

Schedule of Charges

St. Vincent

Retail

Effective: April 14, 2022

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Schedule of Charges

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PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Regular Chequing Accounts (Product Code 101)	
Monthly service fee	\$12.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$4.80 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

Chequing Plus Accounts (Product Code 99)	
Monthly service fee	\$17.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter \$2.50 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

Regular Savings Accounts (Product Code 210 & 88*)	
Monthly service fee	\$8.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$3.50 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

Savings Plus Accounts (Product Code 462 & 92*)	
Monthly service fee	\$10.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter \$2.50 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

Bank @Work Accounts (Product Code 831)	
Withdrawals / Debits – Over The Counter	10 free, thereafter \$2.10 each + stamp duty
Deposits / Credits - In Branch/Over The Counter	No Charge

Bank@School Accounts (Product Code 808)	
Monthly service fee	No Charge
Withdrawals / Debits – Over The Counter	No Charge
Deposits / Credits - In Branch/Over The Counter	No Charge

SureStart (Junior Savers) Accounts (Product Code 213 & 127*)	
Monthly service fee	No Charge
Withdrawals / Debits – Over The Counter	4 free, thereafter \$1.50
Deposits / Credits - In Branch/Over The Counter	No Charge
<i>See Sundry Services Section for Applicable ABM charges</i>	

Senior Savers Accounts (Product Code 437 & 115*)	
Monthly service fee	No Charge
Withdrawals / Debits – Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

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PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Direct Banking Accounts (Product Code 707)	
Withdrawals / Debits – Over The Counter	\$10.00 each + stamp duty
Deposits / Credits - In Branch/Over The Counter	\$10.00 each

Fixed Deposit Accounts	
Transfer to another internal account on maturity	No Charge
Transfer to another institution on maturity	Draft or Wire Fee

Seniors Chequing Accounts (Product Code 272)	
Monthly service fee	No Charge
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

Platinum Chequing Accounts (Product Code 793)	
Monthly service charge	N/A
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

Notes:

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

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PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

UNITED STATES DOLLAR (USD)	
USD Chequing Accounts (Product Code 119)	
Minimum monthly service fee	USD 10.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter USD 1.00 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

Note:

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2. All figures are quoted in Eastern Caribbean Dollars unless
3. **EUR currency fixed deposits and transaction accounts, where offered, are charged at a rate of 0.70% per annum.**

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SUNDRY SERVICES

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

WIRE TRANSFERS		
International Wire Transfers (local equivalent):	Branch	Internet
\$1 to \$99,999.99	\$135.50	\$78.50
\$100,000 and Over	\$140.50	\$83.50

1st Send Wire Transfers:		
\$1 to \$1,350.00	N/A	\$41.00
\$1,350.01 to \$27,000.00	N/A	\$67.00

Local / Regional Transfers:		
RTGS (local currency transactions only)	N/A	N/A
To an account held at one of our regional branches	\$40.00	\$30.00

Incoming Wire Transfers:	
To credit an account at one of our branches	\$40.50
To credit an account held at other local banks	\$48.50
Payable on presentation of Photo Identification	\$53.50
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 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.

DRAFTS &/OR INTERNATIONAL MONEY ORDERS	
Local drafts (Manager's cheques)	\$15.00 + stamp duty
USD Drafts	\$42.00 + stamp duty
Other Foreign Currency Drafts	\$42.00 + stamp duty
Tracers on Local drafts	\$25.00 + costs
Tracer on Foreign drafts	\$108.00 + costs
Stop Payment on Local drafts	\$35.00
Stop Payment on Foreign drafts	\$170.00
Duplicate / Replacement drafts	Original draft fee

TRAVELER'S CHEQUES	
Cashed in: where value is up to EC\$500.00 equivalent	Amex: No Charge

MAIL TRANSFERS	
Outgoing: Inland	\$10.00 + stamp duty
Incoming:	\$10.00

STANDING ORDERS	
Set-up	\$10.00
Amendment	\$20.00
Internal Standing Orders:	
Payment for loans or annual fees for a FirstCaribbean service	No Charge
Between other accounts	\$10.00
External Standing Orders:	
To transfer funds LOCALLY	\$10.00 + Draft fee
To transfer funds OVERSEAS via DRAFT	\$15.00 + Draft fee
To transfer funds OVERSEAS via WIRE	\$10.00 + Wire fee

