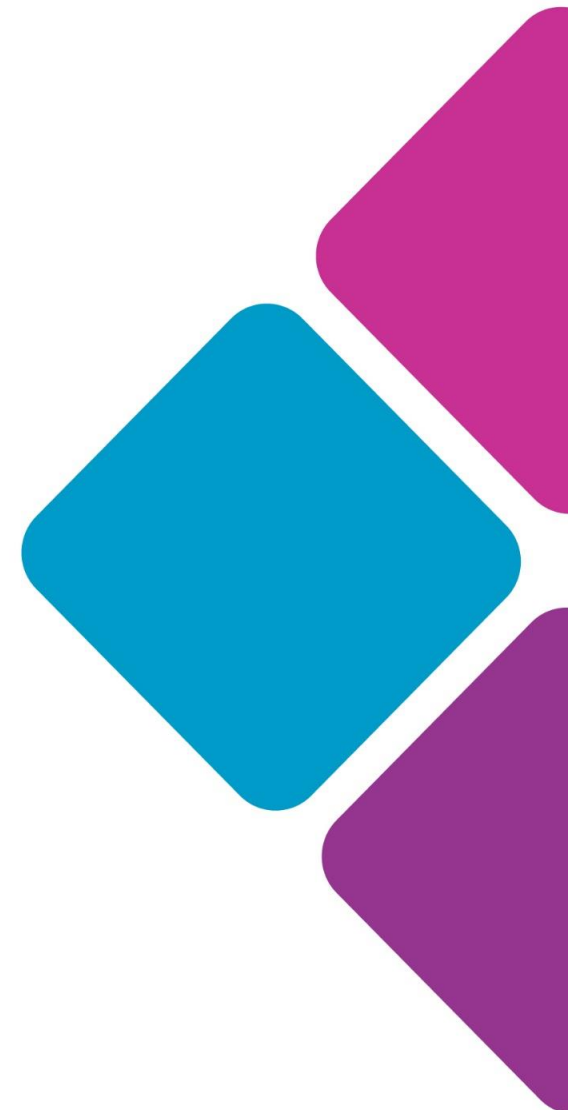


# Schedule of Rates

St. Lucia

Effective Date: January 2021



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SMALL, BUSINESS, CORPORATE & COMMERCIAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>SMALL BUSINESS OPERATING ACCOUNT - AT 71 XCD</b>		
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
<b>SMALL BUSINESS OPERATING ACCOUNT - AT 71 USD</b>		
Monthly Flat Charge	\$10.00	Automated
Free items: None		
Per entry Fee	Branch Debit \$1.50; Branch Credit \$1.00; Branch Transfer \$1.00 ABM Debit \$1.25; ABM Credit \$1.00; ABM Transfer \$1.00	Automated
<b>COMMERCIAL OPERATING ACCOUNT - AT 2 XCD</b>		
Monthly Flat Charge	\$25.00	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
<b>COMMERCIAL OPERATING ACCOUNT - AT 2 USD</b>		
Monthly Flat Charge	\$15.00	Automated
Free items: None		
Per entry Fee	Branch Debit \$1.50; Branch Credit \$1.00; Branch Transfer \$1.00 ABM Debit \$1.25; ABM Credit \$1.00; ABM Transfer \$1.00	Automated
<b>BUSINESS SURPLUS ACCOUNT - AT 8 XCD</b>		
Monthly Flat Charge	\$10.00 Min Balance: \$5,000	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
<b>BUSINESS SURPLUS ACCOUNT - AT 8 USD</b>		
Monthly Flat Charge	\$15.00 Min Balance: \$5,000	Automated
Free items: None		
Per entry Fee	Branch Debit \$3.00; Branch Credit \$2.00; Branch Transfer \$1.00 ABM Debit \$3.00; ABM Credit \$2.00; ABM Transfer \$1.00	Automated
<b>CREDIT LINE FOR BUSINESS ACC - AT 97 XCD</b>		

SMALL, BUSINESS, CORPORATE & COMMERCIAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Monthly Flat Charge</b>	\$20.00	Automated
<b>Free items:</b> None		
<b>Per entry Fee</b>	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

RETAIL BANKING - TRANSACTIONAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>TIME SAVER ACCOUNT - AT 24 XCD</b>		
Monthly Fee	\$13.00	Automated
Free Items: 10 branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions.		
<b>Additional Transaction Fees:</b>		
Branch transactions	\$3.00; \$5.00 without Debit Card	Automated
Proprietary ABM	Free	
Proprietary POS	Free	
<b>MAJOR LEAGUE ACCOUNT - AT 58 XCD (60 + years old)</b>		
Monthly Fee	No Fee	Automated
Free Items: 10 branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions.		
<b>Additional Transaction Fees:</b>		
Branch transactions	\$2.00	Automated
Cheque Fee	\$2.00	
Proprietary ABM	Free	
Proprietary POS	Free	
<b>Other: 25% off on Safety Boxes, Free Traveller Cheques, Standing Orders and Drafts</b>		
<b>E-ACCOUNT - AT 25 XCD</b>		
Monthly Fee	\$6.00	Automated
<b>Free Items:</b> Unlimited self-service transactions on proprietary channels		
<b>Additional Transaction Fees:</b>		
Branch transactions	\$6.00; \$7.00 without Debit Card	Automated

RETAIL BANKING - TRANSACTIONAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Proprietary ABM	Free	
Proprietary POS	Free	
<b>CAREER BUILDER ACCOUNT - AT 17 XCD (18 - 25 years old)</b>		
Monthly Fee	\$3.00	Automated
<b>Free Items: Unlimited self-service transactions on proprietary channels</b>		
<b>Additional Transaction Fees:</b>		
Branch transactions	\$5.00	Automated
Cheque Fee	\$5.00	
Proprietary ABM	Free	
Proprietary POS	Free	
<b>LOAN PAYMENT ACCOUNT - T 23 XCD</b>		
Monthly Fee	No Fee	
Minimum Balance required to waive monthly fee	N/A	
<b>Free Items: Unlimited deposits and self-service transfers between your Acc</b>		
<b>Additional Transaction Fees:</b>		
Branch transactions	\$10.00	Automated
Proprietary ABM	\$10.00	Automated
Proprietary POS	No Fee	
<b>OPTIMIZER ACCOUNT - AT 16 XCD - Not Available for New Customers</b>		
Monthly Fee	\$3.50	
Minimum Balance required to waive monthly fee	\$500.00	
<b>Free Items: Unlimited self-service transfers between your Acc</b>		
<b>Additional Transaction Fees:</b>		
Branch transactions	\$2.00	
Proprietary ABM	\$1.00	
Proprietary POS	Free	

