

Schedule of Rates

St. Vincent & the Grenadines

Effective Date: January,2021

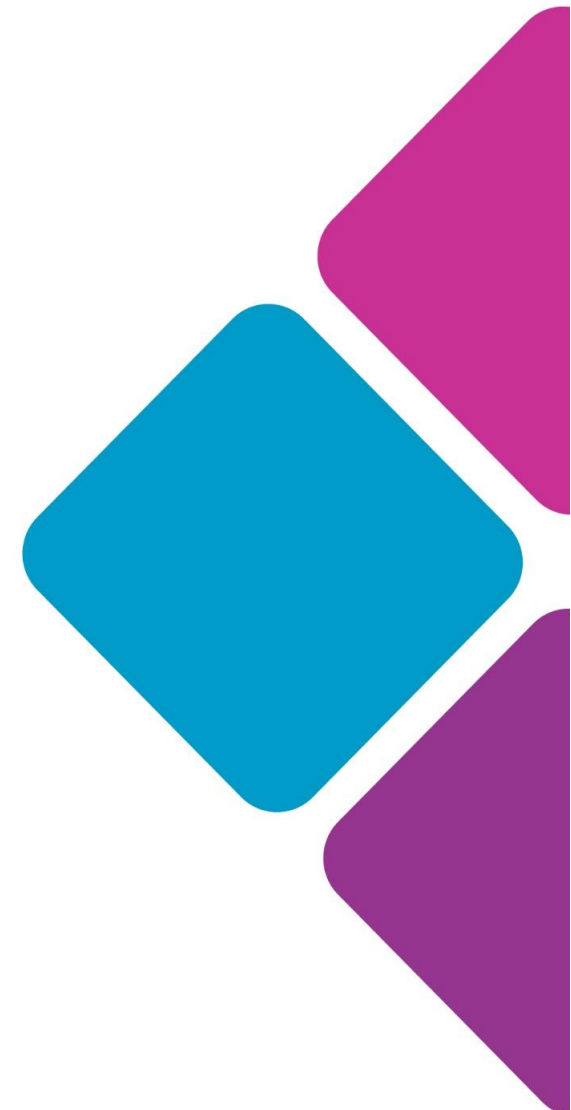


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SMALL, BUSINESS, CORPORATE & COMMERCIAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
SB CURRENT ACCOUNT INTEREST BEARING- AT 86 XCD		
Monthly Flat Charge	No Fee	Automated
Free items: Deposits free		
Per entry Fee	\$3.00	Automated
Small Business		
Monthly Flat Charge		
Free items: 5 any channel if Min Balance > \$300		
Per entry Fee		
CURRENT ACCOUNT - AT 2 XCD & USD		
Monthly Flat Charge	\$20.00	Automated
Free items: None		
Per entry Fee	Branch Debit \$1.75 Branch Credit \$1.25 Branch Transfer \$1.25 ABM Debit \$1.50 ABM Credit \$1.00 ABM Transfer \$1.00	Automated
CURRENT ACCOUNT INTEREST BEARING - AT 7 XCD		
Monthly Flat Charge	\$10 Min. \$5,000.00	Automated
Free items: None		
Per entry Fee	Branch Debit \$3.50; Branch Credit \$2.50; Branch Transfer \$1.25; ABM Debit \$3.50 ABM Credit \$2.50; ABM Transfer \$1.00	Automated
CURRENT ACCOUNT		
Monthly Flat Charge		
Free items: None		
Per entry Fee		
Savings Account Corporate & Commercial		
Monthly Flat Charge		
Free items:		
Per entry Fee		
OTHER FEES		
High Volume Cheque Processing Charge		
Service Charge - Payroll Accounts that are not on CMS No free items allowed - Charge per entry		

SMALL, BUSINESS, CORPORATE & COMMERCIAL ACCOUNTS

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Duplicate Passbook		
Returned items		

RETAIL BANKING - TRANSACTIONAL ACCOUNTS

PRODUCT/SERVICE	NET FEE	Manual/ Automated
TIME SAVER ACCOUNT - AT 24 XCD		
Monthly Fee	\$10.00	Automated
Free Items: 10 branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions.		
Additional Transaction Fees:		
Branch transactions	\$2.00	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
MAJOR LEAGUE ACCOUNT - AT 65 XCD (60 + years old)		
Monthly Fee	No Fee	
Free Items: 10 branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions.		
Additional Transaction Fees:		
Branch transactions	\$2.00	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
Other: 25% off on Safety Boxes, Free Traveler Cheques, Standing Orders and Drafts		
E-ACCOUNT - AT 25 XCD		
Monthly Fee	\$5.00	Automated
Payroll Discount (50%) when receiving an electronic payroll deposit	N/A	
Free Items: Unlimited self-service transactions on proprietary channels		

RETAIL BANKING - TRANSACTIONAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Additional Transaction Fees:		
Branch transactions	\$5.00	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
CARREER BUILDING ACCOUNT - AT 17 XCD (18 - 25 years old)		
Monthly Fee	\$3.00	Automated
Free Items: Unlimited self-service transactions on proprietary channels		
Additional Transaction Fees:		
Branch transactions	\$5.00	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
LOAN PAYMENT ACCOUNT - T 23 XCD		
Monthly Fee	No Fee	
Minimum Balance required to waive monthly fee	N/A	
Free Items: Unlimited deposits and self-service transfers between your Acc		
Additional Transaction Fees:		
Branch transactions	\$10.00	Automated
Processed Cheque		
Proprietary ABM	\$10.00	Automated
Proprietary POS	\$10.00	
OTHER SPECIAL ACCOUNT		
Monthly Fee		
Free Items:		
Additional Transaction Fees:		
Branch transactions		
Processed Cheque		
Proprietary ABM		
Proprietary POS		