FOREIGN CURRENCY EXCHANGE	
currency tendered as for that being purchased	1% Min. \$15.00
Local currency for foreign currency	No Charge
Foreign currency for local currency	No Charge
Preparation & Submission of FC forms for Approval	\$25.00
Registration of inward investment with Central Bank (preparation &/or submission of Central Bank forms)	\$125.00
Registration for funds for repatriation	\$125.00

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	\$10.00 + draft fee
Via Direct Debit (Pre-Authorized Payment)	N/A

ACCOUNT TRANSFERS	
By customer via our ABM, telephone or online Banking	No Charge
By customer via another Bank ABM	No Charge
By us on written/faxed/telephoned instructions	\$35.00

Schedule of Charges

SUNDRY SERVICES

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	\$2.00
Point of Sale purchases	\$1.00

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

CHEQUE RELATED	
Cheque books (all styles)	Cost + stamp duty
Stop payment on a local cheque (all reasons)	\$50.00 each
Stop payment on a foreign cheque (all reasons)	\$170.00
Charge backs – (items returned to us by another bank):	
Local cheque	\$50.00
Foreign cheque	\$120.00
Non-Sufficient Funds	\$100.00
Cheque Cashing Fee (Customers)	\$10.00
Third Party Cheque Cashing Fee (Non Customers)	Service no longer offered
Foreign Cheque Processing Fee	\$15.00 + stamp duty

RESEARCH	
Where vouchers are held at local branch	\$10.00
Same Month (within 30 days of last statement):	
1-5 Vouchers / Items	\$11.00
Each additional Voucher / Item	\$10.00 each
Up to 3 Months:	
1-5 Vouchers / Items	\$26.00
Each additional Voucher / Item	\$10.00 each
Over 3 months and up to 7 Years:	
1-5 Vouchers / Items	\$60.00
Each additional Voucher / Item	\$10.00 each

STATEMENTS	
Mailed / Regular / diary filled statement	No Charge
Duplicate / Additional statement	\$55.00 each
Screen print / photocopy/Interim statement	\$15.00 each
Held at branch for collection	\$35.00
E-statement:	
Set Up	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

MISCELLANEOUS SERVICES	
Audit Certificate :	
Current Year and 1 Year prior to Current Year	\$50.00
2 Years prior to Current Year	\$75.00
3 Years prior to Current Year	\$100.00
4 or 5 Years prior to Current Year	\$200.00
Certificate of balance / Certificate of interest Paid	\$50.00
Reference/Special Letters to Local or Central Bank	\$50.00
Special letters to Credit Bureaus / Overseas banks	\$50.00 + costs
Credit Report – written to local institution	No Charge
Credit Report – written to Overseas institution	\$50.00 + costs
Courier charge	\$25.00
Fax sent / received for a customer	\$10.00
Signature verification	No Charge
Photocopying documents	\$5.00 per sheet
Coin Orders (requesting coin)-Same day request	1% Minimum \$10.00
Coin/Cash Handling	1% Minimum \$10.00
Late submission of Financial Statements	N/A

Schedule of Charges

SUNDRY SERVICES

DORMANCY PROTECTION	
Initial Notice (when account goes dormant after 2 years of inactivity)	\$20.00
Notice thereafter (every year of inactivity)	\$20.00
Reactivation	No Charge
Transfer to Central Bank (after 15 years of dormancy)	N/A

SAFETY DEPOSIT BOXES	
Annual Rental Fees:	
Small (1.5 x 5)	\$125.00
Medium (2.5 x 5)	\$150.00
Large (2.5 x 10)	\$175.00
**Refund of Annual Rental Fee (box closed before year end	Annual fee less outstanding charges & taxes
Other Fees:	
Number of free visits	2 per month
Additional visits	\$10
Forced entry / Drilling of Box	\$250.00
Listing of contents	\$75.00
Estate opening of box	N/A
Replacement / Lost key	Covered in forced entry
Notification of Safety Deposit arrears	N/A

