

NCB Mastercard Black Fees & Charges

NCB has always been and will always be dedicated to educating you, our customers, about our fees and charges. Below is a summary of the interest rate, fees and charges that may apply.

For more detailed information, please refer to the chapter titled '**Understanding Charges**' in your welcome kit.

Description	JMD	USD
Primary Joining / Annual Fees	\$25,000	\$250
Supplementary Joining / Annual Fees	Free	Free
Replacement Card Fee	Free	Free
Cash Advance Fee at NCB Branch	7.5% + GCT	7.5% + GCT
Interest	35%	18%
Late Payment Fee	\$2,900	\$69
Minimum Payment	4% of Monthly Statement Balance	4% of Monthly Statement Balance
Returned Cheque Fee	\$1,000	\$65
Replacement Statement	\$850	\$20
Over Limit Fee	Free	Free
Near Cash Fee	7.3% + GCT	7.3% + GCT

All fees are inclusive of GCT.

Effective July 1, 2022

