

# Schedule of Charges

## Antigua

### Business Banking

Effective: April 14, 2022

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## Schedule of Charges

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## Schedule of Charges

### DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Chequing Accounts (Product Code 736 and 866)	
Monthly service fee	\$20.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$2.20 + stamp duty
Deposits/Credits – In Branch/Over The Counter	2 free,

Interest Accounts (Product Code 758)	
Monthly service fee	\$12.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$4.00 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

Unlimited Accounts (Product Code 766)	
Monthly service fee	\$70.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

**Notes:**

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## Schedule of Charges

### DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

UNITED STATES DOLLAR (USD)	
USD Chequing Accounts (Product Code 901)	
Monthly service fee	USD 12.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD 0.75 + stamp duty
Deposits/Credits – In Branch/Over The Counter	USD 0.75

USD Unlimited Accounts (Product Code 903)	
Monthly service fee	USD 50.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Interest Accounts (Product Code 902)	
Average balance to avoid monthly service fee	USD 5000.00
Monthly service fee for falling below average balance	USD 15.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD 2.00 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

CANADIAN DOLLAR (CAD)	
CAD Chequing Accounts	
Monthly service fee	CAD 10.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter CAD 1.00 each + stamp duty
Deposits/Credits – In Branch/Over The Counter	2 free, thereafter CAD 1.00 each

POUND STERLING (GBP)	
GBP Chequing Accounts	
Monthly service fee	GBP 10.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter GBP 1.00 each + stamp duty
Deposits/Credits – In Branch/Over The Counter	2 free, thereafter GBP 1.00 each

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- EUR currency fixed deposits and transaction accounts, where offered, are charged at a rate of 0.70% per annum.

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### SUNDRY SERVICES

INTERNET AND TELEPHONE BANKING	
Monthly Access Fee	No Charge
1st Insights	Free

MAIL TRANSFERS	
Outgoing: Inland and Overseas	\$15.00
Incoming (mail & telephone): processing fee	\$10.00
Incoming (mail/telephone): payment to another institution	\$20.00

WIRE TRANSFERS		
<b>International Wire Transfers (local equivalent):</b>	<b>Branch</b>	<b>Internet</b>
\$1 to \$99,999.99	\$135.50	\$78.50
\$100,000 and Over	\$140.50	\$83.50
<b>1st Send Wire Transfer</b>		
\$1 to \$1,350.00	N/A	\$41.00
\$1,350.01 to \$27,000.00	N/A	\$67.00
<b>Local / Regional Transfers:</b>		
To an account held at other local banks via	N/A	N/A
To an account held at one of our regional b	\$40.00	\$30.00
<b>Incoming Wire Transfers:</b>		
To credit an account at one of our branches		\$40.50
To credit an account held at other local ban		\$48.50
Payable on presentation of Photo		\$53.50
Returned Wire Payments: Incoming and Outgoing	USD \$30.00 equiv.	
Tracers on Wire Transfers	USD \$40.00 equiv.	
<b>Notes:</b>		
1. All figures are quoted in local currency unless otherwise stated.		
2. RTGS - Real Time Gross Settlement is an initiative of some local Central Banks that allows commercial banks to make (large) inter-bank transactions in real-time		
3. All wires are sent for Beneficiary to pay Correspondent fees by default. If the sender wishes to pay this fee, US\$24 will be added upfront to the cost of the wire		

STANDING ORDERS	
Set-up	No Charge
Amendment	\$15.00
<b>Internal Orders :</b>	
Loan Payments or Annual fees for a FirstCaribbean	No Charge
Between other accounts	\$10.00
<b>External Standing Orders:</b>	
To transfer funds LOCALLY	\$32.00 + stamp duty
To transfer funds OVERSEAS	\$30.00 + stamp duty+Draft/wire fee

BILL PAYMENT	
Via the Branch Counter	No Charge
Via the ABM	No Charge
Via the Internet	No Charge
Via Standing Order (Diary Card) -bills sent to us for payment	\$15.00 each
Via Direct Debit (Pre-Authorized Payment)	N/A

ACCOUNT TRANSFERS	
By customer via our ABM, telephone/online Banking	No Charge
By customer via another Bank ABM	N/A
By us on written/faxed/telephoned instructions	\$50.00

