

Schedule of Charges

St. Maarten

Business Banking

Effective: October 31, 2022

Schedule of Charges

CONTENTS

- 1 DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY
- 2 DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY
- 3 SUNDRY SERVICES
- 4 LENDING AND CARD SERVICES
- 5 CORPORATE SERVICES

Schedule of Charges Preview

DEPOSIT AND TRANSACTION ACCOUNTS/ LENDING SERVICES

LOCAL CURRENCY DOLLARS	
Chequing Accounts (Product Code 748)	
Monthly service fee	\$12.50
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free thereafter \$1.50
Deposits/Credits – In Branch/Over The Counter	2 free thereafter \$1.00

Unlimited Accounts (Product Code 778)	
Monthly service fee	\$60.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

Interest Accounts (Product Code 756)	
Average balance to avoid monthly service fee	\$10,000.00
Monthly service fee for falling below average balance	\$25.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$3.00 each
Deposits/Credits – In Branch/Over The Counter	No Charge

Notes:

1. All figures are quoted in Netherlands Antillean Guilder unless otherwise stated.

Schedule of Charges

DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

UNITED STATES DOLLAR (USD)	
Chequing Accounts (Product Code 901)	
Average balance to avoid monthly service fee	N/A - First 90 days free of service charge
Minimum monthly service fee	USD 12.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter USD 0.75
Deposits/Credits – In Branch/Over The Counter	4 free, thereafter USD 0.75

Interest Accounts (Product Code 902)	
Average balance to avoid monthly service fee	USD 5,000.00
Monthly service fee for falling below average balance	USD 15.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD 2.00 each
Deposits/Credits – In Branch/Over The Counter	No Charge

Unlimited Accounts (Product Code 903)	
Minimum 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

EURO (EUR)	
EUR Chequing Accounts (Product Code 501)	
Monthly service fee	EUR 12.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter EUR 1.00 each
Deposits/Credits – In Branch/Over The Counter	2 free, thereafter EUR 1.00 each

POUND STERLING (GBP)	
GBP Chequing Accounts (Product Code 502)	
Monthly service fee	GBP 12.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter GBP 1.00 each
Deposits/Credits – In Branch/Over The Counter	2 free, thereafter GBP 1.00 each

Notes:

- * - Product/Service Not offered to new clients
- All figures are quoted in Netherlands Antillean Guilder unless otherwise stated.

Schedule of Charges Preview

OTHER SERVICES

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

WIRE TRANSFERS		
International Outgoing Wire Transfers (local equivalent):	Branch	Internet
\$1 to \$99,999.99	\$116.83	\$78.93
\$100,000 and Over	\$116.83	\$83.93
1st Send Wire Transfer		
\$1 to \$895.00	N/A	\$27.00
\$895.01 to \$17,900.00	N/A	\$67.00
Local / Regional Transfers:		
Outgoing		
To an account held at other local banks via RTGS	\$26.85	\$15.00
To an account held at one of our regional branches	\$55.00	\$45.00
Incoming		
Received from an account held at other local banks via RTGS (local currency transactions only)		\$15.00
Incoming Wire Transfers:		
To credit an account at one of our branches		\$23.93
To credit an account held at other local banks		\$28.93
Payable on presentation of Photo Identification		\$33.93
Returned Wire Payments: Incoming and Outgoing	USD \$30.00 equiv.	
Tracers on Wire Transfers	USD \$40.00 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		

DRAFTS &/OR INTERNATIONAL MONEY ORDERS	
Local drafts (Manager's cheques)	\$15.00
USD Drafts	\$50.00
Other Foreign Currency Drafts:	\$45.00
Tracers on Local drafts	\$45.00/USD \$25.00
Tracer on Foreign drafts	\$72.00/USD \$40.00
Stop Payment on Local drafts	\$52.50/USD \$26.50
Stop Payment on Foreign drafts (includes foreign bank charges)	\$112.00/USD \$62.50
Duplicate/Replacement drafts	Original draft fee

