

# Schedule of Charges

## St. Kitts & Nevis

### Retail

Effective: April 14, 2022

## Schedule of Charges

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## Schedule of Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>Regular Chequing Accounts (Product Code 504, 505, 514)</b>			
Monthly Service Fee	\$21.37	\$3.63	\$25.00
Transactions Fees: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee (after free debits)	\$4.62	\$0.78	\$5.40 + stamp duty
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

<b>Chequing Plus Accounts (Product Code 512, 535)</b>			
Monthly Service Fee	\$27.00	\$4.59	\$31.59
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee (after free debits)	\$2.14	\$0.36	\$2.50 + stamp duty
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

<b>Platinum Chequing Accounts (Product Code 790)</b>			
Average Balance to avoid monthly service fee	N/A		N/A
Monthly Service Fee for falling below average balance	N/A		N/A
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

<b>Regular Savings Accounts (Product Code 517)</b>			
Monthly Service Fee	\$8.55	\$1.45	\$10.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee	\$2.56	\$0.44	\$3.00 + stamp duty
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

## Schedule of Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>Savings Plus Accounts (Product Code 520)</b>			
Monthly Service Fee	\$12.82	\$2.18	\$15.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee (after free debits)	\$2.14	\$0.36	\$2.50 + stamp duty
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

<b>Direct Banking Accounts (Product Code 709)</b>			
Average Balance to avoid monthly service fee	N/A		N/A
Monthly Service Fee for falling below average balance	\$0.00	\$0.00	\$0.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee	\$10.00	\$1.70	\$11.70 + stamp duty
Free Credits per month	Nil		Nil
Credits/Deposits fee	\$10.00	\$1.70	\$11.70

<b>Bank@Work Accounts (Product Code 829)</b>			
Average Balance to avoid monthly service fee	N/A		N/A
Monthly Service Fee for falling below average balance	\$0.00	\$0.00	\$0.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	10		10
Debits/Withdrawals fee	\$2.05	\$0.35	\$2.40 + stamp duty
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee	Nil		Nil

<b>Bank@School Accounts (Product Code 806)</b>			
Average Balance to avoid monthly service fee	N/A		N/A
Monthly Service Fee for falling below average balance	\$0.00	\$0.00	\$0.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Nil		Nil
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Nil		Nil

## Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>SureStart (Junior) Accounts (Product Code 519)</b>			
Average Balance to avoid monthly service fee	N/A		N/A
Monthly Service Fee for falling below average balance	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	4		4
Debits/Withdrawals fee (after free debits)	\$1.28	\$0.22	\$1.50 + stamp duty
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free
<i>See Sundry Services Section for Applicable ABM charges</i>			
<b>Seniors Chequing Accounts (Product Code 508)</b>			
Average Balance to avoid monthly service fee	N/A		N/A
Monthly Service Fee for falling below average balance	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free
<b>Seniors Savings Accounts (Product Code 518)</b>			
Average Balance to avoid monthly service fee	N/A		N/A
Monthly Service Fee for falling below average balance	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free
<b>Fixed Deposit Accounts</b>			
Transfer to another internal account on maturity	Free		Free
Transfer to another institution on maturity	Draft or Wire Fee		Draft or Wire Fee

**Notes:**

- \* - Product/Service Not offered to new clients
- Senior Chequing & Savings Accounts - Commission Free Services on Local Mgr Cheques, Standing Orders & Traveller's Cheques
- All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.