RETAIL - SAVINGS ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>SAVINGS PLUS ACCOUNT - AT 26 XCD</b>		
Monthly Fee	\$5.00	Automated
Minimum Balance required to waive monthly fee	\$500.00	
Free Items: 1 branch transaction and unlimited self-service transfers between your Acc		
<b>Additional Transaction Fees:</b>		
Branch	\$5.00; \$7.00 without Debit Card	Automated
Proprietary ABM	\$1.50	Automated
Proprietary POS	Free	
<b>RIGHTSTART ACCOUNT - AT 19 XCD (0 - 17 Years Old)</b>		
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		
<b>Additional Transaction Fees:</b>		
Branch	\$3.00	Automated
Proprietary ABM	\$1.50	Automated
Proprietary POS	Free	
<b>PREMIUM OPTIMIZER ACCOUNT - AT 27 XCD (Not available for new customers)</b>		
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		
<b>Additional Transaction Fees:</b>		
Branch	\$5.00	Automated
Proprietary ABM	\$5.00	Automated
Proprietary POS	Free	
<b>USD REGULAR SAVINGS ACCOUNT - AT 26 USD</b>		
Monthly Fee	\$2.50	Automated
Minimum Balance required to waive monthly fee	\$500.00	
Free Items: Unlimited deposits and self-service transfers between your Acc		
<b>Additional Transaction Fees:</b>		

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

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Duplicate Statement/Statement Request	\$30.00	Automated
Interim Statements	\$15.00	Manual
Account Information/Print Screen	\$8.00	Manual
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) Items deposited subsequently charged back - Local Currency	NSF \$75.00; Returned Cheque \$25.00	Automated
NSF Cheques/Cheques Returned (Any reason) Items deposited subsequently charged back - Foreign Currency	NSF \$75.00; Returned Cheque \$25.00	Automated
Cheque Encashment Fee	Customers Free; <b>Non-Customers \$10.00(XCD); \$4.00(USD)</b>	Manual
Certified Cheque	\$20.00	Automated
Cheques issued on non-chequing account	\$10.00	Automated
Balance Enquiry via Branch/Contact Centre		
Internal Transfers to Third Party Accounts or to cover cheques	\$12.00	Manual
Branch Cash Withdrawal without Debit Card		
Withdrawal by Bearer/Third Party Withdrawal		
Branch Deposits without Debit Card/Deposits by Bearer		
Audit Certificates, Reference Letters, Other Certifications (Balance, Taxes, Visa, etc.) & Fax Messages at customer's request	\$25.00 - \$100.00	Manual
Search for vouchers, records or accounts	in same month - no charge for prior months- \$40 per hour, MIN \$25.00	Manual
Cheques Printing - Retail Acc	25 Leaves \$34.00; 100 Leaves \$80.03	Manual

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Cheques Printing - Non-Retail Acc (100 leaves)		
Uncollected Cheque Books Fee Collected on destruction of cheque books not picked up within 60 days		
RTGS Incoming Transfer		
RTGS Outgoing Transfer		
Backdated Transfer via RTGS - Only for Outgoing		
Correction of RTGS		
Transfer to accounts at other bank - In Branch		
Transfer to accounts at other bank - Online		
Uncleared Effects		

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		
After 2 years notice of inactivity	\$15.00	Automated
After 3 years notice of inactivity		
After 4 years notice of inactivity		
After 5 years notice of inactivity		
After 6 years notice of inactivity		
After 7 years notice of inactivity	\$15.00	Automated
After 8 years notice of inactivity		
After 9 years notice of inactivity		
After 15 years notice of inactivity	\$15.00	Automated
Notices regarding unclaimed balances		
Monthly Inactive/Dormant Fee		



MISCELLANEOUS CHARGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
High Risk Account Fee		
Retail Account closure charge - accounts closed within 3 months	\$25.00	Manual
Non-Retail Account closure charge - accounts closed within 3 months	\$25.00	Manual
Duplicate Certificates of Deposit		
Duplicate Passbook (replace or lost)		
Exchange government voucher for cash		
Photocopies (per item)	\$5.00	Manual
Facsimile Fees		
Requests for Physical Cheques – per request charge		
Securities transactions - purchase/sale	1/2% up to \$10,000/more than \$10,000 - MIN \$25.00 + EXPENSES	Manual
Securities - delivery, receipt, exchange, transfer or registration		
Utility bill fee to utility company	\$10.00	Automated
Non-Utility Company fee	\$10.00	Automated
Over the counter GOB Customs Bill Payment		
ASYCUDA Payment		

OVERDRAFT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Overdraft Protection - Retail	\$135.00	Manual
OD expiry Date Maintenance		
Minimum Overdraft Interest Charge - Calculated on maximum daily balance	\$40.00	Automated
Minimum Overdraft Monthly Charge		
Overdraft Handling Fee	\$55.00	Automated
Minimum Ad-hoc or Temporary Overdraft Charge		

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Money Order- Flat Charge	\$10.00 per draft	Automated