RETAIL - SAVINGS ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
SAVINGS PLUS ACCOUNT - AT 26 XCD		
Monthly Fee	\$3.50	Automated
Minimum Balance required to waive monthly fee	\$500.00	
Free Items: Unlimited self-service transfers between your Acc		
Additional Transaction Fees:		
Branch	\$3.00	Automated
Proprietary ABM	\$1.50	Automated
Proprietary POS	Free	
RIGHTSTART ACCOUNT - AT 19 XCD (0 - 17 Years Old)		
Monthly Fee	No Fee	Automated
Minimum Balance required to waive monthly fee	N/A	
Free Items: Unlimited deposits and self-service transfers between your Acc		
Additional Transaction Fees:		
Branch	\$3.00	Automated
Proprietary ABM	\$1.50	Automated
Proprietary POS	Free	
PREMIUM OPTIMIZER ACCOUNT - AT 27 XCD (Not available for new customers)		
Monthly Fee	\$5.00	Automated
Minimum Balance required to waive monthly fee	\$1,000.00	
Free Items: 1 free transaction any channel, unlimited deposits and unlimited self-service transfers between your Acc		
Additional Transaction Fees:		
Branch	\$5.00	Automated
Proprietary ABM	\$5.00	Automated
Proprietary POS	Free	
USD REGULAR SAVINGS ACCOUNT - AT 26 USD		
Monthly Fee	\$1.50	Automated
Minimum Balance required to waive monthly fee	\$500.00	
Free Items: Unlimited deposits and self-service transfers between your Acc		

RETAIL - SAVINGS ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Additional Transaction Fees:		
Branch transactions	\$1.50	Automated
Proprietary ABM	Free	Automated
Proprietary POS	Free	

PREMIUM BANKING		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Monthly Fee		
Minimum Balance required to waive monthly fee		
Free Items: Unlimited		
Additional Transaction Fees:		
Branch		
ATM Withdrawal		
POS		

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Duplicate Statement/Statement Request	\$10.00	Automated
Interim Statements		
Account Information/Print Screen		
Updating Passbooks		
Holding Statements (per account per month, collected by PSC)		
Stop Payment Order	\$30.00	Automated
Cheque Charge for Value \$1MM & Over Cheques valued at \$1MM & over presented to other banks / Returned cheques valued at \$1MM & over		
NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	NSF Cheques returned: \$75.00 Items deposited subsequently charged back: \$25.00	Automated

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Foreign Currency		Automated
Cheque Encashment Fee (local currency)		Automated
Certified Cheque - at drawer's or representative request	\$20.00	Automated
Cheques issued on non-chequing account	\$0.00	
Balance Enquiry via Branch/Contact Centre	\$0.00	
Internal Transfers to Third Party Accounts or to cover cheques	\$10.00	Manual
Branch Cash Withdrawal without Debit Card	\$0.00	
Withdrawal by Bearer/Third Party Withdrawal	\$12.50	Manual
Branch Deposits without Debit Card/Deposits by Bearer	\$0.00	
Audit Certificates, Reference Letters, Other Certifications (Balance, Taxes, Visa, etc.)	\$30.00	Automated
Search for vouchers, records or accounts	10.00 per item or 20.00 per hour	Manual
Cheques Printing - Retail Acc	25 Leaves \$22.50; 100 Leaves \$64.00	Manual
Cheques Printing - Non-Retail Acc (100 leaves)	\$0.00	
Uncollected Cheque Books Fee Collected on destruction of cheque books not picked up within 60 days	\$0.00	
RTGS Incoming Transfer	\$0.00	
RTGS Outgoing Transfer	\$0.00	
Backdated Transfer via RTGS - Only for Outgoing	\$0.00	
Correction of RTGS	\$0.00	
Transfer to accounts at other bank - In Branch	\$0.00	
Transfer to accounts at other bank - Online	\$0.00	
Uncleared Effects	\$0.00	

INACTIVE ACCOUNT FEES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Notice of Inactive Account Fee Amount refunded if customer re-activate account within 90 days		
After 1 years notice of inactivity	\$0.00	

INACTIVE ACCOUNT FEES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
After 2 years notice of inactivity	XCD \$15.00USD \$10.00	Automated
After 3 years notice of inactivity	\$0.00	
After 4 years notice of inactivity	\$0.00	
After 5 years notice of inactivity	XCD \$15.00 USD \$10.00	Automated
After 6 years notice of inactivity	\$0.00	
After 7 years notice of inactivity	XCD \$15.00 USD \$10.00	Automated
After 8 years notice of inactivity	\$0.00	
After 9 years notice of inactivity	\$0.00	
After 15 years notice of inactivity	XCD \$15.00 USD \$10.00	Automated
Notices regarding unclaimed balances	\$0.00	
Monthly Inactive/Dormant Fee	\$0.00	

MISCELLANEOUS CHARGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
High Risk Account Fee	\$0.00	
Retail Account closure charge - accounts closed within 3 months	\$0.00	
Non-Retail Account closure charge - accounts closed within 3 months	\$0.00	
Duplicate Certificates of Deposit	\$0.00	
Duplicate Passbook (replace or lost)	\$0.00	
Exchange government voucher for cash	\$0.00	
Photocopies (per item)	\$5.00	Manual
Facsimile Fees	\$20.00	Manual
Requests for Physical Cheques – per request charge	\$0.00	
Securities transactions - purchase/sale	\$0.00	
Securities - delivery, receipt, exchange, transfer or registration	\$0.00	
Utility bill fee to utility company	\$5.00	Manual
Non-Utility Company fee	\$0.00	

