

Schedule of Fees

| MAY 2023



SAVINGS DEPOSITS

Savings Deposits	(a) Regular	VAT	Total VAT inclusive	b) Christmas Club	VAT	Total VAT inclusive	c) Student Savings	VAT	Total VAT inclusive
i. Withdrawal Charge	\$3.00	\$0.30	\$3.30	Unlimited free withdrawals from Nov. 1 thru Dec. 31. One withdrawal between Jan. 1 to Oct. 31.	N/A	N/A	No withdrawals within the first year	N/A	N/A
ii. Number of Free Withdrawals (Applies to in branch withdrawals only)	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
iii. Credits to account	Free	Free	Free	Free	Free	Free	Free	Free	Free
iv. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
v. Minimum Balance Fee (monthly) Waived if monthly minimum balance greater than \$25.00	\$2.50	\$0.25	\$2.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
vi. Inactive Account (monthly)	\$15.00	\$1.50	\$16.50	\$3.00	\$0.30	\$3.30	\$3.00	\$0.30	\$3.30
vii. Transfer Fee (special request)	\$8.00	\$0.80	\$8.80	\$8.00	\$0.80	\$8.80	\$8.00	\$0.80	\$8.80
viii. Maintenance Fee (monthly)	\$3.25	\$0.33	\$3.58	N/A	N/A	N/A	N/A	N/A	N/A

SAVINGS DEPOSITS

Savings Deposits	Senior Citizens Savings	VAT	Total VAT inclusive	Payroll Savings	VAT	Total VAT inclusive	US\$ Savings	VAT	Total VAT inclusive
i. Withdrawal Charge	\$1.75	\$0.18	\$1.93	\$1.75	\$0.18	\$1.93	\$1.75	\$0.18	\$1.93
ii. Number of Free Withdrawals (Applies to in branch withdrawals only)	1	N/A	N/A	1	N/A	N/A	1	N/A	N/A
iii. Credits to account	Free	Free	Free	Free	Free	Free	Free	Free	Free
iv. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
v. Inactive Account (monthly)	\$3.00	\$0.30	\$3.30	\$3.00	\$0.30	\$3.30	\$3.00	\$0.30	\$3.30
vi. Transfer Fee (special request)	\$8.00	\$0.80	\$8.80	\$8.00	\$0.80	\$8.80	\$8.00	\$0.80	\$8.80
vii. Maintenance Fee (monthly)	N/A	N/A	N/A	\$5.00	\$0.50	\$5.50	N/A	N/A	N/A

SAVINGS DEPOSITS

Savings Deposits	Kidz Club	VAT	Total VAT inclusive	Business Savings	VAT	Total VAT inclusive
i. Withdrawal Charge	\$1.75	\$0.18	\$1.93	\$1.75	\$0.18	\$1.93
ii. Number of Free Withdrawals (Applies to in branch withdrawals only)	5	N/A	N/A	1	N/A	N/A
iii. Credits to account	Free	Free	Free	Free	Free	Free
iv. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes	Yes	Yes	Yes
v. Minimum Balance Fee (monthly) Waived if monthly minimum balance greater than \$25.00	\$0.00	\$0.00	\$0.00	\$2.50	\$0.25	\$2.75
vi. Inactive Account (monthly)	N/A	N/A	N/A	\$3.00	\$0.30	\$3.30
vii. Transfer Fee (special request)	\$8.00	\$0.80	\$8.80	\$8.00	\$0.80	\$8.80
viii. Maintenance Fee (monthly)	N/A	N/A	N/A	\$5.00	\$0.50	\$5.50

FIXED DEPOSITS

Fixed Deposits		VAT	Total VAT inclusive
Services Related to Deposit Accounts			
(a) Statement Printouts	\$5.00 for first page \$1.00 each additional page	\$0.50 \$0.10	\$5.50 \$1.10
(b) Interim Statements Requested	\$5.00	\$0.50	\$5.50
(c) Photocopies			
i. First Page	\$2.00	\$0.20	\$2.20
ii. Additional Pages	\$2.00	\$0.20	\$2.20
iii. Transfer Fee (special request)	\$8.00	\$0.80	\$8.80
(d) Cash Handling Fee - Cash Deposits over \$20,000 - Commercial Customers and cash deposits over \$20,000	0.50%	10% of 0.50% Fee	Amount Varies
	0.50%	10% of 0.50% Fee	Amount Varies
(e) Stop Payment Fee (B\$) draft	\$25.00	\$2.50	\$27.50
(f) Stop Payment Fee (Foreign) Draft	\$50.00	\$5.00	\$55.00