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Manager's Cheques / Draft (Local Currency):</b>	\$15.00 + Stamps	Automated
Greater than \$5,000		
<b>Foreign Draft</b> -Flat Charge for all drafts sold.	\$45.00 + Stamps	Automated
<b>Conversion of foreign currency into foreign currency draft</b>	N/A	Manual
<b>Duplicate/Replacement Manager's Cheque &amp; Draft</b>	\$25.00	Manual
<b>Draft Tracer</b>	Nil	
<b>Mail Transfers Inland</b> - Includes transfers to other branches within the bank	\$10.00	Automated
<b>Mail Transfers Overseas</b>	\$10.00	Manual
<b>Telephone Transfers - Inland</b>		Manual
<b>Outgoing Wire Transfers - Personal</b>	Caribbean -\$50.00/ to USA & Canada -\$100.00/ to UK & Others- \$125.00	Manual
<b>Incoming Wire Transfers</b>	\$10.00	Automated
Where incomplete information is received and a search has to be conducted to facilitate processing		
<b>Outgoing Wire Transfers (Swift/Telex) - Business Accounts</b>	BRANCH \$120.00; ONLINE \$100.00	Automated
<b>Refund of Telex Payments/Wire Transfers</b> Flat charge of US\$36.00 or equiv. To be collected by remitting branch.		
<b>Repair item (telex) e.g., missing/incorrect information</b>		
<b>Items returned, unable to process</b> - Processing fee plus foreign Bank charge		
<b>Standing Orders; Set up fee</b>		
Flat Charge for each order negotiated on due date	\$10.00	Manual
Cancellation of Standing Orders due to 3 or more consecutive NSF's		
<b>Pre-Authorized Payments (PAPs)</b>		
<b>Sales of currencies other than US\$ from US\$ Acct</b>		
<b>Foreign currency transactions other than CAD, GBP, EURO less than USD10M equivalent via Toronto Trading Desk</b>		
<b>ESTABLISHING OF SWIFT MT940 OR MT950</b>		
<b>Establishment Fee</b>		
<b>Monthly Fee</b>		
<b>FOREIGN &amp; TRAVELLER CHEQUES:</b>		
<b>Encashment of Traveller Cheques</b> Handling charge if customer is encashing one or more cheques < \$100 (USD, CAD, EUR, GBP)		

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Travelers Cheque Sold; Commission Fee; Minimum Charge		
Encashment of Foreign Cheques		
Foreign Cheques Cashed, deposited and subsequently returned		
Foreign Cheques Negotiated		

RETAIL LOANS & DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>PERSONAL LOANS</b>		
<b>Application/Internal Processing Fee</b> Includes: Application Fee, Commitment Fee, Letter of Undertaking Cost, Telephone Toll and Postal Stamp for Promissory Note	1%, MIN \$250	Automated
<b>Stamping Fees:</b> Government Stamp Fees		
<b>Credit Bureau Fees</b>		
<b>CRIF NM Assure Limited:</b> Credit Report (Retail & Business)	\$15.00	Manual
<b>Inspection Fee</b> to be applied where outside appraisal cost is not incurred (Manager's Discretion)	\$50.00	Manual
<b>Registration Fee</b> - Auto Loans - Private Vehicles		
<b>Legal Fees</b> - Auto Loans - Private Vehicles	Dependent on lawyer	Manual
<b>Late Payment Fee</b>	\$65.00	Automated
<b>NSF Payment</b>	\$50.00	Automated
<b>Extension/Refinance Fees</b>	\$250.00	Manual
<b>Minimum interest rebate on loan</b>	\$50.00	Manual
<b>Bill of Sale prepared by Bank</b>		
<b>Bills discounted remitted</b>	up to \$25,000 1%, MIN \$50.00; more than \$25,000 3/4% on excess	Manual
<b>Local bills discounted</b>	commission- \$10.00 MIN/interest-\$15.00 MIN	Manual
<b>Trade Bills discounted</b>		
<b>Add-on payment for insurance renewals (incl. SHPP)</b>		
<b>Early settlement and prepayment fee</b>		

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Standby Fees</b>	1/2 % - 2% per annum based on daily undrawn balance charged monthly	Manual
<b>Application Fee (Normal)</b>	1.00% of amount - Small Business; 1.00% - 3.00% Commercial	Manual
No RCC		
<b>Application Fee (LUC Loan)</b>		
<b>Application Fee (Urgent Review)</b>	3/4%-3% of amount of increase, MIN \$250.00	Manual
<b>Stamping Fees: Government Stamp Fees</b>		
<b>Commitment/Acceptance Fee</b>	1/2% - 2% of net amount, MIN \$100.00	Manual
No RCC		Manual
<b>Extension of Maturity</b>		Manual
<b>Annual Review/Renewal Fee:</b>	0.50%, Min \$250.00 - Small Business; 0.25% - 1.00% of amount - Commercial	Manual
No RCC		Manual
<b>Administration Fee - Monitoring of Conditions</b>	\$25.00 - \$1,000.00 per occasion	Manual
<b>Administration Fee - Breach of Conditions</b>	\$25.00 - \$1,000.00 per occasion	Manual
<b>Demand Loans: Monthly minimum interest paid</b>	2%,MIN \$250.00	Manual
<b>Restructuring Fees:</b>		
No RCC		
<b>Late Payment Penalty</b>	\$150.00	Manually
<b>Overrun Fees:</b>	0.50%, Min \$250.00 - Small Business; \$50.00 - \$250.00 per occasion - Commercial	Automated
<b>Penalty Fee for Non-accrual and Bad debt</b>		
<b>GUARANTEES</b> - 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		
- Not Secured by Cash		
<b>Guarantee cancelled before expire date:</b> Charge for each month or part thereof - Minimum Fee		
<b>Non-Financial Guarantees:</b> Higher of 1% or 1% plus spread applicable to customer's operating credits		
<b>Risk Enhancement Fee - DBJ CEF Guarantee</b>		
<b>Amendment to Amount</b> - 1% of additional amount + G.C.T.		
<b>Amendment to Expiry Date,</b>		

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
All other Amendments		
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		
Guarantee to government body (apart from guarantee re lost of bill of lading		
All other types of guarantees (domestic)		
Guarantee with foreign exchange exposure		

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Application Fee	N/A	
Registration of Mortgage	solicitor's charge	Manual
Discharge of Mortgage	solicitor's charge	Manual
Title Search- Flat charge, plus out of pocket expenses		
Payment of Insurance Premium		
Discharge of Assignment of Life Insurance	no charge	
Assignment of Monies due Under Contract: Flat Charge		
Assignment of Share Certificate: Flat Charge per certificate, plus out of pocket expenses	no charge	
Discharge of Assignment of Share Certificate	no charge	
Preparation of legal or equitable mortgage		
Mortgage commitment fees	1%-1.5% amounts under \$100M; 1.25% - 2% amounts over \$100M	Manual