## Schedule of Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>UNITED STATES DOLLAR (USD)</b>			
<b>USD Chequing Accounts (Product Code 506)</b>			
Monthly Service Fee	USD 15.00	USD 2.55	USD 17.55
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	USD 1.00	USD 0.17	USD1.17 + stamp duty
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	USD 1.00	USD 0.17	USD 1.17
<b>POUND STERLING (GBP)</b>			
<b>GBP Chequing Accounts (Product Code 507)</b>			
Monthly Service Fee	GBP 15.00	GBP 2.55	GBP 17.55
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	GBP 1.00	GBP 0.17	GBP1.17 + stamp duty
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	GBP 1.00	GBP 0.17	GBP 1.17

*Notes:*

1. \* - Product/Service Not offered to new clients
2. All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.
3. 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 -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>ONLINE BANKING</b>			
Monthly Access Fee	No Charge		No Charge
1st Insights	No Charge		No Charge

<b>WIRE TRANSFERS</b>						
International Wire Transfers (local equivalent):	Via Branch	Via Internet	Branch	Internet	Via Branch	Via Internet
\$1 to \$99,999.99	\$130.50	\$78.50	\$22.19	\$13.35	\$152.69	\$91.85
\$100,000 and Over	\$140.50	\$83.50	\$23.89	\$14.20	\$164.39	\$97.70
<b>1st Send Wire Transfer</b>						
\$1 to \$1,350.00	N/A	\$40.17	N/A	\$6.83	N/A	\$47.00
\$1,350.01 to \$27,000.00	N/A	\$66.67	N/A	\$11.33	N/A	\$78.00
<b>Local / Regional Transfers</b>						
To /from an account held at other local banks via RTGS (local currency transactions only)	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	\$6.80	\$5.10	\$46.80	\$35.10
<b>Incoming Wire Transfers</b>						
To credit an account at one of our branches		\$36.58		\$6.22		\$42.80
To credit an account held at other local banks		\$43.42		\$7.38		\$50.80
Payable on presentation of Photo Identification		\$58.50		\$9.95		\$68.45
Returned Wire Payments: Incoming and Outgoing		USD 30.00		USD 5.10		USD35.1 Equivalent
Tracers on Wire Transfers		USD 40.00		USD 6.80		USD46.8 Equivalent
If sender wishes to pay correspondent fees on wires		USD 24.00		USD 4.08		USD28.08 Equivalent

**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 in local currency
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.

<b>DRAFTS</b>			
Local Draft (Manager's Cheque)	\$15.00	\$2.55	\$17.55 + Stamp Duty
USD Currency Draft	\$45.21	\$7.69	\$52.9 + Stamp Duty
Other Foreign Currency Draft	\$45.21	\$7.69	\$52.9 + Stamp Duty
Tracers on Local Drafts	\$25.00	\$4.25	\$29.25 + Costs
Tracers on Foreign Drafts	\$92.31	\$15.69	\$108 + Costs
Stop Payment on Local Drafts	\$40.00	\$6.80	\$46.8 + Costs
Stop Payment on Foreign Drafts: (includes foreign bank charges)	\$170.59	\$29.00	\$199.59
Duplicate / Replacement Drafts	Original Draft Fee		Original Draft Fee

## Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>MAIL TRANSFERS</b>			
Outgoing: Inland	0.50%. Min. \$10.00 + stamp duty	0.085%, Min. \$1.170	0.585%. Min. \$11.70 + stamp duty
Outgoing: Overseas	0.50%. Min. \$10.00	0.085%, Min.	0.585%. Min. \$11.70
Incoming: Processing Fee	\$10.00	\$1.70	\$11.70
Incoming: Payment to Other Institutions	\$135.00	\$22.95	\$157.95
<b>TRAVELERS CHEQUES</b>			
Cashed In - American Express	\$27.69	\$4.71	\$32.4 +Stamp Duty
Cashed In - VISA	\$27.69	\$4.71	\$32.4 +Stamp Duty
<b>STANDING ORDERS</b>			
Set-up	\$10.00	\$1.70	\$11.70
Amendment	\$15.00	\$2.55	\$17.55
Internal Standing Orders			
Between accounts	\$10.00	\$1.70	\$11.70
To make a loan payment or pay annual fees for a bank service	Free		Free
To transfer funds LOCALLY	\$10.00	\$1.70	\$11.7 +Draft fee
To transfer funds OVERSEAS	\$10.00	\$1.70	\$11.7 + Draft/Wire fee
<b>BILL PAYMENT</b>			
Via the Internet	Free		Free
Via the Branch Counter	N/A		N/A
Via the ABM	N/A		N/A
Via Standing Order (bills are sent to bank for payment)	\$15.00	\$2.55	\$17.55 per payment
Via Direct Debit (Pre-Authorized Payment)	N/A		N/A



## Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>TRANSFER BETWEEN ACCOUNTS</b>			
By customer via ABM, telephone or internet banking	Free		Free
By customer via another Bank's ABM	N/A		N/A
By us on written/faxed/telephoned instructions or to cover cheques without prior instructions	\$42.73	\$7.26	\$50.00
<b>CHEQUE RELATED</b>			
Cheque Books (all styles)	Cost + stamp duty		Cost + stamp duty
Stop payment on a local cheque (all reasons)	\$40.00	\$6.80	\$46.8 each
Stop payment on a foreign cheque (all reasons) <i>(includes crossing bank cheques)</i>	\$170.59	\$29.00	\$199.59
Charge backs - (items returned to us by another bank)			
Local Cheque	\$50.00	\$8.50	\$58.50
Foreign Cheque	\$119.66	\$20.34	\$140.00
*Non-Sufficient Funds (return cheque charge)	\$100.00	\$17.00	\$117.00/\$45.00
Foreign Cheque Processing Fee	\$6.92	\$1.18	8.1+ stamp duty
Third Party cheque cashing Fee	\$8.55	\$1.45	\$10.00
<b>ABM</b>			
New issue/replacement of expired or stolen card	Free		Free
Replacement of lost card	\$50.00	\$8.50	\$58.50
**Mini Statement Print	\$1.28	\$0.22	\$1.50
ABM Deposits	Free		Free
ABM Withdrawals:			
At a FirstCaribbean ABM	\$1.71	\$0.29	\$2.00
At another Bank's ABM	N/A		N/A
Point of Sale Purchases	\$0.85	\$0.15	\$1.00
<b>**FREE ABM Withdrawals &amp; Ministatements for the following account types: Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing</b>			
<b>STATEMENTS</b>			
Mailed/Regular/diary filled statement	Free		Free
Duplicate/Additional/Interim statement (each)	\$54.00	\$9.18	\$63.18
Screen print/photocopy (per page)	\$13.50	\$2.30	\$15.80
Held for Collection at the Branch (per annum)	\$33.76	\$5.74	\$39.50
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	\$8.50	\$58.50
Weekly Files	US\$20.00 / account	J\$3.40	J\$23.40
Monthly Files	US\$15.00 / account	J\$2.55	J\$17.55
Transaction Fee	No charge		No Charge
<b>ACCOUNT CLOSURE</b>			
Within 90 days	\$30.00	\$5.10	\$35.10
Within 180 days	\$25.00	\$4.25	\$29.25

## Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>DORMANCY PROTECTION</b>			
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	\$17.10	\$2.91	\$20.00
Notice thereafter <i>(every year of inactivity)</i>	\$17.10	\$2.91	\$20.00
Reactivation	Free		Free
Transfer to Central Bank <i>(after 15 years of dormancy)</i>	Free		Free
<b>TROUBLESOME ACCOUNTS</b>			
First Notification	\$30.00	\$5.10	\$35.10
Subsequent warning letters	\$50.00	\$8.50	\$58.50
Solicitor's letter	\$50.00	\$8.50	\$58.5 + solicitor's charge
<b>RESEARCH</b>			
Where vouchers are held at local branch	\$30.00	\$5.10	\$35.10
Same Month (within 30 days of last statement)			
1-5 Vouchers / Items (charge per hour)	\$30.68	\$5.22	\$35.90
Each additional Voucher / Item	Covered above		Covered above
Up to 3 months			
1-5 Vouchers / Items (charge per hour)	\$30.68	\$5.22	\$35.90
Each additional Voucher / Item	Covered above		Covered above
Over 3 months and up to 7 Years			
1-5 Vouchers / Items (charge per hour)	\$39.45	\$6.71	\$46.16
Each additional Voucher / Item	Covered above		Covered above
<b>SAFETY DEPOSIT BOXES</b>			
<b>Annual (Rental) Fees</b>			
Small (1.5 x 5 )	\$125.00	\$21.25	\$146.25
Medium (3.5 x 4.5) - <i>Nevis Branch</i>	\$150.00	\$25.50	\$175.50
Medium (2.5 x 5 )	\$175.00	\$29.75	\$204.75
Large (2.5 x 10)	\$225.00	\$38.25	\$263.25
**Refund of Annual Rental Fee (box closed before year end)	Annual fee less outstanding charges & taxes		Annual fee less outstanding charges & taxes
<b>Other Fees</b>			
Number of free visits	2 per month		2 per month
Additional visits	\$10.00	\$1.70	\$11.7 per visit
Forced entry / Drilling of Box	\$250.00	\$42.50	\$292.50
Listing of contents	\$80.00	\$13.60	\$93.6 + cost
Estate opening of box	\$80.00	\$13.60	\$93.6 + cost
Replacement/Lost Key	\$250.00	\$42.50	\$292.50
Notification of Safety Deposit arrears	\$80.00	\$13.60	\$93.6 + cost

## Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>SAFEKEEPING AND SECURITIES</b>			
Annual (Rental) Fees			
Sealed envelopes (Letter Size)	\$70.00	\$11.90	\$81.90
Sealed Boxes/Packages			
Small	\$150.00	\$25.50	\$175.50
Medium	N/A		N/A
Large	\$175.00	\$29.75	\$204.75
Locked boxes, trunks, etc (per entry)	\$350.00	\$59.50	\$409.50
Stocks, debentures, share certificates, Deeds, treasury bills safekeeping	\$10.00 per item, Min. \$20.00 per annum	\$1.70 per item, Min. \$2.34 p.a.	\$11.70 per item, Min. \$23.40 per annum
Other Fees			
Number of free visits	Unlimited		Unlimited
Additional visits per month	N/A		N/A
Obsolete collateral	\$70.00	\$11.90	\$81.9 per item per annum
<b>MISCELLANEOUS SERVICES</b>			
Audit Certificates and Other Letters			
All years prior	\$25.00	\$4.25	\$29.25
Special letters: balances, interest letters, letters to Consulates, local banks	\$25.00	\$4.25	\$29.25
Special Presentation Letters to Credit Bureau / Overseas banks	\$25.00	\$4.25	\$29.25
Credit Report – written to local institution	\$25.00	\$4.25	\$29.25
Credit Report – written to Overseas institution	USD 25.00	USD 4.25	USD 29.25
Certificate/Confirmation of balance	\$30.00	\$5.10	\$35.10
Statement of Interest Paid	\$35.00	\$5.95	\$40.95
Fax sent/received for a customer	\$25.00	\$4.25	\$29.25
Signature verification	Free		Free
Photocopying documents (per sheet)	\$5.00	\$0.85	\$5.85
Coin Orders (same day request for coin)	1.00% Minimum \$8.54	0.17% Min. \$1.46	1.17% Minimum \$10.00
Coin / Cash Handling	1.00% Minimum \$8.55	0.17% Min. \$1.45	1.17% Minimum \$10.00
Late submission of Financial Statements	N/A		N/A
Third-party Withdrawals	\$10.00	\$1.70	\$11.70
No passbook transaction (excluding internal entries)	\$5.00	\$0.85	\$5.85
Savings Passbooks (at customer's request)	\$50.00	\$8.50	\$58.50

## Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>LARGE CASH DEPOSITS</b>			
Fee for depositing large cash deposits in-Branch	\$11.54 per every \$1,000 in cash deposited over \$13,500	\$1.96	\$13.5 per every \$1,000 in cash deposited over \$13,500
Fee for depositing large cash deposits via Night deposits	\$0.43 per every \$1,000 in cash deposited over \$27,000	\$0.07	\$0.50 per every \$1,000 in cash deposited over \$27,000

*Notes:*

1. \* - Product/Service Not offered to new clients
2. All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.
3. \$35.10 NSF fee for all foreign current products.