ACCOUNT CLOSURE	
Within 90 days	\$30.00
Within 180 days	\$25.00

SAFEKEEPING AND SECURITIES	
Annual (Rental) Fees:	
Sealed envelopes	\$60.00
Sealed packages	
Small	\$125.00
Medium	\$150.00
Large	\$200.00
Sealed boxes:	
Small	\$125.00
Large	\$150.00
Locked boxes, trunks, etc.	\$350.00 pa (\$15 each additional visit)
Stocks, Debentures, Share Certificates, Deeds, Treasury Bills safekeeping	\$10.00 per item Min. \$125 per annum
Other Fees:	
Number of free visits	1 per annum
Additional visits	Trunks: \$15.00 Others: \$10.00
Obsolete collateral	\$5.00 per month after notification

LARGE CASH DEPOSITS	
Fee for depositing large cash deposits in-Branch	\$13.50 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

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LENDING AND CARD SERVICES

LENDING SERVICES	
OVERDRAFTS	
Setup/Annual Renewal Fee	\$200.00
Temporary Overdraft Setup Fee	1% Minimum \$100.00
Excess Overdraft Fee	1% Minimum \$80.00
Unauthorized Overdraft Fee	2% Minimum \$80.00
<i>Note: Overdraft interest rates are charged separately. See rate bulletin for rates.</i>	

VISA DEBIT CARDS - XCD & USD CURRENCIES	
XCD 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	2% Minimum \$8.00
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	2% Minimum \$8.00
Point of Sale Purchases	Free
Replacement & Additional Cards - Classic	\$25.00
Replacement & Additional Cards - Platinum	\$25.00
Stamp Duty	NA
Declined Transactions:	
At a local FirstCaribbean ABM	No Charge
At another local bank's ABM	\$1.50
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$1.50

CREDIT CARDS	
CREDIT CARDS	
<i>See Credit Card Schedule 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>)	2% Minimum \$8.00
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	No Charge
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$1.00

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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	\$0.75
Per credit to employee account with Another Bank	\$1.25
Late transmission of payroll file	\$20.00

E-Cheque Card Accounts	
Minimum monthly service fee	No Charge
	\$0.75
Withdrawals / Cheques per entry	
Deposits / Credits per entry	\$0.75

MANUAL PAYROLL - <i>Paper List Option</i>	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$50.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$2.00
Per credit to employee account with Another Bank	\$20.00
Late transmission of payroll file	\$40.00

NIGHT WALLET DEPOSITORY	
Annual Fees:	
Canvas Wallets	\$250.00
Disposable Bags	\$230.00
Short Term Rental (30 days or less):	
Canvas Bags	\$50.00
Disposable Bags	\$30.00
Safekeeping (where contents remain in bag):	
Canvas Bags	N/A
Disposable Bags	N/A
Rebates:	
Canvas Bags and Disposable Bags	1/12 annual fee per unused Month; Min \$25.00
Per Package of 50 (Disposable Only):	
Small: 9 x 12	\$55.00
Medium: 12 x 16	\$60.00
Large: 19 x 28	\$65.00
Replacement and Repairs:	
Canvas Bag	\$150.00
Canvas Bag Keys	\$50.00
Trap Door Key	\$50.00
Additional Key	\$50.00

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CORPORATE SERVICES

MANUAL PAYROLL - Cash/Envelope Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$50.00
Transaction Fee (per credit/payment):	
Cash paid to employees	\$3.00
employer	\$5.00
Late transmission of payroll file	\$40.00

OVER-THE-COUNTER PAYROLL	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$80.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$2.00
Per credit to employee account with Another Bank	\$20.00
Same day or immediate request	\$100.00

ONLINE BILL PAYMENT	
<i>Where a company signs up as a Biller on FirstCaribbean Internet Banking</i>	
Charge Per Payment	\$1.00

E-STATEMENT PRICING	
Statement Frequency	Fee
Via swift:	
Daily	XCD\$135.13/USD\$50
Monthly	XCD\$40.54/USD\$15
Via Email:	
Daily	XCD\$67.56/USD\$25
Weekly	XCD\$40.54/USD\$15
Monthly	XCD\$27.70/USD\$10

SWEEPS and ZBAs	
Set-up fee	
Standard Set Up	XCD\$135.13/USD\$50
Additional Set Up	XCD\$27.03/USD\$10

