

# Schedule of Charges

Curaçao

Corporate

Effective: 31 October 2022

## Schedule of Charges

### CONTENTS

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

## Schedule of Charges

### CORPORATE BANKING ACCOUNTS - LOCAL CURRENCY

	CHARGES pre-VAT	OB 6.00%	FINAL CHARGES VAT Incl.
<b>Business Current Account (Product Code 1)</b>			
Monthly service fee	N/A	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
<b>Business Premium Account (Product Code 8)</b>			
Monthly service fee	N/A	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
<b>Corporate Call Account (Product Code 34)</b>			
Monthly service fee	N/A	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
<b>Fixed Deposit Accounts</b>			
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.

## Schedule of Charges

### CORPORATE BANKING ACCOUNTS - FOREIGN CURRENCY

	CHARGES pre-VAT	OB 6.00%	FINAL CHARGES VAT Incl.
<b>Business Current Account - USD (Product Code 3)</b>			
Monthly service fee	N/A		N/A
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD 5.00	USD 0.30	USD 5.30
Deposits/Credits – In Branch/Over The Counter	USD 5.00	USD 0.30	USD 5.30
<b>Business Premium Account - USD (Product Code 14)</b>			
Monthly service fee	N/A		N/A
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD 5.00	USD 0.30	USD 5.30
Deposits/Credits – In Branch/Over The Counter	USD 5.00	USD 0.30	USD 5.30
<b>Corporate Call Account - USD (Product Code 952)</b>			
Monthly service fee	N/A		N/A
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD 5.00	USD 0.30	USD 5.30
Deposits/Credits – In Branch/Over The Counter	USD 5.00	USD 0.30	USD 5.30
<b>Business Current Account - EUR (Product Code 123)</b>			
Monthly service fee	N/A		N/A
Withdrawals /Debits/Cheques – In Branch/Over The Counter	EUR 5.00	EUR 0.30	EUR 5.30
Deposits/Credits – In Branch/Over The Counter	EUR 5.00	EUR 0.30	EUR 5.30

**Note:**

1. All figures are quoted in Antillean Guilders unless otherwise stated.

## Schedule of Charges

SUNDRY SERVICES						
	CHARGES (pre -tax)	OB 6.00%	FINAL CHARGES (Incl.)			
<b>INTERNET AND TELEPHONE BANKING</b>						
Monthly Access Fee	No Charge	N/A	No Charge			
<b>WIRE TRANSFERS</b>						
<b>International Wire Transfers (local equivalent):</b>	<b>Via Internet</b>	<b>Via Branch</b>	<b>Via Internet</b>	<b>Via Branch</b>	<b>Via Internet</b>	<b>Via Branch</b>
\$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
<b>1st Send Wire Transfer</b>						
\$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
<b>Local / Regional Transfers</b>						
To / from an account held at other local banks via RTGS (local currency transactions only)	ANG 1.00	ANG 3.00	ANG 0.06	ANG 0.18	ANG 1.06	ANG 3.18
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
<b>Incoming Wire Transfers</b>						
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						
<b>DRAFTS</b>						
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						
<b>BILL PAYMENT</b>						
Via the Internet	No Charge		N/A		No Charge	
<b>ACCOUNT TRANSFERS</b>						
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	
<b>CHEQUE RELATED</b>						
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	

## Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -tax)	OB 6.00%	FINAL CHARGES (Incl.)
<b>FOREIGN CURRENCY EXCHANGE</b>			
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
<b>STATEMENTS</b>			
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
<b>ACCOUNT CLOSURE</b>			
Within 90 days	ANG 10.00	ANG 0.60	ANG 10.60
Within 180 days	ANG 25.00	ANG 1.50	ANG 26.50
<b>DORMANCY PROTECTION</b>			
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
<b>MISCELLANEOUS SERVICES</b>			
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:**

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

## Schedule of Charges

CARD SERVICES			
	CHARGES pre-VAT	OB 6.00%	FINAL CHARGES VAT Incl.
<b>CREDIT CARDS</b>			
<i>See Credit Card Schedule of Charges</i>			

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
Point of Sale Purchases	No charge	N/A	No charge

*Notes:*

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

## Schedule of Charges

### CORPORATE SERVICES

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

<b>E-PAY - (Payroll, Supplier Payments, Direct Debits (where applicable))</b>			
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

<b>E-STATEMENT PRICING</b>			
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

<b>SWEEPS and ZBAs</b>			
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

**Notes:**

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



## Schedule of Charges

### TRADE SERVICES

	CHARGES pre-VAT	OB 6.00%	FINAL CHARGES VAT Incl.
<b>BONDS, INDEMNITIES &amp; GUARANTEES</b>			
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
<b>EXPORT (INWARD) DOCUMENTARY LETTER OF CREDIT</b>			
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
<b>IMPORT (OUTWARDS) DOCUMENTARY LETTER OF CREDIT</b>			
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
<b>DOCUMENTARY (BILLS for) COLLECTIONS (IMPORT &amp; EXPORT)</b>			
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.