## Schedule of Charges

LENDING AND CARD SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>OVERDRAFTS</b>			
Set up / Annual Renewal Fee	1.00% Minimum \$100.00	0.17% Min. \$17.00	1.17% Minimum \$117.00
Temporary Overdraft Setup Fee	1.00% Minimum \$100.00	0.17% Min. \$17.00	1.17% Minimum \$117.00
Excess Overdraft Fee (in addition to encroachment rate)	1.00% Minimum \$68.38	0.17% Min. \$11.62	1.17% Minimum \$80.00
Unauthorized Overdraft Fee (in addition to encroachment rate)	2.00% Minimum \$68.38	0.34% Min. \$11.62	2.34% Minimum \$80.00
<i>Note: Overdraft interest rates are charged separately.</i>			
<b>CREDIT CARDS</b>			
<i>See Credit Cards Schedule of Charges</i>			
<b>VISA DEBIT CARD - LOCAL CURRENCY</b>			
Annual Fees	No Charge		No Charge
Fast Card Fees ( <i>Courier charges only</i> )	\$45.00 USD equiv	N/A	\$45.00 USD equiv
ABM Balance Inquiry Fee:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another bank's ABM	\$2.00	N/A	\$2.00
ABM Withdrawals:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	2% Minimum \$8.00	N/A	2% Minimum \$8.00
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	2% Minimum \$8.00	N/A	2% Minimum \$8.00
Point of Sale Purchases	Free		Free
Replacement & Additional Cards - Classic	\$25.00	N/A	\$25.00
Replacement & Additional Cards - Platinum	\$25.00	N/A	\$25.00
Stamp Duty	No Charge		No Charge
Declined Transactions:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	\$1.50	N/A	\$1.50
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	\$1.50	N/A	\$1.50

VISA DEBIT CARD -USD CURRENCY			
Annual Fees	No Charge		No Charge
Fast Card Fees ( <i>Courier charges only</i> )	\$45.00	N/A	\$45.00
ABM Balance Inquiry Fee:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another bank's ABM	\$0.50	N/A	\$0.50
ABM Withdrawals:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	\$3.00	N/A	\$3.00
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	2% Minimum \$8.00	N/A	2% Minimum \$8.00
Point of Sale Purchases	Free		Free
Replacement & Additional Cards - Classic	\$5.00	N/A	\$5.00
Replacement & Additional Cards - Platinum	\$10.00	N/A	\$10.00
Stamp Duty	No Charge		No Charge
Declined Transactions:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	No Charge		No Charge
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	\$1.00	N/A	\$1.00

Notes:

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

## Schedule of Charges



<b>CORPORATE SERVICES</b>			
	<b>CHARGES (pre -VAT)</b>	<b>VAT 17.00%</b>	<b>FINAL CHARGES (inc.VAT)</b>
<b>E-PAY (PAYROLL; SUPPLIER PAYMENTS; DIRECT DEBITS)</b>			
Set up	Free		Free
Service Fee (monthly)	Free		Free
Operational (per payroll run)	\$10.00	\$1.70	\$11.70
Transaction Fee (per credit/payment)			
Per credit to employee account with FirstCaribbean	\$0.75	\$0.13	\$0.88
Per credit to employee account with Another Bank	\$1.25	\$0.21	\$1.46
Late transmission of payroll file	\$20.00	\$3.40	\$23.40
<b>E-CHEQUE CARD ACCOUNTS (Product Code 846)</b>			
Minimum monthly service fee	Free		Free
Withdrawals / Cheques per entry	\$0.75	\$0.13	\$0.88
Deposits / Credits per entry	\$0.75	\$0.13	\$0.88
<b>MANUAL PAYROLL - PAPER LIST OPTION</b>			
Set up	Free		Free
Service Fee (monthly)	Free		Free
Operational (per payroll run)	\$50.00	\$8.50	\$58.5+ transaction fee
Transaction Fee (per credit/payment)			
Per credit to employee account with FirstCaribbean	\$3.00	\$0.51	\$3.51
Per credit to employee account with Another Bank	\$20.00	\$3.40	\$23.40
Late transmission of payroll file	\$50.00	\$8.50	\$58.50
<b>MANUAL PAYROLL - CASH / ENVELOPE OPTION</b>			
Set up	Free		Free
Service Fee (monthly)	Free		Free
Operational (per payroll run)	\$25.00	\$4.25	\$29.25
Transaction Fee (per credit/payment)			
Cash paid to employees	\$3.00	\$0.51	\$3.51
Envelopes filled and paid to employees or collected by employer	\$5.00	\$0.85	\$5.85
Late transmission of payroll file	\$50.00	\$8.50	\$58.50

