

Corporate Credit Card Fee Schedule

Butterfield Bank (Channel Islands) Limited

Effective May 2025

	Butterfield Corporate
	Benefits and Charges
Annual Membership Fee	£30
Supplementary/Additional Card Fee	£30
Cashback	-
Charity Donations	0.10%
Special Offers	-
Exclusive Partner Offers	-
Airport Security Fast Track	-
Airport Lounges	-
Flexiroam (Data Roaming)	5 x 1GB (Plan 5)
Concierge	Business Lite
FX Fee	2.75%
Cash Advance Fee	3%, £5 minimum
Purchase Rate (variable)	21.95%
Cash Advance Rate	21.95%
Representative APR (variable)	27.09%
Overlimit Fee	£12
Late Payment Fee	£12
Payments Returned Unpaid Fee	£12



The APR and Total Amount Payable are based on the assumptions that:

- (a) At account opening You make a Purchase that totals £1,200 and any standard Annual Fee is treated as paid on the same day as the Purchase is debited;
- (b) We provide credit to You for a period of one year starting from the date of the initial drawdown;
- (c) The Purchase balance is reduced to zero by equal instalments which together with interest are paid monthly, starting one month after the date of the initial drawdown; and
- (d) No other transactions take place and the Purchase interest rate remains unchanged.

The applicable APR based upon the assumptions above is 21.95% for Standard Cards, 30.47% for Platinum Cards and 54.03% for Butterfield World Elite Cards.

The Total Amount Payable based upon the applicable APR and the assumptions above is £1,336.87 for Standard Card, £1,392.58 for Platinum Card and £1,554.12 for Butterfield World Elite Card.

Credit cards are only available to over 18s and residents of the Channel Islands. Credit cards will be issued from Butterfield Bank (Channel Islands) Limited. BBCIL is licensed and regulated by the Guernsey Financial Services Commission under The Banking Supervision (Bailiwick of Guernsey) Law, 2020, The Protection of Investors (Bailiwick of Guernsey) Law, 2020, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, each as amended from time to time, under registration number 85. BBCIL is registered with the Guernsey Registry under registration number 21061. BBCIL's registered office address is P.O. Box 25, Martello Court, Admiral Park, St Peter Port, Guernsey, GY1 3AP.

BBCIL is registered under the Data Protection (Bailiwick of Guernsey) Law 2017, under registration number 11160. BBCIL's products and services are available in Guernsey and only in those other jurisdictions where they may be legally offered or obtained.

BBCIL is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The Scheme offers protection only in respect of 'qualifying deposits' (as that term is used in the Ordinance) of up to £50,000, subject to certain limitations as set out in the Ordinance. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or upon request. Deposits are not covered by the UK Financial Services Compensation Scheme under the Financial Services and Markets Act 2000, nor are deposits covered by any equivalent scheme outside of the Bailiwick of Guernsey.

BBCIL is a wholly owned subsidiary of The Bank of N.T. Butterfield & Son Limited. Terms and Conditions can be obtained from our website and copies of the latest audited accounts are available on request.

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