CHEQUING DEPOSITS

Chequing Services	Personal Accts: non interest bearing	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$9.00	\$0.90	\$9.90
ii. Drawing Fee (per cheque)	\$1.25	\$0.13	\$1.38
iii. Per Credit Item	\$1.25	\$0.13	\$1.38
iv. Dishonoured Cheque Charge	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50
vi. Cheque Certification	\$7.00	\$0.70	\$7.70
vii. Cheque Printing (per 100) Bank Standard Cheques	\$0.00	\$0.00	\$0.00
viii. Over limit/Overdraft Protection Fee (per cheque)	\$30.00	\$3.00	\$33.00
ix. Overdraft Negotiation Fee	Up to 2% \$50 min.	10% of 2% Fee or \$5.00	Amount Varies or \$55.00 minimum
x. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes
xi. Audit Confirmation	\$30.00	\$3.00	\$33.00
xii. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30

CHEQUING DEPOSITS

Chequing Services	Platinum Chequing	VAT	Total VAT inclusive	Sr. Citizen Chequing	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$6.00	\$0.60	\$6.60	\$3.00	\$0.30	\$3.30
ii. Drawing Fee (per cheque)	\$0.45	\$0.05	\$0.50	\$0.25	\$0.03	\$0.28
iii. Per Credit Item	\$0.45	\$0.05	\$0.50	\$0.25	\$0.03	\$0.28
iv. Dishonoured Cheque Charge	\$30.00	\$3.00	\$33.00	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50	\$15.00	\$1.50	\$16.50
vi. Cheque Certification	\$7.00	\$0.70	\$7.70	\$7.00	\$0.70	\$7.70
vii. Over limit/Overdraft Protection Fee (per cheque)	\$30.00	\$3.00	\$33.00	\$30.00	\$3.00	\$33.00
viii. Overdraft Negotiation Fee	Up to 2% \$50 min.	10% of 2% Fee	Amount Varies or \$55.00	Up to 2% \$50 min.	10% of 2% Fee	Amount Varies or \$55.00 minimum
ix. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes	Yes	Yes	Yes
x. Audit Confirmation	\$30.00	\$3.00	\$33.00	\$30.00	\$3.00	\$33.00
xi. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30	\$3.00	\$0.30	\$3.30
xii. Min Balance Fee	Below \$1,000 – \$35	\$3.50	\$38.50	N/A	N/A	N/A
xiii. Min Balance waive Fee	\$1,000 and above – fee waived	N/A	N/A	N/A	N/A	N/A

CHEQUING DEPOSITS

Chequing Services	Student	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$3.00	\$0.30	\$3.30
ii. Drawing Fee (per cheque)	\$0.35	\$0.04	\$0.39
iii. Per Credit Item	\$0.35	\$0.04	\$0.39
iv. Dishonoured Cheque Charge	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50
vi. Cheque Certification	\$7.00	\$0.70	\$7.70
vii. Over limit/Overdraft Protection Fee (per cheque)	\$30.00	\$3.00	\$33.00
viii. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes
ix. Audit Confirmation	\$30.00	\$3.00	\$33.00
x. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30

CHEQUING DEPOSITS & OVERDRAFTS

Chequing Services	Business Accts: Regular	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$12.00	\$1.20	\$13.20
ii. Drawing Fee (per cheque)	\$1.75	\$0.18	\$1.93
iii. Per Credit Item	\$1.75	\$0.18	\$1.93
iv. Dishonoured Cheque Charge	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50
vi. Cheque Certification	\$7.00	\$0.70	\$7.70
vii. Over limit	\$20.00	\$2.00	\$22.00
viii. Overdraft Negotiation Fee	Up to 2% \$50 min.	10% of 2% Fee	Amount Varies or \$55.00 minimum
ix. Overdraft Protection	\$15.00	\$1.50	\$16.50
x. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes
xi. Audit Confirmation	\$30.00	\$3.00	\$33.00
xii. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30
Commercial Overdrafts			
i. Monthly Service Charge	\$10.00	\$1.00	\$11.00
ii. Penalty interest rate (%)	18.00%	N/A	N/A
iii. Commitment fees	Up to 2%	10% of 2% Fee	Amount Varies
iv. Over limit fees	\$35.00	\$3.50	\$38.50
v. Renewal Fee (minimum)	1.00%	10% of 1% Fee	Amount Varies
vi. Transfer Fee (special request)	\$9.00	\$0.90	\$9.90