DRAFTS &/OR INTERNATIONAL MONEY ORDERS	
Local drafts (Manager's cheques)	\$22.00
USD Currency Drafts	\$52.00
Other Foreign Currency Drafts	\$47.00
Tracers on Local drafts	\$10.00
Tracer on Foreign drafts	\$108.00 + costs
Stop Payment on Local drafts	\$30.00
Stop Payment on Foreign drafts	\$170.00-(includes foreign bank
Duplicate / Replacement drafts	Original draft fee

CHEQUE RELATED	
Cheque books (all styles)	Cost + stamp duty
Stop payment on a local cheque (all reasons)	\$30.00
Stop payment on a foreign cheque (all reasons)	\$170.00(includes foreign bank fees)
<b>Charge backs – (items returned to us by another bank):</b>	
Local cheque	\$50.00
Foreign cheque	\$120.00
*Non-Sufficient Funds	\$90.00/\$35.10
Cheque Cashing Fee (Customers)	\$10.00
Third Party Cheque Cashing Fee (Non Customers)	<b>Service no longer offered</b>
Foreign Cheque Processing Fee	\$15.00 + stamp duty

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### SUNDRY SERVICES

ABM	
New issue / replacement of expired or stolen card	No charge
Replacement of lost card	\$30.00
**Mini Statement Print	\$1.50
ABM Deposits	No charge
ABM Withdrawals:	
At a FirstCaribbean ABM	\$2.00
At another bank's ABM	N/A
Point of Sale purchases	\$1.00

**\*\*FREE ABM Withdrawals & Ministatements for the following account types:**  
Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing

STATEMENTS	
Mailed / Regular / diary filled statement	No Charge
Duplicate / Additional statement	\$55.00 each
Screen print / photocopy/Interim statement	\$15.00 each
Held at branch for collection	\$35.00 each
E-statement:	
Set Up	No Charge
Monthly Subscription Fee <i>(to be collected via standing order)</i>	
Daily files	account
Weekly Files	account
Monthly Files	account
Transaction Fee	No charge

ACCOUNT CLOSURE	
Within 90 days	\$50.00
Within 180 days	\$30.00

LARGE CASH DEPOSITS	
Fee for depositing large cash deposits in-Branch	\$13.50 per every \$1,000 in cash deposited over \$13,500
Fee for depositing large cash deposits via Night deposits	\$0.50 per every \$1,000 in cash deposited over \$27,000

MISCELLANEOUS SERVICES	
Audit Certificate	N/A
Certificate / Confirmation of balance	\$50.00
Certificate of interest Paid	\$30.00
Credit Reports/Reference Letters	\$50.00
Fax sent/received for a customer:	\$30.00
Signature verification	No Charge
Insurance on Registered Mail	N/A
Photocopying documents	\$5.00 per sheet
Coin Orders (requesting coin)-Same day request	1% Minimum \$10.00
Coin /Cash Handling	1% Minimum \$10.00

TRAVELER'S CHEQUES	
Cashed in: XCD	\$32.40 + Stamp Duty
Cashed in: USD	Amex: Stamp duty only Others: 1% Min

SAFEKEEPING AND SECURITIES	
Annual (Rental) Fees:	
Sealed envelopes	\$75.00
Sealed boxes / packages:	
Small	\$125.00
Large	\$200.00
Locked boxes, trunks, etc.	\$300.00
Treasury Bills safekeeping	Min. \$135.00 per annum
Per Certificate charge	\$5 each Min \$25
Per Annum charge	\$10/item Min \$50
Other Fees:	
Number of free visits per annum	2 per annum
Additional visits per month	\$10.00 each
Obsolete collateral	\$50.00 per annum

## Schedule of Charges

### SUNDRY SERVICES

SAFETY DEPOSIT BOXES	
Annual Rental Fees:	
Small (1.5 x 5)	\$135.00
Medium (2.5 x 5)	\$160.00
Large (2.5 x 10)	\$185.00
Large (5 x 5 x 24)	\$200.00
**Refund of Annual Rental Fee (box closed before year end)	Annual fee less outstanding charges & taxes
Other Fees:	
Number of free visits	2 per month
Additional visits per month	\$10.00
Forced entry / Drilling of Box	\$250.00 + cost
Listing of contents	\$75.00
Estate opening of box	N/A
Replacement / Lost key	\$210.00
Notification of Safety Deposit arrears	N/A

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- \$35.10 NSF fee for all foreign current products.

