

Schedule of Charges

Grenada

Business Banking

Effective: April 6, 2023

Schedule of Charges

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Schedule of Charges

DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
Chequing Accounts (Product Code 743)			
Monthly service fee	\$26.09	\$3.91	\$30.00
Transaction fees			
Free Withdrawals /Debits/Cheques – In Branch/Over The Counter	2		2
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$2.00 + stamp duty	\$0.30	\$2.30 + stamp duty
Free Deposits/Credits – In Branch/Over The Counter	2		2
Deposits/Credits – In Branch/Over The Counter	\$1.50	\$0.23	\$1.73

Interest Accounts (Product Code 761)			
Monthly service fee	\$21.74	\$3.26	\$25.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$4.00 + stamp duty	\$0.60	\$4.60 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge		No Charge

Unlimited Accounts (Product Code 773)			
Monthly service fee	\$70.00	\$10.50	\$80.50
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge		No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge		No Charge

Notes:

1. * - Product/Service Not offered to new clients
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Schedule of Charges

DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY			
	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
UNITED STATES DOLLAR (USD)			
USD Chequing Accounts (Product Code 616)			
Monthly service fee	\$20.00	\$3.00	\$23.00
Transaction fees			
Free Withdrawals /Debits/Cheques – In Branch/Over The Counter	2		2
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD \$1.00 each + stamp duty	\$0.15	USD \$1.15 each + stamp duty
Free Deposits/Credits – In Branch/Over The Counter	2		2
Deposits/Credits – In Branch/Over The Counter	USD \$1.00 each	\$0.15	USD \$1.15 each
POUND STERLING (GBP)			
GBP Chequing Accounts (Product Code 615)			
Monthly service fee	GBP £20.00	£3.00	GBP £23.00
Transaction fees			
Free Withdrawals /Debits/Cheques – In Branch/Over The Counter	2		2
Withdrawals /Debits/Cheques – In Branch/Over The Counter	GBP £1.00 each + stamp duty	£0.15	GBP £1.15 each + stamp duty
Free Deposits/Credits – In Branch/Over The Counter	2		2
Deposits/Credits – In Branch/Over The Counter	GBP £1.00 each	£0.15	GBP £1.15 each

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SUNDRY SERVICES			
	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
ONLINE BANKING			
Monthly Access Fee	No Charge		No Charge
1st Insights	No Charge		No Charge

WIRE TRANSFERS						
International Wire Transfers (local equivalent):	Branch	Internet	Branch	Internet	Branch	Internet
\$1 to \$99,999.99	\$135.50	\$78.50	\$20.33	\$11.78	\$155.83	\$90.28
\$100,000 and Over	\$140.50	\$83.50	\$21.08	\$12.53	\$161.58	\$96.03
1st Send Wire Transfer						
\$1 to \$1,350.00	N/A	\$40.87	N/A	\$6.13	N/A	\$47.00
\$1,350.01 to \$27,000.00	N/A	\$66.96	N/A	\$10.04	N/A	\$77.00
Local / Regional Transfers:						
To an account held at other local banks via RTGS	N/A	N/A	N/A	N/A	N/A	N/A
To an account held at one of our regional branches	\$40.00	\$30.00	\$6.00	\$4.50	\$46.00	\$34.50
Incoming Wire Transfers:						
To credit an account at one of our branches		\$40.50		\$6.08		\$46.58
To credit an account held at other local banks		\$48.50		\$7.28		\$55.78
Payable on presentation of Photo Identification		\$53.50		\$8.03		\$61.53
Returned Wire Payments: Incoming and Outgoing		USD \$30.00 equiv.		USD \$4.50		USD \$34.50 equiv.
Tracers on Wire Transfers		USD \$40.00 equiv.		USD \$6.00		USD \$46.00 equiv.
Notes: 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.						