CHEQUING DEPOSITS & OVERDRAFTS

Chequing Services	US\$ Chequing	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$10.00	\$1.00	\$11.00
ii. Drawing Fee (per cheque)	\$1.05	\$0.11	\$1.16
iii. Per Credit Item	\$1.05	\$0.11	\$1.16
iv. Dishonoured Cheque Charge	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50
vi. Cheque Certification	\$10.00	\$1.00	\$11.00
vii. Over limit	\$20.00	\$2.00	\$22.00
viii. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes
ix. Audit Confirmation	\$30.00	\$3.00	\$33.00
x. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30

RESIDENTIAL & COMMERCIAL MORTGAGES

Residential Mortgages		VAT	Total VAT inclusive
i. Application Fee	\$100.00	\$10.00	\$110.00
ii. Commitment Fees	Up to 2%	10% of Fee	Amount Varies
iii. Government Stamp Tax	Up to 1%	N/A	N/A
iv. Late Payment Fee	3% min. \$35	10% of 3% Fee	Amount Varies or \$38.50
v. Early Repayment Fee	58 days interest	10% of Fee	Amount Varies
vi. Loan Refinancing/Renegotiating Fee	Up to 2% of new money	10% of Fee	Amount Varies
vii. Mortgage Satisfaction	\$80.00	\$8.00	\$88.00 + .10% Stamp Tax
viii. Copies of Appraisals	\$5.00 first page \$1.00 each additional page	\$0.50 \$0.10	\$5.50 \$1.10
ix. Payment of Insurance premium	\$125.00	\$12.50	\$137.50
x. Real Property Tax Escrow Account Payment	\$10.00	\$1.00	\$11.00
xi. Real Property Tax Payment (any debits to the MLA/CLA over \$500)	\$125.00	\$12.50	\$137.50
xii. Notary Fee	\$5.00	\$0.50	\$5.50
xiii. Return Cheque on Loan Payment (per cheque)	\$10.00	\$1.00	\$11.00
Commercial Mortgages			
i. Application Fee	\$150.00	\$15.00	\$165.00
ii. Commitment Fees	1%- 2%	10% of Fee	Amount Varies
iii. Government Stamp Tax	1%	N/A	N/A
iv. Late Payment Fee	3% min. \$25	10% of 3% Fee	Amount Varies
v. Loan Refinancing/Renegotiating Fee	1%	10% of 1% Fee	Amount Varies
vi. Mortgage Satisfaction	\$80.00	\$8.00	\$88.00 + .10% Stamp Tax
vii. Copies of Appraisals	\$5.00 first page \$1.00 each additional page	\$0.50 \$0.10	\$5.50 \$1.10
viii. Real Property Tax Escrow Account Payment	\$10.00	\$1.00	\$11.00
ix. Real Property Tax Payment (any debits to the MLA/CLA over \$500)	\$125.00	\$12.50	\$137.50
x. Return Cheque on Loan Payment (per cheque)	\$10.00	\$1.00	\$11.00

COMMERCIAL & REAL ESTATE LOANS

Commercial Loans		VAT	Total VAT inclusive
i. Commitment Fees	1%- 2%	10% of 1% - 2% Fee	Amount Varies
ii. Government Stamp Tax	1%	N/A	N/A
iii. Late Payment Fee	4% min. \$50.00	10% of 4% Fee	Amount Varies or \$55.00 minimum
iv. Loan Refinancing Fee	Up to 2% of new money	10% of 2% Fee	Amount Varies
v. Real Property Tax Escrow Account Payment	\$10.00	\$1.00	\$11.00
vi. Real Property Tax Payment (any debits to the MLA/CLA over \$500)	\$125.00	\$12.50	\$137.50
vii. Annual Review	Minimum 1%	10% of Fee	Amount Varies
viii. Return Cheque on Loan Payment (per cheque)	\$10.00	\$1.00	\$11.00
Real Estate			
i. Application Fee	\$100.00	\$10.00	\$110.00
ii. Commitment Fees	1%- 2%	10% of 1% - 2% Fee	Amount Varies
iii. Government Stamp Fees	1%	N/A	N/A
iv. Late Payment Fee	3% min. \$35.00	10% or \$3.50	Amount Varies or \$38.50 minimum
v. Early Repayment Fee	58 days interest	10% of Fee	Amount Varies
vi. Loan Refinancing/Renegotiating Fee	Up to 2% of new money	10% of 2% Fee	Amount Varies
vii. Mortgage Satisfaction	\$80.00	\$8.00	\$88.00 + .10% Stamp Tax
viii. Copies of Appraisals	\$5.00 first page \$1.00 each additional page	\$0.50 \$0.10	\$5.50 \$1.10
ix. Payment of Insurance premium	\$125.00	\$12.50	\$137.50
x. Notary Fee	\$5.00	\$0.50	\$5.50
xi. Return Cheque on Loan Payment (per cheque)	\$10.00	\$1.00	\$11.00