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Real estate inspection fees	\$100.00	Manually
Late fees	\$65.00	Automated
Renewal fee- Charge incurred for renewing a mortgage facility with the Bank	Nil	
Loan Refinancing / Renegotiating Fee/Extension Fee	Charged on new funds only of approved Loan amount; \$250.00	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)	
<b>INSURANCE PROCESS FEES - Insurance policies held as collateral (e.g., life, motor vehicle, household commercial/residential etc.)</b>		
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		
<b>EXTERNAL FEES</b>		
<b>Companies Office of Jamaica, Print</b> Flat charge per page, plus any out of pocket expenses		
<b>Certified Search</b> Flat Charge		
<b>Notice of Lien</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Lien Amendment, Continuation or Termination</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Pre-Existing Lien – Amendment and Continuation</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Pre-Existing Lien Termination</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Pre-Existing Security Interest, Amendment, Continuation or Termination</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Security Interest</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Security Interest, Amendment, Continuation or Termination</b> Flat charge, plus any out of pocket expenses		
<b>Provision of Certified Reports</b> Flat charge, plus any out of pocket expenses		
<b>OTHER FEE LOANS AND DISCOUNTS</b>		

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Credit Reports</b> (including reports to overseas schools, colleges, etc., on customer ability to service obligations of their children)		
<b>Certificate of interest paid for income tax purposes</b>	\$20.00	Manual
<b>Registration of Interest</b> (Other Financial Institutions)		
<b>Past due discounts</b>	\$10.00 per payment + interest	Manual
<b>Overdue Financial Statement (Annual)</b>	\$100.00 each month overdue	Manual
<b>Assignment of Certificate of Deposit to Third Party</b>		

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
<b>Establishment Fee – Non-Cash Secured Letter of Credit's</b> First 3 Months Plus fee for each additional 30 days or part thereof	up to \$50,000 1%, MIN \$100.00; more than \$50,000 3/4% excess fir first 3 months, 1/4 % for each succeeding month or part thereof	Manual
<b>Establishment Fees – Cash Secured Letter of Credit's</b> First 30 days Plus fee for each additional 30 days or part thereof	as for sight credits + additional c% per 30 days or part thereof, MIN \$25.00	Manual
<b>Prepaid Letter of Credit</b> First 30 days Plus fee for each additional 30 days or part thereof		
<b>Amendment Fee</b> 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.)	1/2 % per month or part thereof, MIN \$50.00	Manually
<b>Drawings Under Credit - Negotiation fee</b> Interest to be applied from date of drawing by Correspondent Bank to date of reimbursement (Foreign Currency Base + 3%). Contact Treasury Dept. for rates		
<b>Cancelled or Unutilized Facilities</b>		
<b>Advising Export Credits</b>		
<b>Transit Interest</b> Foreign Currency Base + 3%		
<b>Advising Incoming Amendments</b>		
<b>Confirming of Credit</b>		

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
<b>Shipping Indemnities</b> Establishment Fee - First 60 days		
<b>Thereafter, 1.175 x 1% per monthly penalty charge</b>		
<b>Acceptance Comm. On Term Letters of Credit</b> per 30 days or part thereof		
<b>Standby Letters of Credit &amp; Guarantees</b> Minimum p.a. Maximum p.a.		
<b>Past Due documentation (applicable to customers who are tardy in returning documents to facilitate exchange control approval)</b> 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.		
<b>Discrepancies Fee on Export Letters of Credit</b>		
<b>Checking Documents for Export Letters of credit</b>		
<b>Acceptance Fee Import L/C</b>		
<b>Extension Fee Import L/C</b>		
<b>Negotiation Fee Import L/C</b>		
<b>GSM 102 – LETTER OF CREDIT GUARANTEE PROGRAM</b>		
<b>Establishment Fee</b> 0.440% for the first 30 days, plus 0.0735% for each additional 30 days or part thereof. Minimum Fee		
<b>Amendment to Amount</b>		
<b>Amendment to Expiry Date</b>		
<b>All other Amendments</b>		
<b>Drawings</b> Per drawing		
<b>COLLECTIONS</b>		
<b>Collection Documentary Commission:</b> Collection sent to or received from a local bank	bills up to \$25,000,1% MIN \$50.00; more than \$25,000,3/4% MIN excess	Manual
<b>Bills paid in installments</b>	\$50.00 each installment	Manual
<b>Extending due date or altering tenor of bill</b>	\$50.00	Manual
<b>Acceptance and Return</b>		
<b>Certification of Transfer of Title of Goods</b>	\$25.00 per set	Manual



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
Endorsement of Shipping Documents	\$35.00 per set	Manual
Delivery Orders and Airway Bills Received after main-set of Documents	\$30.00	Manual
Parcel post notice received after main set of documents	\$25.00	Manual
<b>Reshipping of Goods</b> Fee in addition to normal Collection Charges and out-of-pocket expenses (i.e., telex, postage, foreign bank charges and telephone charges)	\$150.00 + holding and return charges and costs	Manual
<b>Return charge</b>	\$50.00 per bill	Manual
<b>Storage of Goods</b> Storage fee plus out-of-pocket expenses	\$50.00 per month + costs	Manual
<b>Bonding and Insurance of Goods</b> Per month or part thereof	\$ 3.00 per \$100 per month	Manual
<b>Holding Charge/Commission</b>	\$40.00 per month per item	Manual
<b>Protest Fee</b> Charge plus out-of-pocket expenses	\$150.00 + costs	Manual
<b>Payment of Agents' Commission</b>	\$30.00 per payment	Manual
<b>Shipping Indemnities/Guarantees</b>	\$60.00 for first 3 months + \$40.00 each additional month	Manual
<b>Commission – Collections Cheques:</b> Collection sent to or received from a local bank		
<b>Commission – Collections Cheques:</b> Collection sent to or received from a foreign bank		
<b>Direct Cheque Remitted</b>		
<b>Guarantees advised for Foreign Banks</b>		
<b>Guarantees Issued for Foreign Banks</b>		
<b>Other Types of Guarantees - Local</b>	up to \$25M, 2% MIN \$100 .00; 1% on excess	Manual
<b>Provide a listing of outstanding bills at customer's request</b>	\$35.00	Manual
<b>Airmail charges</b>		
<b>Photocopies of documents</b>		
<b>Facing charges</b>		
<b>Transfer of Transferable L/C where original beneficiary refuses to pay</b>		
<b>Branch or correspondent bank charges</b>		