DRAFTS &/OR INTERNATIONAL MONEY ORDERS			
Local drafts (Manager's cheques)	\$15.00 + Stamp Duty	\$2.25	\$17.25 + Stamp Duty
USD Drafts	\$46.75 + Stamp Duty	\$7.01	\$53.76 + Stamp Duty
Other Foreign Currency Drafts	\$46.75 + Stamp Duty	\$7.01	\$53.76 + Stamp Duty
Tracers on Local drafts	\$20.00 + costs	\$3.00	\$23.00 + costs
Tracer on Foreign drafts	\$108.00 + costs	\$16.20	\$124.20 + costs
Stop Payment on Local drafts	\$20.00	\$3.00	\$23.00
Stop Payment on Foreign drafts	\$170.00-(includes foreign bank fees)	\$25.50	\$195.50-(includes foreign bank fees)
Duplicate / Replacement drafts	Original draft fee		Original draft fee

FOREIGN CURRENCY EXCHANGE			
Charges for foreign currency transactions where same currency tendered as for that being purchased	1% of USD equiv, Min \$10.00	0.15% of USD equiv, Min \$1.50	1.17% of USD equiv, Min \$11.50
Local currency for foreign currency	No Charge		No Charge
Foreign currency for local currency(except USD)	No Charge		No Charge
Preparation & Submission of FC forms for Approval	\$25.00	\$3.75	\$28.75

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SUNDRY SERVICES			
	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
MAIL TRANSFERS			
Incoming (mail & telephone): processing fee	No Charge		No Charge
Incoming (mail/telephone): payment to another institution	\$15.00	\$2.25	\$17.25
STANDING ORDERS			
Set-up	No Charge		No Charge
Amendment	\$15.00	\$2.25	\$17.25
Internal Orders :			
Loan Payments or Annual fees for a FirstCaribbean service	No Charge		No Charge
Between other accounts	\$10.00	\$1.50	\$11.50
External Standing Orders:			
To transfer funds LOCALLY	\$10.00 + draft fee	\$1.50	\$11.50 + draft fee
To transfer funds OVERSEAS	\$10.00 + draft/wire fee	\$1.50	\$11.50 + draft/wire fee
BILL PAYMENT			
Via the Branch Counter	\$3.00	\$0.45	\$3.45
Via the ABM	No Charge		No Charge
Via the Internet	No Charge		No Charge
Via Standing Order (Diary Card) -bills sent to us for payment	N/A	N/A	N/A
ACCOUNT TRANSFERS			
By customer via our ABM, telephone or online Banking	No Charge		No Charge
By customer via another Bank ABM	N/A	N/A	N/A
By us on written/faxed/telephoned instructions or from other accounts to cover cheques without prior instructions	\$26.09	\$3.91	\$30.00
CHEQUE RELATED			
Cheque books (all styles)	Cost + stamp duty		Cost + stamp duty
Stop payment on a local cheque (all reasons)	\$35.00 each	\$5.25	\$40.25 each
Stop payment on a foreign cheque (all reasons)	\$170.00(includes foreign bank fees)	\$25.50	fees)
Charge backs – (items returned to us by another bank):			
Local cheque	\$50.00	\$7.50	\$57.50
Foreign cheque	\$120.00	\$18.00	\$138.00
Non-Sufficient Funds	\$80.00	\$12.00	\$92.00
Cheque Cashing Fee (Customers)	\$10.00	\$1.50	\$11.50
Third Party Cheque Cashing Fee (Non Customers)	Service no longer offered	n/a	Service no longer offered
Foreign Cheque Processing Fee	\$14.85 + stamp duty	\$2.23	\$17.08 + stamp duty
ABM			
New issue / replacement of expired or stolen card	No Charge		No Charge
Replacement of lost card	\$30.00	\$4.50	\$34.50
**Mini Statement Print	\$1.30	\$0.20	\$1.50
ABM Deposits	No Charge		No Charge
ABM Withdrawals:			
At a FirstCaribbean ABM	\$1.74	\$0.26	\$2.00
At another bank's ABM	N/A	N/A	N/A
Point of Sale purchases	\$0.87	\$0.13	\$1.00

