



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;

“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	Barbados	Eastern Caribbean
PERSONAL CARDS		
Classic/Standard Applicant	\$50 BBD	\$50 XCD
Classic/Standard Co-Applicant	\$25 BBD	\$25 XCD
Gold Applicant	\$70 BBD/\$35 USD	\$70 XCD
Gold Co-Applicant	\$35 BBD/\$15 USD	\$35 XCD
Rewards Platinum Applicant	\$200 BBD/\$100 USD	\$270 XCD
Rewards Platinum Co-Applicant	\$100 BBD/\$50 USD	\$135 XCD
BUSINESS CARDS		
Expense Applicant	\$75 BBD/\$40 USD	\$75 XCD
Expense Co-Applicant	\$40 BBD/\$20 USD	\$40 XCD
Rewards Platinum Applicant	\$250 BBD/\$125 USD	\$340 XCD
Rewards Platinum Co-Applicant	\$125 BBD/\$65 USD	\$175 XCD

4. OTHER FEES

Card Type	Barbados	Eastern Caribbean
Cash Advance Fee	2%	2%
ISA Fee	1%	1%
Late Payment Fee	\$35 BBD/\$17.50 USD	\$20 XCD
Over Limit Fee	\$35 BBD/\$17.50 USD	\$20 XCD
Automated Banking Machine Fee	\$5 BBD/\$2.50 USD	\$5 XCD
Dishonoured Payment Fee	\$50 BBD/\$25 USD	\$50 XCD
Replacement Card Fee	\$35 BBD/\$17.50 USD	\$20 XCD
Statement Copy Fee	\$0 for the current statement period	\$0 for the current statement period
	\$10 BBD/\$5 USD for any other statement period	\$5 XCD for any other statement period
Urgent Payment Fee	\$25 BBD/\$12.50 USD	\$34 XCD
Investigation Fee	\$50 BBD/\$25 USD	\$67.50 XCD