

Schedule of Charges

Curaçao

Business Banking

Effective: 1 November 2021

Schedule of Charges

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Schedule of Charges

BUSINESS BANKING DEPOSIT ACCOUNTS - LOCAL CURRENCY

| | CHARGES pre-VAT | OB 6.00% | FINAL CHARGES VAT Incl. |
|--|--------------------|-------------|----------------------------|
| Business Chequing Accounts (Product Code 738) | | | |
| Monthly service fee | N/A | | N/A |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | ANG 5.00 | ANG 0.30 | ANG 5.30 |
| Deposits/Credits – In Branch/Over The Counter | ANG 5.00 | ANG 0.30 | ANG 5.30 |

| | | | |
|--|----------|----------|----------|
| Business Interest Accounts (Product Code 754) | | | |
| Monthly service fee | N/A | | N/A |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | ANG 5.00 | ANG 0.30 | ANG 5.30 |
| Deposits/Credits – In Branch/Over The Counter | ANG 5.00 | ANG 0.30 | ANG 5.30 |

| | | | |
|--|-----------------|--|-----------------|
| Fixed Deposit Accounts | | | |
| Transfer to another internal account on maturity | Free | | Free |
| Transfer to another institution on maturity | Draft/Wire cost | | Draft/Wire cost |

Note:

1. All figures are quoted in Antillean Guilders unless otherwise stated.
2. EUR currency fixed deposits and transaction accounts, where offered, are charged at a rate of 0.70% per annum.

Schedule of Charges

| SUNDRY SERVICES | | | | | | |
|--|-----------------------|-------------------|--------------------------|-------------------|---------------------|-------------------|
| | CHARGES (pre -tax) | OB 6.00% | FINAL CHARGES (Incl.) | | | |
| INTERNET AND TELEPHONE BANKING | | | | | | |
| Monthly Access Fee | No Charge | N/A | No Charge | | | |
| WIRE TRANSFERS | | | | | | |
| International Wire Transfers (local equivalent): | | | | | | |
| | Via Internet | Via Branch | Via Internet | Via Branch | Via Internet | Via Branch |
| \$1 to \$9,999.99 | ANG 10.00 | ANG 25.00 | ANG 0.60 | ANG 1.50 | ANG 10.60 | ANG 26.50 |
| \$10,000 to \$99,999.100 | ANG 10.00 | ANG 25.00 | ANG 0.60 | ANG 1.50 | ANG 10.60 | ANG 26.50 |
| \$100,000 and Over | ANG 10.00 | ANG 25.00 | ANG 0.60 | ANG 1.50 | ANG 10.60 | ANG 26.50 |
| 1st Send Wire Transfer | | | | | | |
| \$1 to \$895.00 | N/A | ANG 4.27 | N/A | ANG 0.26 | N/A | ANG 4.53 |
| \$895.01 to \$17,900.00 | N/A | ANG 4.27 | N/A | ANG 0.26 | N/A | ANG 4.53 |
| Local / Regional Transfers | | | | | | |
| To / from an account held at other local banks via RTGS (local currency transactions only) | ANG 3.00 | ANG 1.00 | ANG 0.18 | ANG 0.06 | ANG 3.18 | ANG 1.06 |
| To an account held at one of our regional branches | ANG 10.00 | ANG 15.00 | ANG 0.60 | ANG 0.90 | ANG 10.60 | ANG 15.90 |
| Incoming Wire Transfers | | | | | | |
| To credit an account at one of our branches | N/A | ANG 5.00 | N/A | ANG 0.30 | N/A | ANG 5.30 |
| Returned Wire Payments: Incoming and Outgoing | | | | | | |
| Tracers on Wire Transfers | | USD 25.00 | N/A | N/A | | USD 26.50 |
| <i>Notes:</i> | | | | | | |
| 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 in local currency. | | | | | | |
| 3. All wires are sent for Beneficiary to pay Correspondent fees | | | | | | |
| DRAFTS | | | | | | |
| Local Draft (Manager's Cheque) | ANG 18.50 | | ANG 1.11 | | ANG 19.61 | |
| USD Draft | ANG 18.50 | | ANG 1.11 | | ANG 19.61 | |
| Other Foreign Currency Draft | ANG 18.50 | | ANG 1.11 | | ANG 19.61 | |
| Tracers on Local Drafts (plus costs) | N/A | | N/A | | N/A | |
| Tracers on Foreign Drafts (plus costs) | N/A | | N/A | | N/A | |
| Stop Payment on Local Drafts (plus costs) | ANG 7.50 | | ANG 0.45 | | ANG 7.95 | |
| Stop Payment on Foreign Drafts <i>(includes foreign bank charges)</i> | ANG 25.00 | | ANG 1.50 | | ANG 26.50 | |
| Duplicate / Replacement Drafts | | | | | | |
| BILL PAYMENT | | | | | | |
| Via the Internet | No Charge | | N/A | | No Charge | |
| ACCOUNT TRANSFERS | | | | | | |
| By customer via our ABM, telephone or online Banking | N/A | | N/A | | N/A | |
| By customer via another Bank ABM | N/A | | N/A | | N/A | |
| By us on written/faxed/telephoned instructions | N/A | | N/A | | N/A | |
| Transfers between accounts within CIBC FCIB Curacao - Branch | ANG 3.00 | | ANG 0.18 | | ANG 3.18 | |