****FREE ABM Withdrawals & Ministatements for the following account types:**

Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing

Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
STATEMENTS			
Mailed / Regular / diary filled statement	No Charge		No Charge
Duplicate / Additional statement	\$55.00 each	\$8.25	\$63.25 each
Screen print / photocopy/Interim statement	\$15.00 each	\$2.25	\$17.25 each
Held at branch for collection	\$35.00	\$5.25	\$40.25
E-statement:			
Set Up	No Charge		No Charge
Monthly Subscription Fee <i>(to be collected via standing order)</i>			
Daily files	US\$50.00 / account	\$7.50	US\$57.50 / account
Weekly Files	US\$20.00 / account	\$3.00	US\$23.00 / account
Monthly Files	US\$15.00 / account	\$2.25	US\$17.25 / account
Transaction Fee	No charge		No charge
ACCOUNT CLOSURE			
Within 90 days	\$50.00	\$7.50	\$57.50
Within 180 days	\$40.00	\$6.00	\$46.00
MISCELLANEOUS SERVICES			
Audit Certificate	N/A	N/A	N/A
Certificate / Confirmation of balance	\$35.00	\$5.25	\$40.25
Certificate of interest Paid	\$35.00	\$5.25	\$40.25
Reference Letters / Credit reports	\$43.48	\$6.52	\$50.00
Fax sent / received for a customer:			
Local	\$10.00	\$1.50	\$11.50
Overseas	\$25.00	\$3.75	\$28.75
Signature verification	Free		Free
Insurance on Registered Mail	Cost		Cost
Courier Charges	\$25.00	\$3.75	\$28.75
Photocopying documents	\$5.00 per sheet	\$0.75	\$5.75 per sheet
Coin Orders (requesting coin)-Same day request	1% Minimum \$10.00	0.15% Minimum \$1.50	1.15% Minimum \$11.50
Coin/Cash Handling	1% Min \$10.00	0.15% Min \$1.50	1.15% Min \$11.50
SAFEKEEPING AND SECURITIES			
Annual (Rental) Fees:			
Sealed envelopes	\$60.00	\$9.00	\$69.00
Sealed boxes / packages:			
Small	\$125.00	\$18.75	\$143.75
Large	\$150.00	\$22.50	\$172.50
Locked boxes, trunks, etc.	\$350.00	\$52.50	\$402.50
Bonds, Stocks, Debentures, Share Certificates, Deeds, Treasury	\$10 per item	\$1.50 per item	\$11.50 per item
Bills safekeeping	Min. \$125.00 per annum	Min. \$18.75 per annum	Min. \$143.75 per annum
Other Fees:			
Number of free visits	2 per annum		2 per annum
Additional visits:			
Small & Large Boxes	\$10.00 each	\$1.50	\$11.50 each
Locked Boxes, Trunks etc	\$15.00 each	\$2.25	\$17.25 each
Obsolete collateral	\$60.00	\$9.00	\$69.00

Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
DORMANCY PROTECTION			
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	\$17.39	\$2.61	\$20.00
Notice thereafter <i>(every year of inactivity)</i>	\$17.39 each	\$2.61 each	\$20.00 each
Reactivation	No Charge		No Charge
Transfer to Central Bank <i>(after 15 years of dormancy)</i>	N/A	N/A	N/A
RESEARCH			
Where vouchers are held at local branch	\$20.00	\$3.00	\$23.00
Same Month (within 30 days of last statement):			
1-5 Vouchers / Items	\$20.68	\$3.10	\$23.78
Each additional Voucher / Item	Covered Above		Covered Above
Up to 3 months			
1-5 Vouchers / Items	\$25.68	\$3.85	\$29.53
Each additional Voucher / Item	Covered Above		Covered Above
Over 3 months and up to 7 Years:			
1-5 Vouchers / Items	\$59.45	\$8.92	\$68.37
Each additional Voucher / Item	Covered Above		Covered Above
LARGE CASH DEPOSITS			
Fee for depositing large cash deposits in-Branch	\$13.50 per every \$1,000 in cash deposited over \$13,500	\$2.03	\$15.53 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	\$0.08	\$0.58 per every \$1,000 in cash deposited over \$27,000