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TRADE SERVICES

BILLS FOR COLLECTION - INWARD	
Interest charge – <i>local / foreign currency</i> :	
Sight or Tenor	Under advice
Exchange charge –sight or tenor:	
	Exchange Rate
Foreign currency collection: paid for in the same or another foreign currency	
	Exchange Rate
Collection commission:	
On bills up to local \$25,000	1%, min \$50.00
On bills excess local \$25,000	0.75%, min \$250.00
Holding Commission <i>(Commencing month after goods arrive):</i>	
Sight bills	\$50.00
Matured / Accepted bills	\$50.00
Delivery order charges	
	\$40.00
Shipping guarantees / Guarantees re missing bills of lading:	
First 3 months	0.125% Min \$50.00
Each additional month	\$50.00
Payments to agents	
	\$40.00
Return of documents charges	
	\$75.00
Storage of goods	
	\$75.00 + expenses
Extending due date / altering tenor of bill	
	\$50.00
Bills paid in installments	
	\$50.00 + commission
Re-shipping of goods	
	\$175.00 + Return fee + holding charges + out of pocket expenses
Shipping documents endorsement as attorney	
	\$50.00
Endorsement of shipping documents as attorney	
	\$50.00
Certificate of transfer of title to goods	
	\$30.00
Statement of past due bill	
	\$30.00
Insurance of goods	
	\$3 per \$100 + out of pocket expenses
Protest fee	
	\$250.00 + out of pocket expenses
Airmail charges	
	\$6.00
Bills for acceptance and return	
	\$60.00 + postage
Extension / Alteration / Amendments to bill	
	\$50.00
Letter of Undertaking	
	\$50.00
Proceeds remittance by wire	
	See wire fees
Incoming	
	\$10.00

BILLS FOR COLLECTION - OUTWARD	
Handling Charge - Sight & Tenor:	
On bills up to local \$25,000	1%, min \$50.00
On bills excess local \$25,000	0.75% on excess. Min \$250.00
Amendments	
	\$50.00 each
Tracers:	
First Tracer	No charge
Each additional tracer	\$30.00

BONDS, INDEMNITIES & GUARANTEES	
Performance Bonds	2%
Guarantee Bonds:	
<u>without</u> full cash (or equivalent) collateral:	
Up to \$25k	2.00% per annum Min \$150.00
\$25k to \$50k	2.00% per annum Min \$50.00
Over 50k	1.50% per annum on excess
<u>with</u> full cash (or equivalent) collateral:	
Up to \$15k	0.75% per annum Min \$150.00
\$15k to \$50k	1.0% per annum
Over 50k	1.0% per annum
Missing bill of lading	
	0.125%. Min \$60.00
Indemnities to ensure acceptance or payment of collection	
	\$60.00

Schedule of Charges

TRADE SERVICES

LETTERS OF CREDIT - IMPORT (Outward)	
Clean and Documentary:	
Sight to 3 days:	
For 90 days or part thereof :	
Up to \$100,000	1%, min \$75.00
Excess of \$100,000	0.75%, min \$75.00
Each additional month	0.375%
Term – maximum 1 year:	
For 90 days or part thereof :	
Up to \$100,000	1.25%, min \$75.00
Excess of \$100,000	0.75%, min \$75.00
Each additional month	0.375%
Amendments / Increases / Extensions:	
Amendment	\$75.00
Increases / extensions during first 90 days	\$75.00
Increases / extensions over 90 days	0.25%, min \$75.00
Revolving credit:	2.0% Interest per annum
Transit interest on drawings	Borrowing cost
Refunds on prepaid credit	Borrowing cost
Branch or corresponding charges	Cost

LETTERS OF CREDIT - EXPORT (Inward)	
Clean and Documentary:	
Advising credits & amendments to credits	\$75.00
Confirming irrevocable credits:	
For 90 days or part thereof (Including advising fee)	0.5%, min \$100.00
Advice Amending Credit	\$50.00
Acceptance by Signatory Bank	0.5%, min \$75.00
Negotiation – sight or tenor drawings:	
Up to local equivalent \$10,000	0.75%, min \$50.00
Over local equivalent \$10,000	0.5%, min \$50.00
Transferable and divisible credits	0.5%, min \$75.00

CLEAN COLLECTION (cheques received for collection)	
All Amounts	\$50.00 + costs

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