RESEARCH	
Return of paid vouchers	\$20.00
Research and production of records/vouchers:	
Same Month (within 30 days of last statement)	\$26.00
Up to 3 Months	\$26.00
Over 3 months and up to 7 Years	\$50.00

FOREIGN CURRENCY EXCHANGE	
Local currency for foreign currency	1% Government Tax
Foreign currency for local currency(except USD)	No Charge
Registration of inward investment with Central Bank	\$125.00
Registration for funds for repatriation	\$100.00

DORMANCY PROTECTION	
Initial Notice (when account goes dormant after 2 years of inactivity)	\$20.00
Notice thereafter (every year of inactivity)	\$20.00
Reactivation	No Charge
Transfer to Central Bank (after 15 yrs of dormancy)	No Charge

## Schedule of Charges

### LENDING AND CARD SERVICES

LENDING SERVICES	
OVERDRAFTS	
Setup/ Annual Renewal Fee - Retail	\$200.00
Setup/ Annual Renewal Fee - Small Business	1% Min. \$300.00
Temporary Overdraft Setup Fee	1% Min. \$100.00
Annual Renewal Fee	\$200.00
Authorised overdraft	\$30.00 per month
Excess Overdraft Fee	1% Min. \$80.00
Unauthorized Overdraft Fee	2% Min. \$80.00
<i>Note: Overdraft interest rates are charged separately. See rate bulletin for rates.</i>	

VISA DEBIT CARDS - XCD & USD CURRENCIES	
XCD VISA DEBIT CARDS	
Monthly Maintenance Fee	No charge
Annual Fees	No charge
Fast Card Fees ( <i>Courier charges only</i> )	\$80.00
ABM Balance Inquiry Fee:	
At a local FirstCaribbean ABM	No charge
At another bank's ABM	\$2.00
ABM Withdrawals:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	2% Minimum \$8.00
( <i>Including FirstCaribbean ABMs in another country</i> )	2% Minimum \$8.00
Point of Sale Purchases	Free
Replacement & Additional Cards - Bizline	\$25.00
Stamp Duty	NA
Declined Transactions:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$1.50
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	\$1.50

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## Schedule of Charges

### CORPORATE SERVICES

E-PAY - (Payroll, Supplier Payments, Direct Debits)	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$10.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$0.75
Per credit to employee account with Another Bank	\$1.25
Late transmission of payroll file	\$20.00

E-Cheque Card Accounts (Product Code 843)	
Minimum monthly service fee	No Charge
Withdrawals / Cheques per entry	\$0.75
Deposits / Credits per entry	\$0.75

MANUAL PAYROLL - Paper List Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$50.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$3.00
Per credit to employee account with Another Bank	\$20.00
Late transmission of payroll file	\$40.00

MANUAL PAYROLL - Cash/Envelope Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$50.00
Transaction Fee (per credit/payment):	
Cash paid to employees	\$3.00
Envelopes filled and paid to employees or collected by employer	\$20.00
Late transmission of payroll file	\$40.00

OVER-THE-COUNTER PAYROLL	
Set up Fee	N/A
Service Fee (monthly)	N/A
Operational Fee (per payroll run)	\$80.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$3.00
Per credit to employee account with Another Bank	\$20.00
Same day/immediate request	\$100.00

NIGHT WALLET DEPOSITORY	
Annual Fees:	
Canvas Wallets	\$300.00
Disposable Bags	\$225.00
Short Term Rental (30 days or less):	
Canvas Bags	N/A
Disposable Bags	N/A
Safekeeping (where contents remain in bag):	
Canvas Bags	\$25.00
Disposable Bags	\$15.00
Rebates:	
Canvas Bags and Disposable Bags	1/2 annual fee for each unused month
Per Package of 200 (Disposable Only):	
Small: 9 x 12	\$55.00
Medium: 12 x 16	\$60.00
Large: 19 x 28	\$65.00
Replacement and Repairs:	
Canvas Bag	\$150.00
Canvas Bag Keys	\$60.00
Trap Door Key	\$60.00
Additional Key	\$60.00