SECURITY DOCUMENTATION - Documents Relating to Real Estate Security taken in respect of Limited Liability Companies		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Registration of any charge</b> Flat charge, plus out-of-pocket expenses		
<b>Releasing of any charge</b> Flat charge, plus out-of-pocket expenses		
<b>Inspection of company documents</b> For the 1st 30 minutes; For each additional 30 minutes		
<b>Company search</b> Flat charge, plus out-of-pocket expenses		
<b>Requesting legal advice on unusual registration</b> Flat charge, plus out-of-pocket expenses		
<b>Certified copy/or part of any document</b>		

PAYROLL PREPARATION		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Deposits to Employee's Account from List submitted</b> Own Branches Other bank's account	\$2.00	Manual
<b>Filling Envelopes – with names, amounts etc., already recorded thereon by Employer</b> Flat charge per envelope	\$10.00	Manual
<b>Filling Envelopes and Recording names, amounts etc., from lists</b> Flat charge per envelope	\$10.00	Manual
<b>Making Payments in Cash</b> Flat charge for each name	\$10.00	Manual
<b>Preparation of Payroll</b> Minimum Charge per each payroll run	Customer Banked Employer \$60.00; Non-Customer Banked Employer \$80.00	Manual
<b>Payrolls submitted by email using format &amp; process</b>		

CASH HANDLING/LODGEMENT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Deposits Content Fee</b> Cash/Coin Deposited/Supplies	cash deposited - sort, unbundled bills, \$2.00 per \$1,000 deposited coins, \$3.50 per \$100 deposited	Manual

**CASH HANDLING/LODGEMENT**

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Coin Exchange Fee</b> (For exchange of coins for paper notes) 1% of transaction size - Minimum Fee		
<b>Local Currency Cash Lodgment in excess of \$1 million - Any channel</b>		
<b>All Foreign Currency Cash lodgments in excess of \$500.00</b>		
<b>Handling fee for Foreign cash purchased other than USD</b>		
<b>Cash Orders</b> Where amount ordered exceed \$1,000,000, apply charge of .450% to total amount ordered		

**MANUAL CASH MANAGEMENT**

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Customer utilizing the Banks automated Cash Management products</b>		
<b>Customer without the Banks automated Cash Management products</b>		

**NIGHT DEPOSITORY**

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Night/Day Deposit Service</b> (one-time setup fee)		
<b>Lost/Broken keys</b>	\$75.00 + costs	Manual
<b>Additional Keys on the same Branch Service</b>		
<b>Rental of Head Door Key for use with plastic depository bags</b> - collected annually (April 1st) in advance or part thereof		
<b>Disposable Plastic Bags</b> Small 9 X 12	\$1.75	Manual
Medium 12 x 16		
Large 19 x 19	\$2.00	Manual
<b>Opened Disposable Bags</b>	\$25.00	Manual
<b>Wallet Rentals</b> - collected annually (April 1st) in advance or part thereof	\$200.00 per wallet per annum	Manual
<b>Lost/Damage Wallets</b>	\$200.00 flat fee	Manual
<b>Disposable Bags (per 100 bags)</b>	\$175.00 (medium) \$200.00 (large)	Manual

**NIGHT DEPOSITORY**

PRODUCT/SERVICE	NET FEE	Manual/ Automated
Overnight/short term rental (less than 30 days)	\$25.00	Manual

**SAFEKEEPING**

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>- 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</b>		
Unsealed Envelopes	\$100.00 each per annum, if the thickness of the envelope exceeds 1/2", the charge should be proportionally higher; this charge provides for customer entry once per annum; any entry in excess of one per annum should be charged at \$5.00 each	Manual
Sealed Envelopes	\$100.00 each per annum, if the thickness of the envelope exceeds 1/2", the charge should be proportionally higher; this charge provides for customer entry once per annum; any entry in excess of one per annum should be charged at \$5.00 each	Manual
Visits to Safekeeping 1 free visit per year, after fee per visit is charged		
Packages (annual charge)	\$100.00 each per annum, if package is bulky, charge should be proportionally higher	Manual
Small boxes (annual charge)	\$125.00 each per annum	Manual
Large boxes or trunks (annual charge)	\$200.00 each per annum	Manual
Documents (Certificates/deeds/policies/Mtge) Annual Charge		
Rebates	1/12 annual rate for each unexpired full month, MIN charge \$20.00	Manual
<b>WHERE THE BANK HANDLES INCOME - clipping of coupons or handling of money</b>		
Bonds (annual charge)		
Stocks (on the total annual gross income) - Annual Charge		
Safekeeping - Regular		
Safekeeping - Temporary		
Gold and Silver Commission		
Warehouse / Safekeeping Fee		
<b>WHERE THE BANK DOES NOT HANDLE INCOME</b>		
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	\$100.00	Manual
Lost/broken keys	\$50.00 + costs	Manual
Replacing Lock	\$200.00 min	Manual
<b>ANNUAL RATE RESIDENTS</b>		
Small (1 1/2 x 5 x 24)	\$125.00	Automated
Medium (2 1/2 x 5 x 24)	\$150.00	Automated
Large (5 x 5 x 24)	\$175.00	Automated
X Large (5 x 10 x 24)	\$300.00	Automated
XX Large (10 x 10 x 24)		
<b>Annual Rate - Non-Resident</b>		
Small (1 1/2 x 5 x 24)	N/A	Automated
Medium (2 1/2 x 5 x 24)	N/A	Automated
Large (5 1/2 x 5 x 24) (2 1/2 x 10 x 24)	N/A	Automated
X Large (5 x 10 x 24)	N/A	Automated
XX Large (10 x 10 x 24)		Automated
Rental rebates	1/12 annual rate for each unexpired full month, net charge for first year must not be less than 1/2 annual rental	Manual
Drilling of boxes	\$200.00 + costs	Manual
Free Visits Included per Month	2 free visits monthly	