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LENDING AND CARD SERVICES			
	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
LENDING SERVICES			
OVERDRAFTS			
Setup/Annual Renewal Fee	1% Min. \$100.00	0.15% Min. \$15.00	1.15% Min. \$115.00
Temporary Overdraft Setup Fee	1% Min. \$100.00	0.15% Min. \$15.00	1.15% Min. \$115.00
Unauthorised overdraft	1% Min. \$80.00	0.15% min \$12.00	1.15% Min. \$92.00
Exceed Overdraft Limit	2% Min. \$80.00	0.30% min \$12.00	2.30% Min. \$92.00
<i>Note: Overdraft interest rates are charged separately. See rate bulletin for rates.</i>			

CREDIT CARDS			
CREDIT CARDS			
<i>See Credit Card Schedule of Charges</i>			

VISA DEBIT CARDS - XCD CURRENCY			
XCD VISA DEBIT CARDS			
Annual Fees	No Charge		No Charge
Monthly Maintenance Fee	No Charge		No Charge
Fast card Fees	\$118.00	\$17.70	\$135.70
ABM Balance Inquiry Fee:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another bank's ABM	\$2.00	\$0.30	\$2.30
ABM Withdrawals:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	2% Minimum \$8.00	0.30% Minimum \$1.20	2.30% Minimum \$9.20
At International/Overseas bank's ABM <i>(Including FirstCaribbean ABMs in another country)</i>	2% Minimum \$8.00	0.30% Minimum \$1.20	2.30% Minimum \$9.20
Point of Sale Purchases	Free		Free
Replacement & Additional Cards - Bizline	\$25.00	\$3.75	\$28.75
Stamp Duty	N/A	N/A	N/A
Declined Transactions:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	\$1.50	\$0.23	\$1.73
At International/Overseas bank's ABM <i>(Including FirstCaribbean ABMs in another country)</i>	\$1.50	\$0.23	\$1.73
Foreign Transaction Fee – Barbados Dollar Transactions	3.00%	0.00%	3.00%
Foreign Transaction Fee – All other International Transactions	2.40%	0.00%	2.40%

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CORPORATE SERVICES			
	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
E-PAY - (Payroll, Supplier Payments, Direct Debits)			
Set up Fee	No Charge		No Charge
Service Fee (monthly)	No Charge		No Charge
Operational Fee (per payroll run)	\$10.00	\$1.50	\$11.50
Transaction Fee (per credit/payment):			
Per credit to employee account with FirstCaribbean	\$0.75	\$0.11	\$0.86
Per credit to employee account with Another Bank	\$1.25	\$0.19	\$1.44
Late transmission of payroll file	\$20.00	\$3.00	\$23.00
E-Cheque Card Accounts (Product Code 845)			
Minimum monthly service fee	No Charge		No Charge
Withdrawals / Cheques per entry	\$0.75	\$0.11	\$0.86
Deposits / Credits per entry	\$0.75	\$0.11	\$0.86
MANUAL PAYROLL - Paper List Option			
Set up Fee	No Charge		No Charge
Service Fee (monthly)	No Charge		No Charge
Operational Fee (per payroll run)	\$50.00	\$7.50	\$57.50
Transaction Fee (per credit/payment):			
Per credit to employee account with FirstCaribbean	\$2.00	\$0.30	\$2.30
Per credit to employee account with Another Bank	\$20.00	\$3.00	\$23.00
Late transmission of payroll file	\$40.00	\$6.00	\$46.00
OVER-THE-COUNTER PAYROLL			
Set up Fee	N/A	N/A	N/A
Service Fee (monthly)	N/A	N/A	N/A
Operational Fee (per payroll run)	\$80.00	\$12.00	\$92.00
Transaction Fee (per credit/payment):			
Per credit to employee account with FirstCaribbean	\$2.00	\$0.30	\$2.30
Per credit to employee account with Another Bank	\$20.00	\$3.00	\$23.00
Same day or immediate request	\$100.00	\$15.00	\$115.00

Schedule of Charges

CORPORATE SERVICES

ONLINE BILL PAYMENT

Where a company signs up as a Biller on FirstCaribbean Internet Banking

Charge Per Payment	\$1.50	\$0.23	\$1.73
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NIGHT WALLET DEPOSITORY