MISCELLANEOUS CHARGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Over the counter GOB Customs Bill Payment	\$0.00	
ASYCUDA Payment	\$0.00	

OVERDRAFT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
New / Increase O/D limit - application Fee	\$100.00	Manual
OD expiry Date Maintenance	\$0.00	
Minimum Overdraft Interest Charge - Calculated on maximum daily balance	\$40.00	Automated
Minimum Overdraft Monthly Charge	\$0.00	
Overdraft Handling Fee	\$5.00	Automated
Minimum Ad-hoc or Temporary Overdraft Charge	\$0.00	

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Money Order Flat Charge	N/A	
Manager's Cheques / Draft (Local Currency): Greater than \$5,000	\$10.00 + Stamp Duty \$0.15	Automated
Foreign Draft Flat Charge for all drafts sold. If cash exchanged for Drafts, or other means of funds transferred charge Refer to Cash Lodgment	\$10.00 + Stamp Duty \$0.15	Automated
Conversion of foreign currency into foreign currency draft	1% (at Manager's discretion)	Manual
Duplicate/Replacement Manager's Cheque & Draft	\$0.00	
Draft Tracer	\$10.00/\$18.00	Manual
Mail Transfers Inland Includes transfers to other branches within the bank	\$10.00	Manual
Mail Transfers Overseas	\$75.00 + Commission \$15.00	Manual
Telephone Transfers - Inland		

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Telegraphic Transfers - inland	\$75.00 + Commission \$15.00	Manual
Incoming Wire Transfers	\$20.00	Automated
Where incomplete information is received and a search has to be conducted to facilitate processing	\$0.00	
Outgoing Wire Transfers (Swift/Telex) From XCD to Foreign Currency From Foreign Currency to Foreign Currency Foreign Currency cash (per \$1,000)	Online \$90.00 Branch \$120.00	Manual
Refund of Telex Payments/Wire Transfers Flat charge of US\$36.00 or equiv. To be collected by remitting branch.	\$0.00	
Repair item (telex) e.g., missing/incorrect information	\$0.00	
Items returned, unable to process Processing fee plus foreign Bank charge	\$0.00	
Standing Orders Set up fee	\$0.00	
Flat Charge for each order negotiated on due date	\$10.00	Automated
Cancellation of Standing Orders due to 3 or more consecutive NSF's	\$0.00	
Pre-Authorized Payments (PAPs)	\$0.00	
Sales of currencies other than US\$ from US\$ Acct	\$0.00	
Forward Exchange Rates Contact Treasury Department for exchange rates - Cancellation	\$0.00	
ESTABLISHING OF SWIFT MT940 OR MT950		
Establishment Fee	\$0.00	
Monthly Fee	\$0.00	
FOREIGN & TRAVELLER CHEQUES:		
Encashment of Traveler Cheques Handling charge if customer is encashing one or more cheques < \$100 (USD, CAD, EUR, GBP)	\$0.00	
Travelers Cheque Sold Commission Fee Minimum Charge	\$0.00	
Encashment of Foreign Cheques	\$0.00	
Foreign Cheques Cashed, deposited and subsequently returned	\$0.00	
Foreign Cheques Negotiated	\$0.00	

RETAIL LOANS & DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
PERSONAL LOANS		
Application/Internal Processing Fee Includes: Application Fee, Commitment Fee, Letter of Undertaking Cost, Telephone Toll and Postal Stamp for Promissory Note	1% OF APPROVED Loan Amount or min \$100	Manual
Stamping Fees: Government Stamp Fees	Dependent on the amount	Manual
Credit Bureau Fees	\$0.00	Manual
CRIF NM Assure Limited: Credit Report (Retail & Business)	\$0.00	Manual
Inspection Fee to be applied where outside appraisal cost is not incurred (Manager's Discretion)	\$0.00	Manual
Registration Fee Auto Loans - Private Vehicles	\$0.00	Manual
Legal Fees Auto Loans - Private Vehicles	\$0.00	Manual
Late Payment Fee	\$65.00	Manual
NSF Payment	\$0.00	
Extension/Refinance Fees	0.00%	
Minimum interest rebate on loan	\$0.00	
Bill of Sale prepared by Bank	\$0.00	
Bills discounted remitted	\$0.00	
Local bills discounted	\$0.00	
Trade Bills discounted	\$0.00	
Add-on payment for insurance renewals (incl. SHPP)	\$0.00	
Early settlement and prepayment fee	\$0.00	

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Standby Fees	\$0.00	
Application Fee (Normal) - Loans/Overdraft/Credit Line & Guarantees: Readily Realized Collateral Secured Facility (RCC)		
No RCC		