ONLINE BILL PAYMENT	
<i>Where a company signs up as a Biller on FirstCaribbean Internet Banking</i>	
Charge Per Payment	\$1.00

E-STATEMENT PRICING	
Statement Frequency	Fee
Via swift:	
Daily	XCD\$135.13/USD\$50
Monthly	XCD\$40.54/USD\$15
Via Email:	
Daily	XCD\$67.56/USD\$25
Weekly	XCD\$40.54/USD\$15
Monthly	XCD\$27.70/USD\$10

SWEEPS and ZBAs	
Set-up fee	
Standard Set Up	XCD\$135.13/USD\$50
Additional Set Up	XCD\$27.03/USD\$10

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## Schedule of Charges

### TRADE SERVICES

BILLS FOR COLLECTION - INWARD	
Interest charge – Local & Foreign currency tenor:	As advised by Principal
Exchange charge – sight or tenor	At prevailing exchange rate
Collection Commission:	
On bills up to local equiv \$25,000	1% Min \$50.00
On bills over local equiv \$25,000	0.75% Min \$50.00
Holding Commission:	
Sight Bills	\$50.00 per month
Matured Bills	\$50.00 per month
Delivery Charges	\$35.00 each
Shipping Guarantees/Guarantees re Missing Bills of Lading:	
First 3 months	0.25 % per month, Min \$50.00
Each additional month	0.25 % per month, Min \$50.00
Payments to Agents	\$30.00
Return (of Documents) Charges	\$75.00
Storage of goods	\$75.00 + costs
Extending due date or altering Tenor of Bill	\$50.00 each
Bills paid in installments	\$50.00 per installment + normal commission charges
Re-shipment of goods	\$150.00
Endorsement of Shipping documents as Attorney	\$35.00
Certificate of Transfer of Title to Goods	\$35.00
Statement of Past Due Bills	\$25.00
Insurance of goods	3.00 per each \$100 or part thereof
Protest fee	\$250.00 + legal cost
Airmail charges	\$25.00
Bills for acceptance and return	\$65.00
Remittance of Proceeds	Draft or Wire Fee
Clean Collection (cheques received for collection):	
Up to \$250.00	\$50.00 + expenses
\$250.00 - \$1,000	\$50.00 + expenses
Over \$1,000	\$50.00 + expenses

BILLS FOR COLLECTION - OUTWARD	
Handling Charge – Sight & Tenor:	
On bills up to (local equiv \$25,000)	1% Min \$50.00
On bills over (local equiv \$25,000)	0.75% on excess Min \$250.00
Amendments:	
First Amendment	\$45.00
Each additional amendment	\$45.00
Tracers:	
First Tracer	\$45.00
Each additional Tracer	\$45.00

BONDS, INDEMNITIES & GUARANTEES	
Custom / Bid / Tender Bonds:	
Without full Cash Collateral	N/A
With full Cash Collateral	N/A

LETTERS OF CREDIT - EXPORT	
Clean and Documentary:	
Advising Credits	\$50.00
Advising Amendments to Credits	\$50.00
Confirming Irrevocable Credit	0.5%, Min \$100.00
Acceptance by Signator Bank	0.5%, Min \$50.00
Negotiation – Sight or Tenor Drawings:	
Up to local equivalent of \$25,000.00	1%, Min \$50.00
Over local equivalent of \$25,000.00	0.75%, Min \$100.00
Transferable and Divisible Credits	0.5%, Min \$50.00

LETTERS OF CREDIT - IMPORT	
Sight to 3 days:	
First 3 months or part thereof -	1%, Min \$75.00
Excess of \$100,000.00	0.75%
Each additional month	0.5%, Min \$75.00
Term – Maximum 1 Year:	
First 3 months or part thereof -	1%, Min \$75.00
Excess of \$100,000.00	0.75%
Each additional month	0.5%, Min \$75.00
Amendments, Increases, Extension:	
Amendment	0.5%, Min \$75.00
Increases & Extensions	0.5%, Min \$75.00
Revolving Credits	Same as Sight to 3 days
Transit Interest on drawings	Borrowing Cost
Refunds on prepaid credits	Borrowing Cost
Branch or corresponding charges	Cost

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