BILL PAYMENT	
Via the Branch Counter	N/A
Via the ABM	No Charge
Via the Internet	No Charge
*Via Standing Order (Diary Card) -bills sent to us for payment	\$14.50/USD \$8.00
Via Direct Debit (Pre-Authorized Payment)	N/A

CHEQUE RELATED	
Cheque books (all styles)	Cost + stamp duty
Stop payment on a local cheque (all reasons)	\$72.00/USD\$36.50
Stop payment on a foreign cheque (all reasons)	\$112.00/USD \$62.50 (includes foreign bank fees)
Charge backs – (items returned to us by another bank):	
Local cheque	\$45.00
Foreign cheque	\$100.00
Non-Sufficient Funds	\$54.00/USD\$30.00
Technical Flaw	\$20.00/USD \$11.00
Third Party (Non Customers) Cheque Cashing Fee	\$9.00
Foreign Cheque Processing Fee	\$10.00 + stamp duty

STATEMENTS	
Mailed / Regular / diary filled statement	\$2.00 each
Duplicate / Additional Statement	\$36.00/USD \$20.00
Interim statement/ screen print / photocopy	\$9.00/USD\$5.00
Held for collection	\$22.50/USD\$12.50
E-statement:	
Set Up	No Charge
E-statement	No Charge
Monthly Subscription Fee (to be collected via standing order)	
Daily files	US\$50.00 / account
Weekly Files	US\$20.00 / account
Monthly Files	US\$15.00 / account
Transaction Fee	No charge

Schedule of Charges Preview

OTHER SERVICES

FOREIGN CURRENCY EXCHANGE	
Charges for foreign currency transactions where same currency tendered as for that being purchased	1% Min. \$22.00/USD \$13.20
Local currency for foreign currency	Daily rate applies
Foreign currency for local currency	Daily rate applies
Preparation & Submission of FC forms for Approval	N/A
Registration of inward investment with Central Bank (preparation &/or submission of Central Bank forms)	N/A
Registration for funds for repatriation	N/A

ABM	
New issue / replacement of expired or stolen card	No Charge
Replacement of lost card	\$20.00
**Mini Statement Print	\$1.50
ABM Deposits	No Charge
ABM Withdrawals:	
At a FirstCaribbean ABM	\$1.50
At another bank's ABM	N/A
Point of Sale purchases	N/A

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

ACCOUNT CLOSURE	
Within 90 days	\$29.00/USD \$16.00
Within 180 days	\$20.00/USD \$11.00

ACCOUNT TRANSFERS	
By customer via our ABM, telephone or online Banking	No Charge
By customer via another Bank ABM	N/A
By us on written/faxed/telephoned instructions	\$47.00/USD \$26.00

DORMANCY PROTECTION	
Initial Notice (when account goes dormant after 2 years of inactivity)	\$54.00/USD\$30.00
Notice thereafter (every year of inactivity)	\$54.00/USD\$30.00
Reactivation	N/A
Transfer to Central Bank (after 10years of dormancy)	N/A

TRANSFERS	
Transfers Inward:	
Credit to an account at a FirstCaribbean Branch	\$15.00/USD \$8.50
To other banks and other bodies	\$29.00/USD \$16.00
Funds held on instructions of correspondents, drawn by beneficiary in one amount by installment per drawing:	
Under \$5000	\$20.00/USD\$11.00
\$5000 to \$10,000	\$29.00/USD \$16.00
\$10,000 to \$15,000	\$40.00/USD \$22.00
Over \$15,000	\$58.00/USD \$32.00
Transfers Outward:	
Drafts – Issue	\$20.00/USD\$11.00
Refund where a caution is required to be placed	\$48.00/USD\$26.50
International Payment Order	1/4% Min. \$20.00/USD \$11.00

Notes:

1. All figures are quoted in Netherlands Antillean Guilder unless otherwise stated.
2. Mailed statements will be provided at no charge to customers without access to Internet Banking

Schedule of Charges

LENDING AND CARD SERVICES

LENDING SERVICES	
OVERDRAFTS	
Setup Fee	1.5% Min.\$240.00
Annual Renewal Fee	\$240.00
Excess Overdraft Fee	\$90.00
Unauthorized Overdraft Fee	\$90.00

Note: Overdraft interest rates are charged separately. See rate bulletin for rates.