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Application Fee (LUC Loan)		
Application Fee (Urgent Review)	3/4%-3% of the amount of the increase, Min \$100.00	Manual
Stamping Fees: Government Stamp Fees	Dependent on the amount	Manual
Commitment/Acceptance Fee		
No RCC		
Extension of Maturity		
Annual Review Fee: Readily Realized Collateral Secured Facility (RCC)		
No RCC		
Administration Fee - Monitoring of Conditions	\$25.00-\$1,000 per occasion	Manual
Administration Fee - Breach of Conditions	1% payment amount min \$25.00	Manual
Demand Loans: Monthly minimum interest paid		
Restructuring Fees:		
No RCC		
Late Payment Penalty		
Overrun Fees: Per Item Fee Plus application Fee - % of amount of increase		
Penalty Fee for Non-accrual and Bad debt		
GUARANTEES - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
- Secured by Cash	Up to \$15,000: \$125.00; \$15001-\$50000: \$225.00; \$50,001 and above: \$550.00	Manual
- Not Secured by Cash	Up to \$50,000- 2% per annum or part thereof, MIN \$175.00, 1% on excess	Manual
Guarantee cancelled before expire date: Charge for each month or part thereof - Minimum Fee		
Non-Financial Guarantees: Higher of 1% or 1% plus spread applicable to customer's operating credits		
Risk Enhancement Fee - DBJ CEF Guarantee		
Amendment to Amount 1% of additional amount + G.C.T.		
Amendment to Expiry Date,		
All other Amendments		

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Letters of Commitment Re: EDF Sub-Loans		
Letter of Undertaking Re: Purchase of Land (No charge for LU issued to facilitate takeover of loans from another financial institution)		
Late Reporting Fee - Monthly late provision of annual financial statements. Fee to be applied for each period of 30 days the annual financial statements are late		
Entering and Withdrawing Caveat Flat charge, plus out of pocket expenses		
Preparing, Stamping & Recording Debenture		
Discharge of Debenture Flat charge, plus out-of-pocket expenses		
Non-production of bills of lading	0.5% per month, MIN \$100.00	Manual
Guarantee to government body (apart from guarantee re loss of bill of lading)		
All other types of guarantees (domestic)		
Guarantee with foreign exchange exposure		

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Application Fee	1% OF APPROVED Loan Amount, Min \$100.00	Manual
Registration of Mortgage	Calculated by Lawyer	Manual
Discharge of Mortgage	Calculated by Lawyer	Manual
Title Search Flat charge, plus out of pocket expenses	Calculated by Lawyer	Manual
Payment of Insurance Premium	\$0.00	
Discharge of Assignment of Life Insurance	\$0.00	
Assignment of Monies due Under Contract: Flat Charge	\$0.00	
Assignment of Share Certificate: Flat Charge per certificate, plus out of pocket expenses	\$0.00	
Discharge of Assignment of Share Certificate	\$0.00	
Preparation of legal or equitable mortgage	\$0.00	

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Mortgage commitment fees	1% of approved Loan Amount, Min \$500.00	Manual
Real estate inspection fees	\$0.00	
Late fees	\$65.00	Manual
Renewal fee Charge incurred for renewing a mortgage facility with the Bank	Nil	Manual
Loan Refinancing / Renegotiating Fee/Extension Fee	Charged on new funds only 1% of approved Loan Amount	Manual
Prepayment Fee	180 days interest on any prepayment made in excess of the amount entitled to for anyone calendar year as set out in your PCA (Personal Credit Agreement)	
INSURANCE PROCESS FEES - Insurance policies held as collateral (e.g., life, motor vehicle, household commercial/residential etc.)		
a) Request for Copy Policies		
b) Request for Mortgagee Interest to be noted on policies or any other form of endorsement to policies		
c) Request for confirmation of renewal		
d) Status Reports		
EXTERNAL FEES		
Companies Office of Jamaica, Print Flat charge per page, plus any out of pocket expenses		
Certified Search Flat Charge		
Notice of Lien Flat charge, plus any out of pocket expenses		
Notice of Lien Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses		
Notice of Pre-Existing Lien – Amendment and Continuation Flat charge, plus any out of pocket expenses		
Notice of Pre-Existing Lien Termination Flat charge, plus any out of pocket expenses		
Notice of Pre-Existing Security Interest, Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses		
Notice of Security Interest Flat charge, plus any out of pocket expenses		
Notice of Security Interest, Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses		
Provision of Certified Reports Flat charge, plus any out of pocket expenses		

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
OTHER FEE LOANS AND DISCOUNTS		
Credit Reports (including reports to overseas schools, colleges, etc., on customer ability to service obligations of their children)		
Certificate of interest paid for income tax purposes		
Registration of Interest (Other Financial Institutions)		
Past due discounts		
Overdue Financial Statement (Annual)		
Assignment of Certificate of Deposit to Third Party		

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Establishment Fee – Non-Cash Secured Letter of Credit's First 3 Months Plus fee for each additional 30 days or part thereof	1% MIN \$100.00 up to \$100,000, 0.75% on excess; Additional 0.25% for each succeeding month or part thereof, MIN \$100.00, maximum period one year	Manual
Establishment Fees – Cash Secured Letter of Credit's First 30 days Plus fee for each additional 30 days or part thereof	1% MIN \$100.00 up to \$100,000, 0.75% on excess; Additional 0.25% for each succeeding month or part thereof, MIN \$100.00, maximum period one year	Manual
Prepaid Letter of Credit First 30 days Plus fee for each additional 30 days or part thereof	1% MIN \$100.00 up to \$100,000, 0.75% on excess; Additional 0.25% for each succeeding month or part thereof, MIN \$100.00, maximum period one year	Manual
Amendment Fee For increases in amount of L/Cs Any other amendment (extension to expiry date, compute additional commission for increased amount and for extended period, etc.)	Increases in amount - same as issuance but based only on the additional amount + out of pocket expense. Any other - 0.25% per month, MIN \$100.00, maximum period one year from original date credit established.	Manual
Drawings Under Credit - Negotiation fee Interest to be applied from date of drawing by Correspondent Bank to date of reimbursement (Foreign Currency Base + 3%). Contact Treasury Dept. for rates		
Cancelled or Unutilized Facilities	\$100.00 + Foreign Bank charges	Manual
Advising Export Credits		
Transit Interest Foreign Currency Base + 3%		