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

REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Over limit Fee	\$65.00	FDR
Late Payment Fee	\$65.00	FDR
Cash advance charge - At Branch	0.00%	FDR
Cash advance charge – At ATM/Online/Telephone	\$5.00	FDR
Returned/Dishonoured Cheques	\$50.00 / \$55.00	Manual
NSF Cheque Charge	\$55.00	FDR
Minimum Payment	3.00% of the outstanding balance, MIN \$135.00	
Replacement Sales Draft	N/A	Manual
Retrieval of Items	\$10.00	Manual
Replace Lost/Damaged/Stolen Card	N/A	
Replacement / Additional Monthly Statement	\$10.00	Manual
Cheque Stop Payment Fee	\$30.00	Manual
Stamp Duty per Cheque	\$0.10	Manual
Transaction Fee (in excess of five (5) per month)	\$20.00	Manual
Certified Cheque Fee	Nil	
<b>REPUBLIC BANK PERSONAL CREDIT LINE GOLD FEES</b>		
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	\$50.00 / \$55.00	Manual
NSF Cheque Charge	\$55.00	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	\$35.00	Manual
Replacement / Additional Monthly Statement	\$10.00	Manual

REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Cheque Stop Payment Fee	\$30.00	Manual
Stamp Duty per Cheque	\$0.10	Manual
Transaction Fee (in excess of five (5) per month) Card Transaction Fee (in excess of five (5) per month)	Nil	
Certified Cheque Fee	Nil	
<b>REPUBLIC BANK MAGNA MASTERCARD - XCD</b>		
Interest Rate (APR)	19.99% - 25.99%	
<b>Membership Fees</b> Annual Fee - Primary Card	\$135.00	FDR
Annual Fee for each Supplementary Card	\$50.00	FDR
<b>Over Limit Charge</b>	\$75.00	FDR
<b>Late Payment Charge</b>	\$75.00	FDR
<b>Cash advance charge - At Branch</b>	3.50% of the amount, MIN \$15.00	
<b>Cash advance charge - At ATM/Online/Telephone</b>	3.50% of the amount, MIN \$15.00	
<b>Returned Cheques / Dishonoured Cheques</b>	\$50.00	Manual
<b>NSF Cheque Charge</b>	\$60.00	FDR
<b>Minimum Payment</b>	3.00% of the outstanding balance, MIN \$135	
<b>Replacement Sales Draft</b>	Nil	Manual
<b>Retrieval of Items</b>	Nil	
<b>Replace Lost/Damaged/Stolen Card</b>	\$30.00	Manual
<b>Replacement Statement</b>	Nil	Manual
<b>Stamp Duty</b>	N/A	Manual
<b>Convenience Cheque Charge</b>		
<b>REPUBLIC BANK MASTERCARD XCD</b>		
Interest Rate (AIR)	19.99% - 25.99%	FDR
<b>Membership Fees</b> Annual Fee - Primary Card	\$100.00	FDR
Annual Fee for each Supplementary Card	\$0.00	FDR
<b>Over Limit Charge</b>	\$65.00 (unsecured) / \$75.00 (secured)	FDR
<b>Late Payment Charge</b>	\$65.00 (unsecured) / \$75.00 (secured)	FDR
<b>Cash advance charge – At Branch</b>	3.50% of the amount, MIN \$15.00	FDR

REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Cash advance charge – At ATM/Online/Telephone	3.50% of the amount, MIN \$15.00	FDR
Returned/Dishonoured Cheques	\$50.00	Manual
NSF Cheque Charge	\$60.00	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
<b>REPUBLIC BANK MASTERCARD AADVANTAGE XCD</b>		
Interest Rate (AIR)	19.99% - 25.99%	
Membership Fees Annual Fee - Primary Card	\$125.00	
Annual Fee for each Supplementary Card	No Charge	
Over Limit Charge	\$75.00	
Late Payment Charge	\$75.00	
Cash advance charge – At Branch	3.50% of the amount, MIN \$15.00	
Cash advance charge – At ATM/Online/Telephone	3.50% of the amount, MIN \$15.00	
Returned/Dishonoured Cheques	\$50.00	
NSF Cheque Charge	\$60.00	
Minimum Payment	3.00% of the outstanding balance, MIN \$25.00	
Replacement Sales Draft	Nil	
Retrieval of Items	Nil	
Replaced Lost/Damaged/Stolen Card	\$30.00	
Replacement Statement	Nil	
Stamp Duty	\$0.10	
Convenience Cheque Charge		
<b>REPUBLIC BANK GOLD MASTERCARD XCD</b>		
Interest Rate (AIR)	19.99% - 25.99%	FDR



REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Membership Fees</b>		
Annual Fee - Primary Card	\$220.00	FDR
Annual Fee for each Supplementary Card	No Charge	FDR
<b>Over Limit Charge</b>	\$75.00	FDR
<b>Late Payment Charge</b>	\$75.00	FDR
<b>Cash advance charge – At Branch</b>	3.50% of the amount, MIN \$15.00	FDR
<b>Cash advance charge – At ATM/Online/Telephone</b>	3.50% of the amount, MIN \$15.00	FDR
<b>Returned/Dishonoured Cheques</b>	\$50.00	Manual
<b>NSF Cheque Charge</b>	\$60.00	FDR
<b>Minimum Payment</b>	3.00% of the outstanding balance, MIN \$25.00	FDR
<b>Replacement Sales Draft</b>	Nil	Manual
<b>Retrieval of Items</b>	Nil	Manual
<b>Replaced Lost/Damaged/Stolen Card</b>	\$30.00	Manual
<b>Replacement Statement</b>	Nil	Manual
<b>Stamp Duty</b>	N/A	Manual
<b>Convenience Cheque Charge</b>	N/A	Manual
<b>REPUBLIC BANK MASTERCARD - SMALL &amp; MEDIUM ENTERPRISE – BASIC BUSINESS CARD</b>		
<b>Minimum Borrowing Amount:</b>		
<b>Maximum Borrowing Amount:</b>		
<b>Interest Rate (AIR)</b>		FDR
<b>Membership Fees</b>		
Annual Fee - Primary Card	\$100.00	FDR
Annual Fee for each Supplementary Card	No Charge	FDR
<b>Over Limit Charge</b>	\$50.00	FDR
<b>Late Payment Charge</b>	\$45.00	FDR
<b>Cash advance charge – At Branch</b>	3.00%	FDR
<b>Cash advance charge – At ATM/Online/Telephone</b>	3.00%	FDR
<b>Returned/Dishonoured Cheques</b>	Nil	Manual
<b>NSF Cheque Charge</b>	\$45.00	FDR
<b>Minimum Payment</b>	3.0%, \$25.00 MIN	FDR
<b>Replacement Sales Draft</b>	Nil	Manual

REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Retrieval of Items	Nil	Manual
Replaced Lost/Damaged/Stolen Card	\$30.00	Manual
Replacement / Additional Monthly Statement	Nil	Manual
Stamp Duty	N/A	Manual
<b>MASTERCARD - SMALL &amp; MEDIUM ENTERPRISE - AA EXECUTIVE BUSINESS CARD</b>		
Minimum Borrowing Amount: Maximum Borrowing Amount:		
Interest Rate (AIR)		FDR
Membership Fees Annual Fee - Primary Card	\$250.00	FDR
Annual Fee for each Supplementary Card	No Charge	FDR
Over Limit Charge	\$50.00	FDR
Late Payment Charge	\$45.00	FDR
Cash advance charge – At Branch	3.00%	FDR
Cash advance charge – At ATM/Online/Telephone	3.00%	FDR
Returned/Dishonoured Cheques	Nil	Manual
NSF Cheque Charge	\$50.00	FDR
Minimum Payment	3.0%, \$25.00 MIN	FDR
Replacement Sales Draft	Nil	Manual
Retrieval of Items	Nil	Manual
Replaced Lost/Damaged/Stolen Card	\$30.00	Manual
Replacement / Additional Monthly Statement	Nil	Manual
Stamp Duty	N/A	Manual

MERCHANT SERVICES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Monthly Fee - E Commerce	USD \$25.00	Manual
E.D.C. Transactions		
One-time Set-up fee	USD \$300.00	Manual
<b>RENTAL OF E.D.C. POS MACHINES</b>		

MERCHANT SERVICES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Dial up Terminal (Regular) - Monthly Fee		
IP Terminal monthly fee	\$400.00 Annually or XCD \$50.00 Monthly	Automated
Wireless Terminal monthly fee	USD \$50.00 or XCD \$135.00	Automated
Acceptance of payment for American Express Cards	Commission fee per transaction	
<b>FLEET CARD SERVICES</b>		
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
<b>ATM FEES</b>		
Mini Statement - Proprietary ATM	FREE	
Deposits - Proprietary ATM		
Withdrawal/Transfer - Proprietary ATM	FREE	
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
ATM - Surcharge International Customers		
<b>Telephone</b>		
Merchant fee per transaction		
Customer fee per transaction		
Enquiry		
<b>DEBIT - POINT OF SALE (P.O.S.)</b>		
Merchant Fee per transaction		

ELECTRONIC TRANSACTIONS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
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)		
Declined International POS transaction	\$2.50	Automated
Replacement ABM/Debit Card		
<b>ONLINE BANKING</b>		
Account enquiry, bill payments, transfers between accounts, etc.	FREE	
<b>MOBILE BANKING</b>		
Account enquiry, bill payments, transfers between accounts, etc.	FREE	

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>INFORMATION REPORTING</b>		
<b>CMS Light</b> No set-up fee for new customers and no base monthly fee for Information Viewing of unlimited number of accounts		
CMS Security Token Replacement		Automated
<b>Transfer Between Own Accounts</b>	XCD \$1.00 / USD \$0.40	Automated
<b>Cross Currency Transfers</b>	XCD \$10.00 / USD \$3.50	Automated
<b>Third Party Transfers</b>	XCD \$1.25(on-us) / XCD \$1.50 (off-us); USD \$1.25(on-us) / USD \$1.50 (off-us)	Automated
<b>Bill Payments</b>		Automated
<b>TOTAL DEMAND DEPOSIT ACCOUNTS (DDA) - 3 Accounts</b>		
<b>One-time setup fee for new customers</b>	No Charge	
<b>Base Monthly Fee</b>	XCD \$20.00 / USD \$7.50	Automated
<b>Additional DDA Accounts</b>	XCD \$15.00 / USD \$5.50	Automated
<b>Transfer Between Own Accounts</b>	XCD \$1.00 / USD \$0.40	Automated
<b>Cross Currency Transfers</b>	XCD \$10.00 / USD \$3.50	Automated
<b>Third Party Transfers</b>	XCD \$1.25(on-us) / XCD \$1.50 (off-us); USD \$1.25(on-us) / USD \$1.50 (off-us)	Automated

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Bill Payments	XCD \$1.25 / USD \$1.25	Automated
<b>DIRECT PAYMENTS - PAYROLL Included Items: 15 items</b>		
Base Monthly Fee	XCD \$22.50 / USD \$8.50	Automated
Additional per item fee	XCD \$1.50 / USD \$0.60	Automated
<b>PAYMENT CARD</b>		
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		
<b>WIRE PAYMENTS</b>		
Base Monthly Fee	XCD \$10.00 / USD \$5.00	Automated
Fee per Transfer	XCD \$100.00 / USD \$37.00	Automated
<b>BATCH PAYMENTS COLLECTIONS</b>		
Base Monthly Fee	XCD \$22.50 / USD \$8.50	Automated
Additional Per Item Fee	XCD \$1.50 / USD \$0.60	Automated
<b>CHEQUE RECONCILIATION - up to 15 items</b>		
One Time Set-up Fee		
Base Monthly Fee	FREE	Automated
Additional per Item Fee	XCD \$0.50 / USD \$0.20	Automated
<b>CONSOLIDATED CASH PLAN - up to 10 deposits</b>		
One Time Set-up Fee		
Base Monthly Fee	XCD \$30.00 / USD \$11.00	Automated
Additional per deposit	XCD \$3.00 / USD \$1.00	Automated
<b>BATCH PAYMENTS DISBURSEMENT</b>		
Base Monthly Fee		
Additional Per Item Fee		