## Schedule of Charges

CORPORATE SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>OVER-THE-COUNTER PAYROLL</b>			
Set up	Free		N/A
Service Fee (monthly)	Free		N/A
Operational (per payroll run)	\$80.00	\$13.60	\$93.60
Transaction Fee (per credit/payment)			
Per credit to employee account with FirstCaribbean	\$3.00	\$0.51	\$3.51
Per credit to employee account with Another Bank	\$20.00	\$3.40	\$23.40
Same day or immediate request	\$100.00	\$17.00	\$117.00
<b>ONLINE BILL ACCEPTANCE</b>			
Where a company signs up as a Biller on First Caribbean Internet Banking	\$0.86	\$0.15	\$1.00
<b>DEPOSITORY</b>			
Annual Fees			
Disposable Bags	\$213.68	\$36.32	\$250.00
Canvas Wallets	\$256.41	\$43.59	\$300.00
Short Term Rental (30 days or less)			
Disposable Bags	\$29.91	\$5.09	\$35.00
Canvas Wallets	\$42.74	\$7.26	\$50.00
Safekeeping (where contents remain in bag)			
Disposable Bags	N/A		N/A
Canvas Wallets	N/A		N/A
Rebates: Disposable Bags and Canvas Wallets	1/12 annual fee for unused months		1/12 annual fee for unused months
Per Package(Disposable Only)			
Small: 9 x 12	\$162.39	\$27.61	\$190.00
Medium: 12 x 16	\$170.94	\$29.06	\$200.00
Large: 19 x 28	\$179.49	\$30.51	\$210.00
Replacement and Repairs			
Canvas Bag repairs	\$150.00	\$25.50	\$175.50
Canvas Bag replacement	\$150.00	\$25.50	\$175.50
Canvas Bag Keys	\$60.00	\$10.20	\$70.20
Trap Door Key	\$60.00	\$10.20	\$70.20
Additional Key	\$60.00	\$10.20	\$70.20



## Schedule of Charges

CORPORATE SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>E-STATEMENT PRICING</b>			
<b>Statement Frequency</b>	<b>Fee</b>		
Via Swift:			
Daily	XCD\$135.13/USD\$50	\$22.97	XCD\$155.4/USD\$58.50
Monthly	XCD\$40.54/USD\$15	\$6.89	XCD\$46.62/USD\$17.55
Via Email:			
Daily	XCD\$67.56/USD\$25	\$11.49	XCD\$77.71/USD\$29.25
Weekly	XCD\$40.54/USD\$15	\$6.89	XCD\$46.62/USD\$17.55
Monthly	XCD\$27.03/USD\$10	\$4.60	XCD\$31.08/USD\$11.70
<b>SWEEPS and ZBAs</b>			
Set-up Fee			
Standard Set Up	XCD\$135.13/USD\$50	\$22.97	XCD\$155.4/USD\$58.50
Additional Set Up	XCD\$27.03/USD\$10	\$4.60	XCD\$31.08/USD\$11.70