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Advising Incoming Amendments		
Confirming of Credit		
Shipping Indemnities Establishment Fee - First 60 days		
Thereafter, 1.175 x 1% per monthly penalty charge		
Acceptance Comm. On Term Letters of Credit per 30 days or part thereof		
Standby Letters of Credit & Guarantees Minimum p.a. Maximum p.a.		
Past Due documentation (applicable to customers who are tardy in returning documents to facilitate exchange control approval) Sight .1 of 1% per month or part thereof, 15 days after delivery of document to customers, or 1 month after debited to the Finance Department.		
Discrepancies Fee on Export Letters of Credit		
Checking Documents for Export Letters of credit		
Acceptance Fee Import L/C		
Extension Fee Import L/C		
Negotiation Fee Import L/C		
GSM 102 – LETTER OF CREDIT GUARANTEE PROGRAM		
Establishment Fee 0.440% for the first 30 days, plus 0.0735% for each additional 30 days or part thereof. Minimum Fee		
Amendment to Amount		
Amendment to Expiry Date		
All other Amendments		
Drawings Per drawing		
COLLECTIONS		
Collection Documentary Commission: Collection sent to or received from a local bank		
Bills paid in installments		

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Extending due date or altering tenor of bill		
Acceptance and Return		
Certification of Transfer of Title of Goods		
Endorsement of Shipping Documents		
Delivery Orders and Airway Bills Received after main-set of Documents		
Parcel post notice received after main set of documents		
Reshipping of Goods Fee in addition to normal Collection Charges and out-of-pocket expenses (i.e., telex, postage, foreign bank charges and telephone charges)		
Return charge		
Storage of Goods Storage fee plus out-of-pocket expenses		
Bonding and Insurance of Goods Per month or part thereof		
Holding Charge/Commission		
Protest Fee Charge plus out-of-pocket expenses		
Payment of Agents' Commission		
Shipping Indemnities/Guarantees		
Commission – Collections Cheques: Collection sent to or received from a local bank		
Commission – Collections Cheques: Collection sent to or received from a foreign bank		
Direct Cheque Remitted		
Guarantees advised for Foreign Banks		
Guarantees Issued for Foreign Banks		
Other Types of Guarantees - Local		
Provide a listing of outstanding bills at customer's request		
Airmail charges		
Photocopies of documents		
Fating charges		
Transfer of Transferable L/C where original beneficiary refuses to pay		

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Branch or correspondent bank charges		

SECURITY DOCUMENTATION - Documents Relating to Real Estate Security taken in respect of Limited Liability Companies

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Registration of any charge Flat charge, plus out-of-pocket expenses		
Releasing of any charge Flat charge, plus out-of-pocket expenses		
Inspection of company documents For the 1st 30 minutes; For each additional 30 minutes		
Company search Flat charge, plus out-of-pocket expenses		
Requesting legal advice on unusual registration Flat charge, plus out-of-pocket expenses		
Certified copy/or part of any document		

PAYROLL PREPARATION

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Deposits to Employee's Account from List submitted Own Branches Other bank's account	Own Branch - \$2.00 Another branch or Bank \$1.00, Min \$25.00	Manual
Filling Envelopes – with names, amounts etc., already recorded thereon by Employer Flat charge per envelope	\$2.50 per envelope, Min \$50.00	Manual
Filling Envelopes and Recording names, amounts etc., from lists Flat charge per envelope		
Making Payments in Cash Flat charge for each name	\$3.00 per name, Min \$50.00	Manual
Preparation of Payroll Minimum Charge per Payroll		
Payrolls submitted by email using format & process		

CASH HANDLING/LODGEMENT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Deposits Content Fee Cash/Coin Deposited/Supplies	Cash deposited/supplied: \$2.00 per \$1,000. Coin deposited/supplies: \$3.50 per \$100	Manual
Coin Exchange Fee (For exchange of coins for paper notes) 1% of transaction size - Minimum Fee		
Local Currency Cash Lodgment in excess of \$1 million - Any channel		
All Foreign Currency Cash lodgments in excess of \$500.00		
Handling fee for Foreign cash purchased other than USD		
Cash Orders Where amount ordered exceed \$1,000,000, apply charge of .450% to total amount ordered		

MANUAL CASH MANAGEMENT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Customer utilizing the Banks automated Cash Management products		
Customer without the Banks automated Cash Management products		

NIGHT DEPOSITORY		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Night/Day Deposit Service (one-time setup fee)		
Lost/Broken keys	\$50.00 + the charge incurred to replace the key	Automated
Additional Keys on the same Branch Service		
Rental of Head Door Key for use with plastic depository bags - collected annually (April 1st) in advance or part thereof		
Disposable Plastic Bags Small 9 X 12	\$1.75	Manual
Medium 12 x 16		
Large 19 x 19	\$2.00	Manual
Opened Disposable Bags	N/A	
Wallet Rentals - collected annually (April 1st) in advance or part thereof	N/A	
Lost/Damage Wallets	N/A	

NIGHT DEPOSITORY		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Disposable wallets	N/A	
Overnight/short term rental (less than 30 days)	\$0.00	

