


NOTICE: Effective Dec 2nd 2018, there will be a minimal increase of J\$400 to our 'late and over limit' fees on all credit cards and line of credit. The Rates & Fees sheet will be updated accordingly. *Thanks for making it Scotiabank!*

Scotiabank Credit Card Rates and fees

Jamaica

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 JMD or USD as applicable (see below and over leaf).

	ScotiaLine	ScotiaLine Gold™	Standard		MAGNA	Gold		AERO-Platinum	Platinum	PriceSmart	Business Basic	Business Executive
	J\$	J\$	J\$	US\$	J\$	J\$	US\$	J\$	US\$	J\$	J\$	J\$
Annual Interest Rate (APR)*	15.75-20.75%	15.75-18.75%	46.00-51.99%	18.00-51.99%	49.75-51.99%	44.75-51.99%	19.99-51.99%	44.99-51.99%	19.99-21.99%	49.00-51.99%	40%	42%
Effective Annual Interest Rate (EAR)*	17.05% - 23.05%	17.05% - 20.61%	58.36% - 68.12%	22.12% - 24.59%	64.40% - 68.12%	56.40% - 68.12%	22.12% - 24.59%	56.77% - 68.12%	22.12% - 24.59%	63.17% - 68.12%	49%	52%
Annual membership fee	J\$6,870	J\$6,970	J\$5,600	US\$90	J\$4,200	J\$7,500	US\$122	J\$12,900	US\$320	J\$4,000	J\$6,815	J\$10,100
Supplementary card fee	J\$3,435	No Charge	J\$2,900	US\$50	J\$1,000	No Charge	No Charge	No Charge	No Charge	J\$1,665	J\$505	J\$505
Late payment fee	J\$2,600	J\$2,600	J\$2,600	US\$69	J\$2,600	J\$2,600	US\$69	J\$2,600	US\$69	J\$2,600	J\$2,600	J\$2,600
Over limit charge (flat charge per each overrun)	J\$2,600	J\$2,600	J\$2,600	US\$69	J\$2,600	J\$2,600	US\$69	J\$2,600	US\$69	J\$2,600	J\$2,600	J\$2,600
Cash advance ATM**	-	-	7% of amount (min. J\$500)	7% of amount (min. US\$10)	7% of amount (min. J\$500)	7% of amount (min. J\$500)	7% of amount (min. US\$10)	7% of amount (min. J\$500)	7% of amount (min. US\$10)	7% of amount (min. J\$500)	7% of amount (min. J\$500)	7% of amount (min. J\$500)
Cash advance in branch	-	-	10% of amount (min. J\$500)	10% of amount (min. US\$10)	10% of amount (min. J\$500)	10% of amount (min. J\$500)	10% of amount (min. US\$10)	10% of amount (min. J\$500)	10% of amount (min. US\$10)	10% of amount (min. J\$500)	10% of amount (min. J\$500)	10% of amount (min. J\$500)
Returned / dishonoured cheques	J\$1,500	J\$1,500	J\$1,500	US\$40	\$1,500	J\$1,500	US\$40	J\$1,500	US\$40	J\$1,500	J\$1,500	J\$1,500
NSF cheque charge	J\$1,500	J\$1,500	J\$1,500	US\$40	\$1,500	J\$1,500	US\$40	J\$1,500	US\$40	J\$1,500	J\$1,500	J\$1,500
Retrieval of items	J\$505	-	J\$735	US\$27	J\$735	J\$735	US\$27	J\$735	US\$27	J\$735	J\$735	J\$735
Replacement / Additional Statement	J\$665	J\$665	J\$735	US\$24.15	J\$735	J\$735	US\$24.15	J\$665	No Charge	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	No Charge	No Charge	No Charge	No Charge	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	J\$0.20
Minimum payment	3% of balance (min. J\$950)	3% of balance (min. J\$950)	5% of balance (min. J\$300)	5% of balance (min. US\$75)	5% of balance (min. J\$300)	5% of balance (min. J\$300)	5% of balance (min. US\$75)	3% of balance (min. J\$300)	3% of balance (min. US\$75)	5% of balance (min. J\$300)	5% of balance (min. J\$3,000)	5% of balance (min. J\$3,000)
Credit card cheque	-	-	7% of amount	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\$480	J\$480	-	-	-	-	-	-	-	-	-	-

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

VISA	Classic	AAdvantage	Gold
	J\$	J\$	J\$
Annual Interest Rate (APR)*	49.99 - 51.99%	48.50 - 51.99%	44.75 - 51.99%
Effective Annual Interest Rate (EAIR)*	64.80% - 68.12%	62.36% - 68.12%	56.40% - 68.12%
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\$2,600	J\$2,600	J\$2,600
Over limit charge (flat charge per each overrun)	J\$2,600	J\$2,600	J\$2,600
Cash advance ATM**	7% of amount (min. J\$500)	7% of amount (min. J\$500)	7% of amount (min. J\$500)
Cash advance in Branch**	10% of amount (min. J\$500)	10% of amount (min. J\$500)	10% of amount (min. J\$500)
Returned/dishonoured cheques	J\$1,500	J\$1,500	J\$1,500
NSF cheque charge	J\$1,500	J\$1,500	J\$1,500
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	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	7% of amount	7% of amount	7% of amount

Optional Scotiabank MasterCard/Visa 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.

All fees are inclusive of General Consumption Tax. Rates and fees are in effect as of June 1, 2018 and are subject to change at any time. 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% and 10% of the advanced amount (ATM and Branches respectively) (note respective Minimum Payments) plus applicable interest charges.

† Where available.

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