

# Schedule of Charges

## St. Maarten

### Business Banking

Effective: April 14, 2022

# Schedule of Charges

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## 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
EUR deposit charge	0.7% p.a. of Average Monthly

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

## Schedule of Charges Preview

### OTHER SERVICES

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

WIRE TRANSFERS		
	Branch	Internet
<b>International Outgoing Wire Transfers (local equivalent):</b>		
\$1 to \$99,999.99	\$116.83	\$78.93
\$100,000 and Over	\$116.83	\$83.93
<b>1st Send Wire Transfer</b>		
\$1 to \$895.00	N/A	\$27.00
\$895.01 to \$17,900.00	N/A	\$67.00
<b>Local / Regional Transfers:</b>		
<u>Outgoing</u>		
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
<u>Incoming</u>		
Received from an account held at other local banks via RTGS (local currency transactions only)		\$15.00
<b>Incoming Wire Transfers:</b>		
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.	
<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.		

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)
<b>Charge backs – (Items returned to us by another bank):</b>	
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
<b>E-statement:</b>	
Set Up	No Charge
E-statement	No Charge
<b>Monthly Subscription Fee (to be collected via standing order)</b>	
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

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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
<i>Note: Overdraft interest rates are charged separately. See rate bulletin for rates.</i>	

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

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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	\$0.50
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
Prepare drafts for their employees	\$8.50/draft +\$5.50 ea. 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

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