SAFEKEEPING		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
- For periods of less than one year collect these charges in proportion to the time the security is actually held in safekeeping. Minimum not less than x/12 of annual fee or \$54.00 whichever is greater		
Unsealed Envelopes		
Sealed Envelopes		
Visits to Safekeeping 1 free visit per year, after fee per visit is charged		
Packages (annual charge)		
Small boxes (annual charge)		
Large boxes or trunks (annual charge)		
Documents (Certificates/deeds/policies/Mtge) Annual Charge		
Rebates		
WHERE THE BANK HANDLES INCOME - clipping of coupons or handling of money		
Bonds (annual charge)		
Stocks (on the total annual gross income) - Annual Charge		
Safekeeping - Regular		
Safekeeping - Temporary		
Gold and Silver Commission		
Warehouse / Safekeeping Fee		
WHERE THE BANK DOES NOT HANDLE INCOME		
Bonds (annual charge) <u>EXCEPTION:</u> For fully registered bonds you may substitute a charge based on the number of bonds, MIN \$5 + tax per bond.		
Stocks (annual charge)		

SAFETY DEPOSIT BOXES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Listing of contents for estate purposes	\$10.00 per hour per employee, MIN \$50.00 per listing	Manual
Lost/broken keys	\$100.00	Manual
Replacing Lock	MIN \$100.00	Manual
ANNUAL RATE RESIDENTS		
Small (1 1/2 x 5 x 24)	\$150.00	Automated
Medium (2 1/2 x 5 x 24)	\$175.00	Automated
Large (5 1/2 x 5 x 24) (2 1/2 x 10 3/8 x 24)	\$200.00	Automated
X Large (5 x 10 x 24)	N/A	
XX Large (10 x 10 x 24)	N/A	
Annual Rate - Non-Resident		
Small (1 1/2 x 5 x 24)		
Medium (2 1/2 x 5 x 24)		
Large (5 1/2 x 5 x 24) (2 1/2 x 10 x 24)		
X Large (5 x 10 x 24)		
XX Large (10 x 10 x 24)		
Rental rebates	1/12 of annual rental for each unexpired full month; net charge first year must not be less than 1/12 annual rental	Manual
Drilling of boxes	\$100.00 + Costs	Manual
Free Visits Included per Month	\$5.00	Manual

REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
REPUBLIC BANK PERSONAL CREDIT LINE FEES		
Application Fee	No Fee	
Annual Membership Fees For Primary Borrower	\$150.00	FDR
For an additional co-borrower	\$75.00	FDR
Over limit Fee	\$65.00	FDR

REPUBLIC BANK PERSONAL CREDITY LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Late Payment Fee	\$65.00	FDR
Cash advance charge - At Branch	0.00%	FDR
Cash advance charge – At ATM/Online/Telephone	\$10.00	FDR
Returned/Dishonored Cheques	\$40.00 / \$65.00	Manual
NSF Cheque Charge	\$50.00	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$135.00	
Replacement Sales Draft	N/A	Manual
Retrieval of Items	\$5.00	Manual
Replace Lost/Damaged/Stolen Card	N/A	
Replacement / Additional Monthly Statement	\$5.00	Manual
Cheque Stop Payment Fee	\$20.00	Manual
Stamp Duty per Cheque	Nil	Manual
Transaction Fee (in excess of five (5) per month)	\$10.00	Manual
Certified Cheque Fee	\$30.00	
REPUBLIC BANK PERSONAL CREDITY LINE- GOLD FEES		
Application Fee	No Fee	
Annual Membership Fee	\$200.00	FDR
For an additional co-borrower	No Charge	FDR
Over limit Fee	\$65.00	FDR
Late Payment Fee	\$65.00	FDR
Cash advance charge - At Branch	N/A	
Cash advance charge – At ATM/Online/Telephone	\$10.00	FDR
Returned/Dishonoured Cheques	\$40.00 / \$65.00	Manual
NSF Cheque Charge	\$50.00	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$135.00	
Replacement Sales Draft	N/A	
Retrieval of Items	\$5.00	Manual
Replace Lost/Damaged/Stolen Card	\$30.00	Manual
Replacement / Additional Monthly Statement	\$5.00	Manual
Cheque Stop Payment Fee	\$20.00	Manual

REPUBLIC BANK PERSONAL CREDITY LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Stamp Duty per Cheque	Nil	Manual
Transaction Fee (in excess of five (5) per month) Card Transaction Fee (in excess of five (5) per month)	Nil	
Certified Cheque Fee	\$30.00	
REPUBLIC BANK MASTERCARD		
Interest Rate (AIR)	19.99% - 25.99%	FDR
Membership Fees Annual Fee - Primary Card	\$85.00	FDR
Annual Fee for each Supplementary Card	\$0.00	FDR
Over Limit Charge	\$75.00	FDR
Late Payment Charge	\$75.00	FDR
Cash advance charge – At Branch	3% min \$10.00	FDR
Cash advance charge – At ATM/Online/Telephone	3% min \$10.00	FDR
Returned/Dishonoured Cheques	\$0.00	Manual
NSF Cheque Charge	\$45.00	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$25.00	FDR
Replacement Sales Draft	N/A	Manual
Retrieval of Items	N/A	Manual
Replaced Lost/Damaged/Stolen Card	\$30.00	Manual
Replacement Statement	N/A	Manual
Stamp Duty	N/A	Manual
Convenience Cheque Charge	N/A	Manual
REPUBLIC BANK MASTERCARD - GOLD		
Interest Rate (AIR)	19.99% - 25.99%	FDR
Membership Fees Annual Fee - Primary Card	\$190.00	FDR
Annual Fee for each Supplementary Card	No Charge	FDR
Over Limit Charge	\$75.00	FDR
Late Payment Charge	\$75.00	FDR
Cash advance charge – At Branch	3% min \$10.00	FDR
Cash advance charge – At ATM/Online/Telephone	3% min \$10.00	FDR