Schedule of Charges

| SUNDRY SERVICES | | | |
|--|-----------------------|---------------------|--------------------------|
| | CHARGES (pre -tax) | OB 6.00% | FINAL CHARGES (Incl.) |
| CHEQUE RELATED | | | |
| Stop payment on a local cheque (all reasons) | ANG 7.50 | ANG 0.45 | ANG 7.95 |
| Stop payment on a foreign cheque (all reasons) | ANG 25.00 | ANG 1.50 | ANG 26.50 |
| FOREIGN CURRENCY EXCHANGE | | | |
| Local currency for foreign currency | Daily rates apply | 6.0% x Transfer Amt | N/A |
| Foreign currency for local currency (except USD) | Daily rates apply | 6.0% x Transfer Amt | N/A |
| STATEMENTS | | | |
| Mailed/Regular/diary filled statement | No Charge | N/A | No Charge |
| Duplicate/Additional/Interim statement (each) | ANG 15.00 | ANG 0.90 | ANG 15.90 |
| ACCOUNT CLOSURE | | | |
| Within 90 days | ANG 10.00 | ANG 0.60 | ANG 10.60 |
| Within 180 days | ANG 25.00 | ANG 1.50 | ANG 26.50 |
| DORMANCY PROTECTION | | | |
| Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i> | ANG 10.00 | ANG 0.60 | ANG 10.60 |
| Notice thereafter (every year of inactivity) | ANG 10.00 | ANG 0.60 | ANG 10.60 |
| Reactivation | ANG 10.00 | ANG 0.60 | ANG 10.60 |
| Transfer to Central Bank <i>(after 7 years of inactivity)</i> | N/A | N/A | N/A |
| MISCELLANEOUS SERVICES | | | |
| Bank Confirmation (Audit Confirmation) | ANG 25.00 | ANG 1.50 | ANG 26.50 |
| Credit Report – Local / Overseas | N/A | N/A | N/A |
| Certificate/Confirmation of balance (Saldo Brief) | ANG 25.50 | ANG 1.53 | ANG 27.03 |
| Special Letter to Central Bank | N/A | N/A | N/A |
| Special Presentation Letter to Credit Bureau/Overseas Banks | N/A | N/A | N/A |
| Reference Letters | ANG 50.00 | ANG 3.00 | ANG 53.00 |

Notes:

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Schedule of Charges

| CARD SERVICES | | | |
|-------------------------------------|--------------------|-------------|----------------------------|
| | CHARGES pre-VAT | OB 6.00% | FINAL CHARGES VAT Incl. |
| CREDIT CARDS | | | |
| See Credit Card Schedule of Charges | | | |

| VISA DEBIT CARDS - XCD & USD CURRENCIES | | | |
|--|---------------------|----------|---------------------|
| XCD VISA DEBIT CARDS | | | |
| Fast Card Fees (<i>Courier charges only</i>) | ANG 45.00 USD equiv | ANG 2.70 | ANG 47.70 USD equiv |
| ABM Balance Inquiry Fee: | | | |
| At a FirstCaribbean ABM | No charge | N/A | No charge |
| At another bank's ABM | No charge | N/A | No charge |
| At International/Overseas bank's ABM | ANG 2.00 | ANG 0.12 | ANG 2.12 |
| ABM Withdrawals: | | | |
| At a FirstCaribbean ABM | No charge | N/A | No charge |
| At another local bank's ABM - Cashnet | ANG 2.00 | ANG 0.12 | ANG 2.12 |
| At another local bank's ABM - Other | ANG 4.50 | ANG 0.27 | ANG 4.77 |
| At International/Overseas bank's ABM | ANG 5.66 | ANG 0.34 | ANG 6.00 |

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Schedule of Charges

CORPORATE SERVICES

| | CHARGES pre-VAT | OB 6.00% | FINAL CHARGES VAT Incl. |
|---|--------------------|-------------|----------------------------|
| ONLINE BILL PAYMENT | | | |
| Where a company signs up as a Biller on FirstCaribbean Internet Banking | | | |
| Charge Per Payment | No charge | N/A | No charge |

| E-PAY - (Payroll, Supplier Payments, Direct Debits (where applicable)) | | | |
|---|-----------|----------|-----------|
| Set up Fee | No charge | N/A | No charge |
| Service Fee (monthly) | No charge | N/A | No charge |
| Operational Fee (per payroll run) | ANG 10.00 | ANG 0.60 | ANG 10.60 |
| Transaction Fee (per credit/payment): | | | |
| Per credit to employee account with FirstCaribbean | ANG 0.50 | ANG 0.03 | ANG 0.53 |
| Per credit to employee account with Another Bank | ANG 0.75 | ANG 0.05 | ANG 0.80 |
| Late transmission of payroll file | ANG 20.00 | ANG 1.20 | ANG 21.20 |

