



DISCLOSURE STATEMENT

1. GENERAL

This Disclosure Statement applies to the Account and each Card you have issued on the Account. Except as modified herein, the capitalised terms used in this Disclosure Statement shall have the meaning specified in the Cardholder Agreement.

2. DEFINITIONS

“Automated Banking Machine Fee” means the amount you charge for a Cash Advance obtained from any automated banking machine or terminal other than a local RBC automated banking machine or terminal, in addition to the Cash Advance Fee;

“Cash Advance Fee” means the amount you charge for a Cash Advance;

“Dishonoured Payment Fee” means the amount you charge for each cheque or other instrument used to pay Debt that is dishonoured by the financial institution on which it is drawn, and which is in addition to any NSF service fee charged by that financial institution on the NSF cheque or other instrument;

“Foreign Currency Conversion Fee” means the amount you charge to convert each transaction and fee incurred in a foreign currency into the currency of my Card, in addition to the exchange rate in effect on the day you post the transaction and fee to my Account;

“Government Stamp Tax” means the amount you charge to a Card in Bahamian Dollars (BSD) on all Debt or other transactions not incurred in BSD, in addition to the Foreign Currency Conversion Fee;

“Investigation Fee” means the fee you charge for any request to investigate a legitimate charge on my Account;

“ISA Fee” means the International Service Assessment fee Visa Inc. charges to Visa[†] credit cards for cross-border transactions;

“Late Payment Fee” means the fee you charge each time the required Minimum Payment shown on my Account Statement is not paid by the Due Date shown on the Account Statement;

“Over Limit Fee” means the fee you charge if my Credit Limit is exceeded at Statement Date;

“Replacement Card Fee” means the fee you charge for each replacement Card required due to a damaged or lost or stolen Card;

“Statement Copy Fee” means the fee you charge for a copy of my Account Statement;

“Urgent Payment Fee” means the fee you charge for any payment requiring immediate transaction posting.



3. ANNUAL FEE AND ACCOUNT CURRENCY

Card Type	The Bahamas	Turks & Caicos	Cayman Islands
PERSONAL CARDS			
Classic/Standard Applicant	\$45 BSD/\$45 USD	\$45 USD	\$35 KYD/\$45 USD
Classic/Standard Co-Applicant	\$25 BSD/\$25 USD	\$25 USD	\$21 KYD/\$25 USD
Gold Applicant	\$70 BSD/\$70 USD	\$70 USD	\$58 KYD/\$70 USD
Gold Co-Applicant	\$30 BSD/\$30 USD	\$30 USD	\$25 KYD/\$30 USD
Rewards Platinum Applicant	\$100 BSD/\$100 USD	\$100 USD	\$83 KYD/\$100 USD
Rewards Platinum Co-Applicant	\$50 BSD/\$50 USD	\$50 USD	\$42 KYD/\$50 USD
BUSINESS CARDS			
Expense Applicant	\$65 BSD/\$65 USD	\$65 USD	\$60 KYD/\$65 USD
Expense Co-Applicant	\$35 BSD/\$35 USD	\$35 USD	\$30 KYD/\$35 USD
Rewards Platinum Applicant	\$125 BSD/\$125 USD	\$125 USD	\$100 KYD/\$125 USD
Rewards Platinum Co-Applicant	\$65 BSD/\$65 USD	\$65 USD	\$50 KYD/\$65 USD

4. OTHER FEES

Type of Fee	The Bahamas	Turks & Caicos	Cayman Islands
Cash Advance Fee	3%, minimum \$3 BSD/\$3 USD	3%, minimum \$3 USD	3%, minimum \$3 USD/\$2.50 KYD
ISA Fee	1%	1%	1%
Foreign Currency Fee	1.5%	N/A	N/A
Government Stamp Tax	1.5%	N/A	N/A
Late Payment Fee	\$40 BSD/\$40 USD	\$40 USD	\$33 KYD/\$40 USD
Over Limit Fee	\$30 BSD/\$30 USD	\$30 USD	\$25 KYD/\$30 USD
Automated Banking Machine Fee	\$2 BSD/\$2 USD	\$2 USD	\$1.50 KYD/\$2 USD
Dishonoured Payment Fee	\$40 BSD/\$40 USD	\$40 USD	\$33 KYD/\$40 USD
Replacement Card Fee	\$25 BSD/\$25 USD	\$25 USD	\$21 KYD/\$25 USD
Statement Copy Fee	\$0 for the current statement period	\$0 for the current statement period	\$0 for the current statement period
	\$5 BSD/\$5 USD for any other statement period	\$5 BSD/\$5 USD for any other statement period	\$5 KYD/\$5 USD for any other statement period
Urgent Payment Fee	\$25 BSD/\$25 USD	\$25 USD	\$21 KYD/\$25 USD
Investigation Fee	\$30 BSD/\$30 USD	\$30 USD	\$25 KYD/\$30 USD