REPUBLIC BANK PERSONAL CREDITY LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Returned/Dishonoured Cheques	Nil	Manual
NSF Cheque Charge	\$45.00	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$25.00	FDR
Replacement Sales Draft	N/A	Manual
Retrieval of Items	N/A	Manual
Replaced Lost/Damaged/Stolen Card	\$30.00	Manual
Replacement Statement	N/A	Manual
Stamp Duty	N/A	Manual
Convenience Cheque Charge	N/A	Manual
REPUBLIC BANK MASTERCARD AADVANTAGE USD		
Interest Rate (AIR)	19.99% - 25.99%	FDR
Membership Fees		
Annual Fee - Primary Card	\$75.00	FDR
Annual Fee for each Supplementary Card	\$0.00	FDR
Over Limit Charge	\$65.00	FDR
Late Payment Charge	\$65.00	FDR
Cash advance charge – At Branch	3% min \$10.00	FDR
Cash advance charge – At ATM/Online/Telephone	3% min \$10.00	FDR
Returned/Dishonoured Cheques	N/A	Manual
NSF Cheque Charge	\$45.00	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$25.00	FDR
Replacement Sales Draft	N/A	Manual
Retrieval of Items	N/A	Manual
Replaced Lost/Damaged/Stolen Card	\$30.00	Manual
Replacement Statement	N/A	Manual
Stamp Duty	N/A	Manual
Convenience Cheque Charge	N/A	Manual

MERCHANT SERVICES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Paper Merchant Rates		
E.D.C. Transactions		
One-time Set-up fee		
RENTAL OF E.D.C. POS MACHINES		
Dial up Terminal (Regular) - Monthly Fee	\$68.00	Automated
IP Terminal monthly fee	\$68.00	Automated
Wireless Terminal monthly fee	\$135.00	Automated
Acceptance of payment for American Express Cards Commission fee per transaction	N/A	
FLEET CARD SERVICES		
VENDOR FEES		
Terminal Rental		
Transaction Commissions		
CARDHOLDER FEES		
One Time Set Up Fee		
Monthly Administration Fee		
Replacement Card		

ELECTRONIC TRANSACTIONS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
ATM FEES		
Mini Statement - Proprietary ATM		
Deposits - Proprietary ATM		
Withdrawal/Transfer - Proprietary ATM		
Withdrawal/Transfer - Non-Proprietary ATM	XCD \$12.00	Automated
Enquiry - Proprietary ATM		
Enquiry - Non-Proprietary ATM	XCD \$2.00	Automated
Declined Transaction - Proprietary ATM		
Declined Transaction - Non-Proprietary ATM	XCD \$2.00	Automated
Withdrawal at ATM internationally (Overseas machine)	XCD \$5.00 + 2% of the transaction amount	Automated
Enquiry at ATM internationally (Overseas machine)	XCD \$2.00	Automated
Declined Transaction at ATM internationally (Overseas machine)	XCD \$2.00	Automated

ELECTRONIC TRANSACTIONS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
ATM - Surcharge International Customers		
Telephone		
Merchant fee per transaction		
Customer fee per transaction		
Enquiry		
DEBIT - POINT OF SALE (P.O.S.)		
Merchant Fee per transaction		
Cardholder fee per transaction		
Transaction on Non-proprietary machines (Debit Card only)		
Declined Multilink Transaction (Debit Card only)		
International transaction (transactions going through Visa network)	1.5% of the transaction amount	Automated
Declined International POS transaction	XCD \$2.50	Automated
Replacement ABM/Debit Card	\$30.00	Automated
ONLINE BANKING		
Account enquiry, bill payments, transfers between accounts, etc.	FREE	
MOBILE BANKING		
Account enquiry, bill payments, transfers between accounts, etc.	FREE	

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
INFORMATION REPORTING		
CMS Light -No set-up fee for new customers and no base monthly fee for Information Viewing of unlimited number of accounts		
CMS Security Token Replacement	\$0.00	Manual
Transfer Between Own Accounts	\$1.00	Automated
Cross Currency Transfers	\$10.00	Automated
Third Party Transfers	\$1.50	Automated
Bill Payments	\$1.00	Automated
TOTAL DEMAND DEPOSIT ACCOUNTS (DDA) - 3 Accounts		

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
One-time setup fee for new customers	No Charge	
Base Monthly Fee	\$20.00	Automated
Additional DDA Accounts	\$15.00	Automated
Transfer Between Own Accounts	\$1.00	Automated
Cross Currency Transfers	\$10.00	Automated
Third Party Transfers	\$1.50	Automated
Bill Payments	\$1.00	Automated
DIRECT PAYMENTS - PAYROLL Included Items: 15 items		
Base Monthly Fee	\$22.50	Automated
Additional per item fee	\$1.50	Automated
PAYMENT CARD		
One-time set-up fee - (# of cards up to 100)		
Flat monthly fees billed to customers For Direct Deposits		
For Payment Card		
Replacement QuickPay Card		
Per item charge in excess of Tiered Package		
WIRE PAYMENTS		
Fee per Transfer		
BATCH PAYMENTS COLLECTIONS		
Base Monthly Fee	\$22.50	Automated
Additional Per Item Fee	\$1.50	Automated
CHEQUE RECONCILIATION - up to 15 items		
One Time Set-up Fee		Automated
Base Monthly Fee		Automated
Additional per Item Fee	\$0.50	Automated
CONSOLIDATED CASH PLAN - up to 10 deposits		
One Time Set-up Fee		Automated
Base Monthly Fee	\$30.00	Automated
Additional per deposit	\$3.00	Automated