Annual Fees:			
Canvas Wallets	\$250.00	\$37.50	\$287.50
Disposable Bags	\$230.00	\$34.50	\$264.50
Short Term Rental (30 days or less):			
Canvas Bags	\$80.00	\$12.00	\$92.00
Disposable Bags	\$75.00	\$11.25	\$86.25
Safekeeping (where contents remain in bag):			
Canvas Bags	N/A	N/A	N/A
Disposable Bags	N/A	N/A	N/A
Rebates:			
Canvas Bags and Disposable Bags	1/2 annual fee for each unused month		1/2 annual fee for each unused month
Per Package of 50 (Disposable Only):			
Small: 9 x 12	\$55.00	\$8.25	\$63.25
Medium: 12 x 16	\$60.00	\$9.00	\$69.00
Large: 19 x 28	\$65.00	\$9.75	\$74.75
Replacement and Repairs:			
Canvas Bag	\$150.00	\$22.50	\$172.50
Canvas Bag Keys	\$50.00	\$7.50	\$57.50
Trap Door Key	\$50.00	\$7.50	\$57.50
Additional Key	\$50.00	\$7.50	\$57.50

E-STATEMENT PRICING

Statement Frequency	Fee		
Via Swift:			
Daily	XCD\$135.13/USD\$50	\$20.27	XCD\$155.4/USD\$57.50
Monthly	XCD\$40.54/USD\$15	\$6.08	XCD\$46.62/USD\$17.25
Via Email:			
Daily	XCD\$67.56/USD\$25	\$10.15	XCD\$77.71/USD\$28.75
Weekly	XCD\$40.54/USD\$15	\$6.08	XCD\$46.62/USD\$17.25
Monthly	XCD\$27.03/USD\$10	\$4.05	XCD\$31.08/USD\$11.50

SWEEPS and ZBAs

Set-up Fee			
Standard Set Up	XCD\$135.13/USD\$50	\$20.27	XCD\$155.4/USD\$57.50
Additional Set Up	XCD\$27.03/USD\$10	\$4.05	XCD\$31.08/USD\$11.50

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TRADE SERVICES			
	CHARGES (pre-VAT)	VAT 15.00%	FINAL CHARGES (incl. VAT)
BILLS FOR COLLECTION - INWARD			
Exchange charge – sight or tenor - Foreign	Sight selling rate		Sight selling rate
Collection Commission:			
On bills up to (local equiv \$25,000)	1% Min \$75.00	0.15% Min \$11.25	1.15% Min \$86.25
On bills over (local equiv \$25,000)	0.75% on excess Min \$250.00	0.1125% on excess Min \$37.50	0.8625% on excess Min \$287.50
Holding Commission:			
Sight Bills	\$75.00 per month	\$11.25	\$86.25 per month
Matured / Accepted Bills	\$75.00 per month	\$11.25	\$86.25 per month
Delivery Charges	\$40.00 each	\$6.00	\$46.00 each
Shipping guarantees / Guarantees re missing bills of lading:			
First 3 months or part thereof	0.1265 % per month, Min \$75.00	0.019% per month, Min \$75.00	0.1455 % per month, Min \$75.00
Each additional month	\$45.00	\$6.75	\$51.75
Payments to agents	\$30.00	\$4.50	\$34.50
Return of documents charges	\$75.00	\$11.25	\$86.25
Storage of Goods (customs bonds)	\$75.00 + expenses	\$11.25	\$86.25 + expenses
Extending due date / altering tenor of bill	\$40.00	\$6.00	\$46.00
Bills paid in installments	\$750.00	\$112.50	\$862.50
Re-shipping of goods	\$150.00 + expenses	\$22.50	\$172.50 + expenses
Endorsement of shipping documents as attorney	\$100.00	\$15.00	\$115.00
Endorsement of parcel post notice	\$100.00	\$15.00	\$115.00
Certificate of transfer of title to goods	\$35.00	\$5.25	\$40.25
Statement of Past Due Bills	\$25.00	\$3.75	\$28.75
Insurance of goods	\$3.00 per each \$100.00	\$0.45	\$3.45 per each \$100.00
Protest fee	\$150.00 + legal cost	\$22.50	\$172.50 + legal cost
Cheques by mail	\$25.00	\$3.75	\$28.75
Bills for acceptance and return	\$60.00	\$9.00	\$69.00
Extending due date/ altering tenor of bill	N/A	N/A	N/A
Letters of undertaking	\$50.00	\$7.50	\$57.50
Remittance of proceeds	Draft or Wire fee		Draft or Wire fee