ONLINE FOR BUSINESS - SILVER		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>INFORMATION REPORTING</b>		
<b>Total Demand Deposit Accounts (DDA) -- 5 Accounts</b>		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	XCD \$50.00 / USD \$18.50	Automated
Additional DDA Accounts Per Item	XCD \$15.00 / USD \$5.50	Automated
Transfer Between Own Accounts	XCD \$1.00 / USD \$0.40	Automated
Cross Currency Transfers	XCD \$10.00 / USD \$3.50	Automated
Third Party Transfers	XCD \$1.25(on-us) / XCD \$1.50 (off-us); USD \$1.25(on-us) / USD \$1.50 (off-us)	Automated
Bill Payments	XCD \$1.25 / USD \$1.25	Automated
<b>DIRECT PAYMENTS - PAYROLL Included Items: items</b>		
Base Monthly Fee	XCD \$70.00 / USD \$26.00	Automated
Additional per item fee	XCD \$1.35 / USD \$0.50	Automated
<b>PAYMENT CARD</b>		
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		
<b>WIRE PAYMENTS</b>		
Base Monthly Fee	XCD \$15.00 / USD \$10.00	Automated
Fee per Transfer	XCD \$100.00 / USD \$37.00	Automated
<b>BATCH PAYMENT COLLECTIONS</b>		
Base Monthly Fee	XCD \$70.00 / USD \$26.00	Automated
Per item charge in excess of tiered package	XCD \$1.35 / USD \$0.50	Automated
<b>CHEQUE RECONCILIATION - up to 50 items</b>		
One Time Set-up Fee		
Base Monthly Fee	FREE	Automated
Per item charge in excess of tiered package	XCD \$0.50 / USD \$0.20	Automated
<b>CONSOLIDATED CASH PLAN - up to 25 deposits</b>		

ONLINE FOR BUSINESS - SILVER		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
One Time Set-up Fee		
Base Monthly Fee	XCD \$30.00 / USD \$11.00	Automated
Per item charge in excess of tiered package	XCD \$3.00 / USD \$1.00	Automated
<b>BATCH PAYMENTS DISBURSEMENT --- 200 items</b>		
Base Monthly Fee		
Per item charge in excess of tiered package		

ONLINE FOR BUSINESS - GOLD		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>INFORMATION REPORTING</b>		
<b>Total Demand Deposit Accounts (DDA) -- 10 Accounts</b>		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	XCD \$100.00 / USD \$37.00	Automated
Additional DDA Accounts	XCD \$15.00 / USD \$5.50	Automated
Transfer Between Own Accounts	XCD \$1.00 / USD \$0.40	Automated
Cross Currency Transfers	XCD \$10.00 / USD \$3.50	Automated
Third Party Transfers	XCD \$1.25(on-us) / XCD \$1.50 (off-us); USD \$1.25(on-us) / USD \$1.50 (off-us)	Automated
Bill Payments	XCD \$1.25 / USD \$1.25	Automated
<b>DIRECT PAYMENTS - PAYROLL Included Items --- 500 Items</b>		
Base Monthly Fee	XCD \$175.00 / USD \$65.00	Automated
Additional per item fee	XCD \$1.15 / USD \$0.45	Automated
<b>PAYMENT CARD</b>		
One-time set-up fee - (# of cards up to 500)		
Flat monthly fees billed to customers		
For Direct Deposits		
For Payment Card		
Per item charge in excess of Tiered Package		
Replacement Quickpay Card		
<b>WIRE PAYMENTS</b>		

ONLINE FOR BUSINESS - GOLD		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Base Monthly Fee	XCD \$20.00 / USD \$15.00	Automated
Per Transfer	XCD \$100.00 / USD \$37.00	Automated
<b>BATCH PAYMENTS COLLECTIONS</b>		
Base Monthly Fee	XCD \$175.00 / USD \$65.00	Automated
Additional Per Item Fee	XCD \$1.15 / USD \$0.45	Automated
<b>CHEQUE RECONCILIATION - up to 500 items</b>		
One Time Set-up Fee		
Base Monthly Fee	FREE	Automated
Additional per Item Fee	XCD \$0.50 / USD \$0.20	Automated
<b>CONSOLIDATED CASH PLAN - up to 500 deposits</b>		
One Time Set-up Fee		
Base Monthly Fee	XCD \$30.00 / USD \$11.00	Automated
Additional per deposit	XCD \$3.00 / USD \$1.00	Automated
<b>BATCH PAYMENTS DISBURSEMENT -- 500 items</b>		
Base Monthly Fee		
Additional Per Item Fee		

ONLINE FOR BUSINESS - PLATINUM		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>INFORMATION REPORTING</b>		
<b>Total Demand Deposit Accounts (DDA) -- 25 Accounts</b>		
One-time setup fee for new customers	No Charge	
Base Monthly Fee	XCD \$300.00 / USD \$110.00	Automated
Additional DDA Accounts Per Account	XCD \$15.00 / USD \$5.50	Automated
Transfer Between Own Accounts	XCD \$1.00 / USD \$0.40	Automated
Cross Currency Transfers	XCD \$10.00 / USD \$3.50	Automated
Third Party Transfers	XCD \$1.25(on-us) / XCD \$1.50 (off-us) USD \$1.25(on-us) / USD \$1.50 (off-us)	Automated



ONLINE FOR BUSINESS - PLATINUM		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Bill Payments	XCD \$1.25 / USD \$1.25	Automated
<b>DIRECT PAYMENTS - PAYROLL Included Items: 1000 items</b>		
Base Monthly Fee	XCD \$400.00 / USD \$150.00	Automated
Additional per item fee	XCD \$1.00 / USD \$0.40	Automated
<b>PAYMENT CARD</b>		
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		
<b>WIRE PAYMENTS</b>		
Base Monthly Fee	XCD \$30.00 / USD \$20.00	Automated
Per Transfer	XCD \$100.00 / USD \$37.00	Automated
<b>BATCH PAYMENTS COLLECTIONS - 1,000 items</b>		
Base Monthly Fee	XCD \$400.00 / USD \$150.00	Automated
Additional Per Item Fee	XCD \$1.00 / USD \$0.40	Automated
<b>CHEQUE RECONCILIATION - up to 1000 items</b>		
One Time Set-up Fee		
Base Monthly Fee	FREE	Automated
Additional per Item Fee	XCD \$0.50 / USD \$0.20	Automated
<b>CONSOLIDATED CASH PLAN - up to 1000 deposits</b>		
One Time Set-up Fee		
Base Monthly Fee	XCD \$30.00 / USD \$11.00	Automated
Additional per deposit	XCD \$3.00 / USD \$1.00	Automated
<b>BATCH PAYMENTS DISBURSEMENT - 1,000 items</b>		
Base Monthly Fee		
Additional Per Item Fee		

