at the rate assigned to your account.
Foreign Currency Transactions	Foreign currency transactions (including both purchases and cash advances) and credits (returns) to your credit card account will be converted to the currency of the credit card at the foreign exchange rate equivalent to the rate determined on our behalf by Mastercard International Incorporated, plus a percentage mark-up (Referred to as Cross Currency Transaction Fee) may be determined by the Bank from time to time, on the date the transaction is debited or credited to the credit card account. The exchange rate at the date of conversion may be different from the exchange rate in effect on the date the transaction was made.
Calculating Balance for Purchase and Cash Advances	Two-cycle average daily balance, including new purchases and cash advances.
Scotia Select Pay	There is a one-time set-up fee of 1% covers operational costs associated with setting up the SelectPay™ plan and will include taxes, where applicable. This charge is non-refundable, unless you cancel the SelectPay™ plan within the same statement cycle. The annual interest rate applicable to the Scotia Select Pay is 28% per annum.
Minimum Charge for Financing	No minimum charge for financing.

Rates and fees are in effect as of May 1, 2025 and are subject to change at any time.

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All fees are inclusive of General Consumption Tax. Rates and fees are in effect as of May 1, 2025 and are subject to change at any time. For more information, please call 1-888-4-SCOTIA (72682) or visit our website at [www.jm.scotiabank.com](http://www.jm.scotiabank.com).

\*\* Cash Advance Fees are 7.30% and 9.87% of the advanced amount (ATM and Branches respectively) (note respective Minimum Payments) plus applicable interest charges.

‡ Where available.

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

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