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
BATCH PAYMENTS DISBURSEMENT		
Base Monthly Fee	\$22.50	Automated
Additional Per Item Fee	\$1.50	Automated
ONLINE FOR BUSINESS - SILVER		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
INFORMATION REPORTING		
Total Demand Deposit Accounts (DDA) -- 5 Accounts		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	\$50.00	Automated
Additional DDA Accounts Per Item	\$15.00	Automated
Transfer Between Own Accounts	\$1.00	Automated
Cross Currency Transfers	\$10.00	Automated
Third Party Transfers	\$1.50	Automated
Bill Payments	\$1.00	Automated
DIRECT PAYMENTS - PAYROLL Included Items --- 200 items		
Base Monthly Fee	\$70.00	Automated
Additional per item fee	\$1.35	Automated
PAYMENT CARD		
One-time set-up fee - (# of cards up to 200)		
Flat monthly fees billed to customers For Direct Deposits		
For Payment Card		
Per item charge in excess of tiered package		
Replacement QuickPay Card		
WIRE PAYMENTS		
Fee per Transfer		
BATCH PAYMENT COLLECTIONS		
Base Monthly Fee	\$70.00	Automated
Per item charge in excess of tiered package	\$1.35	Automated

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
CHEQUE RECONCILIATION - up to 50 items		
One Time Set-up Fee	N/A	Automated
Base Monthly Fee	N/A	Automated
Per item charge in excess of tiered package	N/A	Automated
CONSOLIDATED CASH PLAN - up to 25 deposits		
One Time Set-up Fee		Automated
Base Monthly Fee	\$30.00	Automated
Per item charge in excess of tiered package	\$3.00	Automated
BATCH PAYMENTS DISBURSEMENT --- 200 items		
Base Monthly Fee	\$70.00	Automated
Per item charge in excess of tiered package	\$1.35	Automated

ONLINE FOR BUSINESS - GOLD		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
INFORMATION REPORTING		
Total Demand Deposit Accounts (DDA) -- 10 Accounts		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	\$100.00	Automated
Additional DDA Accounts	\$15.00	Automated
Transfer Between Own Accounts	\$1.00	Automated
Cross Currency Transfers	\$10.00	Automated
Third Party Transfers	\$1.50	Automated
Bill Payments	\$1.00	Automated
DIRECT PAYMENTS - PAYROLL Included Items: 500 items		
Base Monthly Fee	\$175.00	Automated
Additional per item fee	\$1.15	Automated
PAYMENT CARD		
One-time set-up fee - (# of cards up to 500)		

ONLINE FOR BUSINESS - GOLD		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Flat monthly fees billed to customers		
For Direct Deposits		
For Payment Card		
Per item charge in excess of Tiered Package		
Replacement QuickPay Card		
WIRE PAYMENTS		
Per Transfer		
BATCH PAYMENTS COLLECTIONS		
Base Monthly Fee	\$175.00	Automated
Additional Per Item Fee	\$1.15	Automated
CHEQUE RECONCILIATION --- 500 items		
One Time Set-up Fee		Automated
Base Monthly Fee		Automated
Additional per Item Fee	\$0.50	Automated
CONSOLIDATED CASH PLAN --- 500 items		
One Time Set-up Fee		Automated
Base Monthly Fee	\$30.00	Automated
Additional per deposit	\$3.00	Automated
BATCH PAYMENTS DISBURSEMENT --- 500 items		
Base Monthly Fee	\$175.00	Automated
Additional Per Item Fee	\$1.15	Automated

ONLINE FOR BUSINESS - PLATINUM		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
INFORMATION REPORTING		
Total Demand Deposit Accounts (DDA) -- 25 Accounts		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	\$300.00	Automated
Additional DDA Accounts Per Account	\$15.00	Automated

ONLINE FOR BUSINESS - PLATINUM		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Transfer Between Own Accounts	\$1.00	Automated
Cross Currency Transfers	\$10.00	Automated
Third Party Transfers	\$1.50	Automated
Bill Payments	\$1.00	Automated
DIRECT PAYMENTS - PAYROLL Included Items --- 1,000 Items		
Base Monthly Fee	\$400.00	Automated
Additional per item fee	\$1.00	Automated
PAYMENT CARD		
One-time set-up fee - (# of cards up to1,000)		
Flat monthly fees billed to customers- For Direct Deposits		
For Payment Card		
Per item charge in excess of Tiered Package		
Replacement QuickPay Card		
WIRE PAYMENTS		
Per Transfer		
BATCH PAYMENTS COLLECTIONS --- 1,000 items		
Base Monthly Fee	\$400.00	Automated
Additional Per Item Fee	\$1.00	Automated
CHEQUE RECONCILIATION --- 1,000 items		
One Time Set-up Fee		Automated
Base Monthly Fee		Automated
Additional per Item Fee	\$0.50	Automated
CONSOLIDATED CASH PLAN --- 1,000 items		
One Time Set-up Fee		Automated
Base Monthly Fee	\$30.00	Automated
Additional per deposit	\$3.00	Automated
BATCH PAYMENTS DISBURSEMENT --- 1,000 items		
Base Monthly Fee	\$400.00	Automated
Additional Per Item Fee	\$1.00	Automated

