

# RATES & CHARGES MASTERCARD® BLACK



## Charges Information

Annual Membership	1st year FREE / US \$250.00
Annual Membership (additional)	FREE
Annual Membership other additional	1st year FREE / US\$250.00
Replacement cost (deteriorated card))	FREE
Replacement cost	US \$25.00
Late payment fee	US \$40.00
PIN replacement fee	US \$5.00
Statement withholding fee	US \$25.00
Overdraft fee	US \$40.00
Statement reprint	US \$10.00
Charge for invalid claim investigation	US \$25.00

## Commissions

Cash advance commission, US \$100.00 or less	US\$ 7.00
Cash advance commission, more than US \$100.00 (minimum of \$7.00)	5%
Foreign currency conversion fee	2%

## Charges Information

FECI fee on standing balance over US \$5,000.00	1% per month balance due
Life insurance	US \$2.00 per month for each US\$1,000.00 of balance due
Financing interest	14% anual
Fraud insurance	US \$8.00 per month limit up to US \$20,000.00
Fraud insurance	US \$15.00 per month limit up to US \$40,000.00
Fraud insurance	US \$25.00 month limit up to US\$75,000.00
Airport Experiences by LoungeKey	First 4 visits free (per person) \$32.00 for each visit per person after visit #4

ALL COMMISSIONS AND CHARGES WILL PAY 7% TAX EXCEPT FOR INSURANCE WHICH WILL PAY 5% TAX.