

Fees & Charges

St Vincent and the Grenadines

 Republic Bank (EC) Limited



SUNDRY CHARGES

ITEM	FEES
<p>ATM Transaction Fees at Republic Bank ATMs</p> <p>a. RBEC customer using RBEC ATM</p> <p>b. Other bank customer in territory at RBEC ATM</p> <p>c. Other international bank customer (overseas) at RBEC ATM</p>	<p>Approved cash withdrawal: EC\$1.50/USD1.50 Declined cash withdrawal EC\$1.50/USD1.50 (Apply to RightStart and Commercial Chequing Accounts)</p> <p>EC\$12.00</p> <p>2% of the transaction</p>
<p>ATM/POS Debit Charges (Other Bank ATMs in territory)</p> <p>a. Approved ATM Transactions</p> <p style="padding-left: 20px;">Withdrawals</p> <p style="padding-left: 20px;">Balance Enquires (all accounts)</p> <p>b. Declined ATM Transactions</p> <p style="padding-left: 20px;">Withdrawals</p> <p style="padding-left: 20px;">Balance Enquires (all accounts)</p>	<p>EC\$12.00/US\$4.00</p> <p>EC\$2.00</p> <p>No Charge</p> <p>No Charge</p>

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ITEM	FEES
ATM/POS Debit Charges (other Bank ATMs International)	
a. Approved ATM Transactions	
Withdrawals	2% of the Transaction
Balance Enquires (all accounts)	EC\$2.00/US\$0.75
b. Declined ATM Transactions	
Withdrawals	No Charge
Balance Enquires (all accounts)	No Charge

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c. Approved POS Debit Transactions	2% of the Transaction (Applicable to all Deposit products except CAD, GBP, EUR base in all territories)
d. Declined POS Debit Transactions	No Charge
Online Purchase Fee (Online purchases using Visa Debit Card)	2% of the Transaction
ATM-Related Customer Queries Reviews of DVR, footage from the ABM	Manager's Discretion
Auto Transfers Except for the following for which there is no charge: Loan repayments to Republic Bank To accounts in the same name within Republic Bank Major League accounts Payments from a Republic Bank Account to a RightStart Account Payments for Republic Bank Safe Deposit Lockers	EC\$15.00 Monthly

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<p>Cardless Cash</p> <p>Fee charged to the Sender of the transaction upon successful completion of the cash withdrawal. NB: Fee charged for SMS Messages sent and received (applied by mobile provider)</p>	EC\$2.00
<p>Teller Withdrawal Fee</p>	<p>EC\$3.00</p> <p>This fee is applied to all Teller Withdrawals at the Teller and is applicable to RightStart and Career Builder accounts.</p>
<p>Certificates of Balance</p>	EC\$25.00
<p>Cheque Books</p> <p>Regular Personal Cheques 2x25 Regular Personal Cheques 4x25 Duplicate Personal Cheques 2x25 Duplicate Personal Cheques 4x25 Regular Commercial Cheques 1x50 Regular Commercial Cheques 4x50 Regular Commercial Cheques 1x100</p>	Vendor cost to be applied
<p>Official Cheques</p>	<p>EC\$15.00 Plus Stamp Duty</p> <p>Apply Stamp Duty only for Major League</p>

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ITEM	FEES
Handling Fee for Lost Certified Cheques	EC\$25.00
Debit Card Replacement	EC\$20.00
NSF Fee · Cheque Items returned for insufficient funds	EC\$75.00
Overdrawn Account Fee	EC\$30.00
Photocopying	EC\$5.00
Queries: · Over one (1) year. · Between six (6) months to one (1) year. · Under six (6) months.	EC\$25.00
Requests for Information on Customer's Accounts: Attorney's Request on Accounts/ Estates of Deceased Customers	EC\$25.00
Statements · Daily Statement · Statements requested outside of normal cycle · Duplicate Statements	EC\$25.00

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ITEM	FEES
Other Letters e.g. Statements of Auto Transfers Paid, Confidential Reports, Certificate of Interest Paid/Earned	Manager's Discretion
Stop Payment Order (Stop Personal / Commercial Cheques)	EC\$30.00

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ITEM	FEES
Supplying data to Auditing Firms Depending on work involved: when it involves only simple Certificate of Balance (payable by Customer).	EC\$100.00
Transfer of Funds Customer written instructions to transfer funds from one account to another within the bank	EC\$15.00
Voucher Searches	EC\$25.00
Transfer to Cover Cheques	EC\$15.00

ONLINE TRANSACTIONS

ITEM	FEES
Local Inter-Bank Transfers (Non-RBEC Branches)	EC\$5.00
Batch Payments - EFT, Salaries, Supplier Payments	0.25% with a Minimum of EC\$50.00 and Cap/Max of EC\$1,500.00

FOREIGN TRADE - PURCHASE

ITEM	FEES
Bills Negotiated - Handling Fee	EC\$5.00 Plus Stamp Duty
Incoming Mail and Telegraphic Transfer Payments Funds credited to an account at the Branch Payments credited to another financial institution	EC\$0.00 10.00 of the currency being credited

FOREIGN TRADE - SALE

ITEM	FEES
Drafts <ul style="list-style-type: none"> • Local Charge 	EC\$45.00 plus Stamp Duty (Stamp duty only for Major League account holders)
Telegraphic Transfers <ul style="list-style-type: none"> • Bank Commission • Swift 	EC\$50.00 (Apply only to International WTs) EC\$50.00 (Apply to both International and Caribbean WTs)
Cost of processing 'STOP' instructions on Drafts	EC\$50.00 plus out-of-pocket expenses
Investigations Where Republic Bank's error is determined Where no Bank error is determined	Manager's Discretion

FOREIGN BANK CHARGES

ITEM	FEE
Queries and Amendments - US Banks	
a. Enquiry regarding non-receipt of funds by beneficiary depending on the date of original payment	US\$50.00 to US\$75.00
b. Amendments to Value date, Account number, Beneficiary name, Beneficiary bank	US\$50.00
c. Recall of funds sent in error	US\$50.00
d. Returned funds	US\$35.00 plus foreign bank charges of US\$15.00

NIGHT SAFE FACILITIES

ITEM	FEE
Tamper Evident Disposable	Small: EC\$1.75
Commercial Deposit Bags	Large: EC\$2.00

SAFE DEPOSIT LOCKERS

ITEM	FEES
All Box size (small, medium, large, extra large) Broached Box Lost Key Replacement	EC\$300.00 per annum 25% discount for Major League customers EC\$500.00 plus any additional costs EC\$50.00 plus any additional costs
12 FREE visits per year	2 free monthly visits thereafter EC\$10.00 for each additional visit in the same month

CERTIFICATE OF DEPOSIT

ITEM	FEE
LOCAL CURRENCY	
Broken within 90 days of opening date	No Interest Paid
For periods in excess of 90 days	No Interest Paid
Broken within three (3) months of renewal	No Interest is payable and no flat fee is charged
Lost Certificate of Deposit	N/A
FOREIGN CURRENCY	
Broken within 90 days of opening date	No Interest Paid
For periods in excess of 90 days	No Interest Paid
Broken within three (3) months of renewal	No Interest is payable and no flat fee is charged
Lost Certificate of Deposit	N/A