VISA DEBIT CARDS - KYD & USD CURRENCIES	
ANG VISA DEBIT CARDS	
Annual Fees	No charge
Fast Card Fees (<i>Courier charges only</i>)	\$45.00 USD equiv
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	\$4.50
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$6.00
Point of Sale Purchases	Free
Replacement & Additional Cards - Classic	\$20.00
Replacement & Additional Cards - Platinum	\$20.00
Stamp Duty	No Charge
Declined Transactions:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$2.00
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$2.00

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

USD VISA DEBIT CARDS	
Annual Fees	No charge
Fast Card Fees (<i>Courier charges only</i>)	\$45.00
ABM Balance Inquiry Fee:	
At a local FirstCaribbean ABM	No charge
At another bank's ABM	\$0.50
ABM Withdrawals:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$3.00
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$3.00
Point of Sale Purchases:	Free
Replacement & Additional Cards - Classic	\$5.00
Replacement & Additional Cards - Platinum	\$10.00
Stamp Duty	No Charge
Declined Transactions:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$1.00
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$1.00

Notes:

- 1. All figures are quoted in Netherlands Antillean Guilder unless otherwise stated.*
- 2. Mailed statements will be provided at no charge to customers without access to Internet Banking*

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	\$0.50
Per credit to employee account with Another Bank	\$0.75
Late transmission of payroll file	\$20.00

E-Cheque Card Accounts	
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)	\$30.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$1.50
Per credit to employee account with Another Bank	\$9.00
Late transmission of payroll file	\$40.00
	\$8.50/draft +\$5.50 ea.
Prepare drafts for their employees	pmt

NIGHT WALLET DEPOSITORY	
Annual Fees:	
Canvas Wallets	\$120.00/USD\$65.00
Disposable Bags	\$99.00/USD\$55.00
Short Term Rental (30 days or less):	
Canvas Bags	N/A
Disposable Bags	N/A
Safekeeping (where contents remain in bag):	
Canvas Bags	N/A
Disposable Bags	N/A
Rebates:	
Canvas Bags	1/12 annual fee for each unused month
Disposable Bags	As Above
Per Package of 100 (Disposable Only):	
Small: 9 x 12	\$60.00
Medium: 12 x 16	\$65.00
Large: 19 x 28	\$70.00
Replacement and Repairs:	
Canvas Bag	Cost
Canvas Bag Keys	\$43.50/USD \$24.00
Trap Door Key	\$43.50/USD \$24.00
Additional Key	\$43.50/USD \$24.00

Schedule of Charges

CORPORATE SERVICES

MANUAL PAYROLL - Cash Envelope Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$30.00
Transaction Fee (per credit/payment):	
Cash paid to employees	\$1.50
Envelopes filled and paid to employees or collected by employer	\$1.50
Late transmission of payroll file	\$25.00
Prepare drafts for their employees	\$8.50/draft +\$5.50 ea. pmt

OVER-THE-COUNTER PAYROLL	
Set up Fee	N/A
Service Fee (monthly)	N/A
Operational Fee (per payroll run)	\$60.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$1.50
Per credit to employee account with Another Bank	\$9.00
Same day or immediate request	\$80.00 -(Includes Operational Fee)

E-STATEMENT PRICING	
Statement Frequency	Fee
Via swift:	
Daily	ANG\$89.50/USD\$50
Monthly	ANG\$26.85/USD\$15
Via Email:	
Daily	ANG\$44.75/USD\$25
Weekly	ANG\$26.85/USD\$15
Monthly	ANG\$17.90/USD\$10

SWEEPS and ZBAs	
Set-up fee	
Standard Set Up	ANG\$89.50/USD\$50
Additional Set Up	ANG\$17.90/USD\$10

Notes:

- * - Product/Service Not offered to new clients
- All figures are quoted in Netherlands Antillean Guilder unless otherwise