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TRADE SERVICES

BILLS FOR COLLECTION - OUTWARD			
Cheques - Foreign Currency:			
On bills up to (local equiv \$25,000)	1% Min \$75.00	0.15% Min \$11.25	1.15% Min \$86.25
On bills over (local equiv \$25,000)	0.75% on excess Min \$250.00	0.1125% on excess Min \$37.50	0.8625% on excess Min \$287.50
Clean	\$60.00	\$9.00	\$69.00
Documentary Collections / Handling Charge:			
On bills up to (local equiv \$25,000)	1% Min \$75.00	0.15% Min \$11.25	1.15% Min \$86.25
On bills over (local equiv \$25,000)	0.75% on excess Min \$250.00	0.1125% on excess Min \$37.50	0.8625% on excess Min \$287.50

BILLS FOR COLLECTION - CLEAN COLLECTION			
Cheques received for collection:			
Up to \$1k	\$35.00	\$5.25	\$40.25
Over \$1k	\$50.00	\$7.50	\$57.50
Drawn on local other banks	\$50.00 each	\$7.50	\$57.50 each

BONDS, INDEMNITIES & GUARANTEES			
Custom / Bid / Tender Bonds:			
Without Full Cash Collateral:			
Up to \$50,000	2% Min. \$200.00	0.30% Min, \$30.00	2.30% Min. \$230.00
Over \$50,000	1% additional	0.15%	1.15% additional
Performance Bonds	2.00%	0.30%	2.30%

LETTERS OF CREDIT - IMPORT – (Outward) Clean and Documentary			
Acceptance	\$75.00	\$11.25	\$86.25
Opening – Irrevocable or Revocable:			
First 3 months or part thereof	1%, Min \$75.00	0.15% Min \$11.25	1.15% Min \$86.25
Each additional month or part thereof	0.375%	0.056%	0.431%
Amendments, Increases, Extensions:			
Amendment/ Cancellations	\$75.00	\$11.25	\$86.25
Extensions	0.25%, Min \$75.00	0.0375% Min \$11.25	0.2875%, Min \$86.25
Increases	\$75.00	\$11.25	\$86.25
Examination of Documents	No Charge		No Charge
Standby Credits:			
First 3 months or part thereof	1%	0.15%	1.15%
Each additional month or part thereof	0.375%	0.056%	0.431%
Transferable Credits:			
First 3 months or part thereof	1% Min \$75.00	0.15% Min \$11.25	1.15% Min \$86.25
Each additional month or part thereof	0.375%	0.056%	0.431%
Revolving Credits	1%, Min \$75.00	0.15% Min \$11.25	1.15% Min \$86.25

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TRADE SERVICES

LETTERS OF CREDIT - EXPORT (Inward) Clean & Documentary			
Acceptance	0.5%, Min \$60.00	0.085%, Min \$9.00	0.585%, Min \$69.00
Advising Credits	\$75.00	\$11.25	\$86.25
Amendments to Credits	\$75.00	\$11.25	\$86.25
Confirming Irrevocable Credits	0.5% per month, Min \$10.00	0.085% per month, min \$1.50	0.585% per month, Min \$11.50
Negotiations with Recourse:			
Up to \$25k	1%	0.15%	1.15%
Over \$25k	0.75%	0.11%	0.86%
Examination of documents	No Charge		No Charge
Presentation with discrepancies	No Charge		No Charge
Third Party Payments (inland)	No Charge		No Charge
Transferable Credit	0.5% of 1%, Min \$60.00	0.075% of 1%, Min \$9.00	0.575% of 1%, Min \$69.00

Notes:

- * - Product/Service Not offered to new clients*
- All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.*