| E-STATEMENT PRICING | | | |
|----------------------------|---------------------|--------------------|----------------------|
| Statement Frequency | Fee | | |
| Via swift: | | | |
| Daily | ANG 89.50/USD 50.00 | ANG 5.37/USD 3.00 | ANG 94.87/USD 53.00 |
| Monthly | ANG 26.85/USD 15.00 | ANG 1.59/USD 15.90 | ANG 28.44/ USD 15.90 |
| Via Email: | | | |
| Daily | ANG 44.75/USD 25.00 | ANG 2.69/USD 1.50 | ANG 47.44/ USD 26.50 |
| Weekly | ANG 26.85/USD 15.00 | ANG 1.59/USD 15.90 | ANG 28.44/ USD 15.90 |
| Monthly | ANG 17.90/USD 10.00 | ANG 1.07/ USD 0.60 | ANG 18.97/ USD 10.60 |

| SWEEPS and ZBAs | | | |
|------------------------|---------------------|--------------------|----------------------|
| Set-up fee | | | |
| Standard Set Up | ANG 89.50/USD 50.00 | ANG 5.37/USD 3.00 | ANG 94.87/USD 53.00 |
| Additional Set Up | ANG 17.90/USD 10.00 | ANG 1.07/ USD 0.60 | ANG 18.97/ USD 10.60 |

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Schedule of Charges

TRADE SERVICES

| | CHARGES pre-VAT | OB 6.00% | FINAL CHARGES VAT Incl. |
|--|----------------------------|---------------------|----------------------------|
| BONDS, INDEMNITIES & GUARANTEES | | | |
| Issuing commission <u>without</u> full cash collateral | 2.00 % p.a. Min ANG 500.00 | 0.12% min ANG 30.00 | 2.12% p.a. Min ANG 530.00 |
| Issuing commission <u>with</u> full cash (or equivalent) collateral: | 1.00% per annum | 0.60% | 1.06% per annum |
| Performance Bond | 2.00% p.a. Min ANG 250.00 | 0.12% min ANG 15.00 | 2.12% p.a. Min ANG 265.00 |

| EXPORT (INWARD) DOCUMENTARY LETTER OF CREDIT | | | |
|---|------------|----------|------------|
| Advising Inward Credit | ANG 70.00 | ANG 4.20 | ANG 74.20 |
| Advising Amendment | ANG 70.00 | ANG 4.20 | ANG 74.20 |
| Discrepancy fee | ANG 50.00 | ANG 3.00 | ANG 53.00 |
| Examination of documents | ANG 150.00 | ANG 9.00 | ANG 159.00 |

| IMPORT (OUTWARDS) DOCUMENTARY LETTER OF CREDIT | | | |
|--|----------------|-----------|----------------|
| Acceptance including Acceptance bill on ourselves and/or procurinf acceptance abroad | ANG 150.00 | ANG 9.00 | ANG 159.00 |
| Discrepancy fee | ANG 50.00 | ANG 3.00 | ANG 53.00 |
| Amendments | ANG 70.00 | ANG 4.20 | ANG 74.20 |
| Extensions per mothn (including SWIFT charges) | ANG 150.00 | ANG 9.00 | ANG 159.00 |
| Opening- Irrevocable or Revocable | Min ANG 250.00 | ANG 15.00 | Min ANG 265.00 |

| DOCUMENTARY (BILLS for) COLLECTIONS (IMPORT & EXPORT) | | | |
|--|---------------------|----------|----------------------|
| Bill for Acceptance by customer and Return | ANG 100.00 | ANG 6.00 | ANG 106.00 |
| Bills paid in Installments for each Installment - plus normal commission charges | ANG 50.00 | ANG 3.00 | ANG 53.00 |
| Certificate of Transfer of Title to good per certification per set of documents | ANG 150.00 | ANG 9.00 | ANG 159.00 |
| Collection commission on bills | 0.15% Min ANG 75.00 | 0.009% | 0.159% Min ANG 79.50 |
| Endorsement of shipping documents as attorney | No charge | N/A | No charge |
| Extending the due date or altering tenor of bill | ANG 50.00 | ANG 3.00 | ANG 53.00 |
| Holding commission per month | ANG 25.00 | ANG 1.50 | ANG 26.50 |
| Indemnities given to secure acceptance or payments for collection | 1/2% of stamp duty | 0.030% | 0.53% of stamp duty |
| Letters of release/delivery orders | ANG 35.00 | ANG 2.10 | ANG 37.10 |
| Return charges - each | ANG 50.00 | ANG 3.00 | ANG 53.00 |
| Communication charges | ANG 15.00 | ANG 0.90 | ANG 15.90 |
| Shipping Guarantees/ Guarantees re Missing Bills of Lading | ANG 50.00 per month | ANG 3.00 | ANG 53.00 per month |

Notes:

- 1. All figures are quoted in Netherlands Antillean Guilders unless otherwise stated.*
- 2. All fees are excluding license fee and third-party charges.*