*Notes:*

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

## Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>BONDS, INDEMNITIES &amp; GUARANTEES</b>			
All Guarantees and Bonds <u>without</u> full cash collateral	2.00% Minimum \$175.00	0.34% Min. \$29.75	2.34% Minimum \$204.75
All Guarantees and Bonds <u>with</u> full cash collateral:			
First \$15k	\$110.00	\$18.70	\$128.70
\$15k - \$50k	\$225.00	\$38.25	\$263.25
Over \$15k	\$550.00	\$93.50	\$643.50
<b>LETTERS OF CREDIT</b>			
<b>Export (Inward) Clean &amp; Documentary:</b>			
Advising Credits	\$80.00	\$13.60	\$93.6 + cost
Amendments to Credits	\$80.00	\$13.60	\$93.6 + cost
Confirming Credits	0.50% Minimum \$110.00	0.085% Min. \$18.70	0.585% Minimum \$128.70
<b>Import (Outward) Clean &amp; Documentary:</b>			
Opening (Irrevocable & Revocable)			
First 3 months or part thereof			
\$0 to \$50k	1.00%	0.17%	1.17%
Over \$50k	0.75% Minimum \$110.00	0.1275% Min. \$18.70	0.8775% Minimum \$128.70
Each additional month or part thereof	0.25%	0.0425%	0.2925%
Establishment Commission:			
Sight to 3 days - Term	Maximum 1 year		Maximum 1 year
First 3 months or part thereof			
\$0 to \$50k	1.00%	0.17%	1.17%
Over \$50k	0.75% Minimum \$110.00	0.1275% Min. \$18.70	0.8775% Minimum \$128.70
Each additional month	0.25% Minimum \$80.00	0.0425% Min. \$13.60	0.2925% Minimum \$93.60

## Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>LETTERS OF CREDIT : Continued</b>			
<b>Amendments/Increases/Extensions:</b>			
Amendments/Cancellations:	\$80.00	\$13.60	\$93.60
Extensions (up to 1 month; maximum 1 year)	0.25% Minimum \$80.00	0.0425% Min. \$13.60	0.2925% Minimum \$93.60
Increases	Same rate as establishment Min. \$110.00	Same rate as establishment Min. \$18.70	Same rate as establishment Min. \$128.70
<b>Standby credits (e.g. credits in support facilities):</b>			
First 3 months or part thereof:			
\$0 to \$50k	1.00%	0.17%	1.17%
Over \$50k	0.75% Minimum \$110.00	0.1275% Min. \$18.70	0.8775% Minimum \$128.70
Each additional month	0.25% Minimum \$80.00	0.0425% Min. \$13.60	0.2925% Minimum \$93.60
Refunds on prepaid credits	Per Demand Rate		Per Demand Rate
Branch corresponding charges	Per Correspondent		Per Correspondent
<b>Interest on Drawings:</b>			
Transit	Prime + 5.5%		Prime + 5.5%
<b>Clean Encashments of credits <u>within</u> country:</b>			
Set-Up	\$50.00	\$8.50	\$58.50
Thereafter	0.25% Min. \$15.00; Max. \$55.00	0.0425% Min. \$2.55; Max. \$9.35	0.2925% Min. \$17.55; Max. \$64.35
<b>Clean Encashments of credits <u>outside</u> country:</b>			
Set-Up	\$80.00	\$13.60	\$93.60
Thereafter	0.25% Min. \$15.00; Max. \$55.00	0.0425% Min. \$2.55; Max. \$9.35	0.2925% Min. \$17.55; Max. \$64.35

## Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>BILLS FOR COLLECTION</b>			
<b>Outward:</b>			
Handling Fee – Sight & Tenor			
Up to \$1,000	\$40.00	\$6.80	\$46.80
Over \$1,000	\$55.00	\$9.35	\$64.35
<b>Inward:</b>			
Collection Commission			
	1.00%	0.17%	1.17%
Up to \$25,000	Minimum \$55.00	Min. \$9.35	Minimum \$64.35
Over \$25,000	0.75%	0.1275%	0.8775%
	Minimum \$55.00	Min. \$9.35	Minimum \$64.35
<b>Holding Commission:</b>			
Sight Bills ( <i>commencing month after arrival of goods</i> )	\$55.00	\$9.35	\$64.35p.m. or part thereof
Delivery orders	\$45.00	\$7.65	\$52.65
<b>Shipping guarantees / Guarantees re missing bills of lading:</b>			
First 3 months or part thereof	\$65.00	\$11.05	\$76.05
Each additional month	\$45.00	\$7.65	\$52.65
Payments to agents (per payment)	\$35.00	\$5.95	\$40.95+ Stamp duty + postage
Return of documents charges	\$80.00	\$13.60	\$93.60
Storage of Goods (customs bonds)	\$80.00	\$13.60	\$93.6p.m. or part thereof + out of pocket expenses
Extending due date / altering tenor of bill	\$55.00	\$9.35	\$64.35
Bills paid in installments	\$55.00	\$9.35	\$64.35
Re-shipping of goods	\$170.00	\$28.90	\$198.9 + Cost
Endorsement of shipping documents as attorney	\$40.00	\$6.80	\$46.8 per set
Endorsement of parcel post notice	\$30.00	\$5.10	\$35.10
Certificate of transfer of title to goods	\$40.00	\$6.80	\$46.80
Statement of Past Due Bills (Minimum)	\$30.00	\$5.10	\$35.10
Statement of Past Due Bills (Maximum)	\$40.00	\$6.80	\$46.80

## Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>BILLS FOR COLLECTION (cont'd)</b>			
Insurance of goods (per 100)	\$5.00	\$0.85	\$5.85 per 100
Protest fee	\$170.00	\$28.90	\$198.9 + Legal Expenses
Airmail charges	\$3.00	\$0.51	\$3.51 + Stamp duty
Bills for acceptance and return	\$65.00	\$11.05	\$76.05
Extension / Alteration / Amendments to bill	N/A		N/A
Letters of undertaking	\$25.00	\$4.25	\$29.25
Remittance of proceeds by wire <i>(On Principal's</i>	See Wire Fees		See Wire Fees
Cheques received for collection:			
Up to \$1,000.00	\$40.00	\$6.80	\$46.80
Over \$1,000	\$55.00	\$9.35	\$64.35
Documentary Collections/ Handling Fee:			
Up to \$25,000 local equivalent	1.00% Minimum \$55.00	0.17% Min. \$9.35	1.17% Minimum \$64.35
Over \$25,000 local equivalent	0.75%	0.13%	0.8775%
Bills Discounted – Clean or Documentary:			
Handling Fee – Sight or Tenor			
Up to \$25,000 local equivalent	1.00% Minimum \$80.00	0.17% Min. \$13.60	1.17% Minimum \$93.60
Over \$25,000 local equivalent	0.75% Minimum \$80.00	0.1275% Min. \$13.60	0.8775% Minimum \$93.60
Interest fee – Sight	1.00% Minimum \$35.00	0.17% Min. \$5.95	1.17% Minimum \$40.95
Interest fee – Tenor	Client Specific		Client Specific

## Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -VAT)	VAT 17.00%	FINAL CHARGES (inc.VAT)
<b>BILLS FOR COLLECTION (cont'd)</b>			
Securities Transactions			
Deliveries of Securities:			
To local purchaser	2.00% Minimum \$80.00	0.34% Min. \$213.60	2.34% Minimum \$93.60
Out of Country Transactions ( <i>up to \$10K</i> )	3.00% Minimum \$140.00	0.51% Min. \$23.80	3.51% Minimum \$163.80
Collection Fee on coupons/Dividends	5.00% Minimum \$55.00	0.85% Min. \$9.35	5.85% Minimum \$64.35
Treasury Bills:			
Taking Delivery	\$110.00	\$18.70	\$128.7 Flat + Insurance at \$0.41 per \$5k
Redeeming at Treasury	\$110.00	\$18.70	\$128.7 Flat + Insurance at \$0.41 per \$5k
Cheques sent on Collection ( <i>USD</i> ) Commission Fee	N/A		N/A

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