PERSONAL & CONSUMER LOANS

Personal Loans		VAT	Total VAT inclusive
(a) Private Vehicles			
i. Government Stamp Tax	Up to 1%	N/A	N/A
ii. Late Payment Fee	5.25% min. \$25.00	10% or \$2.50	Amount Varies or \$27.50 minimum
iii. Early Repayment Fee	58 days interest	10% of Fee	Amount Varies
iv. Service Charges	Minimum \$110.00	\$11.00	\$121.00 minimum
v. Return Cheque on Loan Payment (per cheque)	\$10.00	\$1.00	\$11.00
(b) Other Consumer Loans			
i. Government Stamp Tax	Up to 1%	N/A	N/A
ii. Late Payment Fee	5.25% min. \$35.00	10% of Fee or \$3.50	Amount Varies or \$38.50 minimum
iii. Early Repayment Fee	58 days interest	10% of Fee	Amount Varies
iv. Service Charges	Minimum \$110.00	\$11.00	\$121.00 minimum
v. Return Cheque on Loan Payment (per cheque)	\$10.00	\$1.00	\$11.00

CREDIT CARDS - MASTERCARD STANDARD

Mastercard Standard	Mastercard Standard	VAT	Total VAT inclusive
i. Annual (Membership) Fee	\$40.00	\$4.00	\$44.00
ii. Cash Advance Fee	2% + \$5.00 local	10% of 2% Fee + \$0.50	Amount Varies or \$5.50 minimum
	3% min. \$5 Int'	10% of 3% Fee + \$0.50	Amount Varies or \$5.50 minimum
iii. Dishonoured Cheque Charge	\$30.00	\$3.00	\$33.00
iv. Foreign Exchange	1.0125	N/A	N/A
v. Late Payment Fee	\$45.00	\$4.50	\$49.50
vi. Over limit Fee	\$30.00	\$3.00	\$33.00
vii. Replacement Card Fee	\$25.00	\$2.50	\$27.50
viii. Additional Card(s) (each)	\$40.00	\$4.00	\$44.00
ix. Statement Copy Fee	\$5.00	\$0.50	\$5.50
x. PIN Change Fee	\$5.00	\$0.50	\$5.50
xi. Immediate Value	\$25.00	\$2.50	\$27.50

CREDIT CARDS - MASTERCARD GOLD

Mastercard Standard	Mastercard Gold	VAT	Total VAT inclusive
i. Annual (Membership) Fee	\$75.00	\$7.50	\$82.50
ii. Cash Advance Fee	2% + \$5.00 local	10% of 2% Fee + \$0.50	Amount Varies or \$5.50 minimum
	3% min. \$5 Int'l	10% of 3% Fee + \$0.50	Amount Varies or \$5.50 minimum
iii. Dishonoured Cheque Charge	\$30.00	\$3.00	\$33.00
vi. Foreign Exchange	1.0125	N/A	N/A
v. Late Payment Fee	\$45.00	\$4.50	\$49.50
vi. Over limit Fee	\$30.00	\$3.00	\$33.00
vii. Replacement Card Fee	\$25.00	\$2.50	\$27.50
viii. Additional Card(s) (each)	\$40.00	\$4.00	\$44.00
ix. Statement Copy Fee	\$5.00	\$0.50	\$5.50
x. PIN Change Fee	\$5.00	\$0.50	\$5.50
xi. Immediate Value	\$25.00	\$2.50	\$27.50

CREDIT CARDS - SPECIALTY CARDS

Mastercard Prepaid Reloadable		VAT	Total VAT inclusive
i. Renewal Fee	\$10.00	\$1.00	\$11.00
ii. Cash Advance Fee	\$1.50 local / 2% International	\$0.15 / 10% of 2% Fee	\$1.65 / Amount Varies
iii. ABM/ATM Use Charge (each)	\$1.50 local / 2% International	\$0.15 / 10% of 2% Fee	\$1.65 / Amount Varies
iv. Foreign Exchange	1.0125	N/A	N/A
v. Replacement Card Fee	\$10.00	\$1.00	\$11.00
vi. Additional Card(s) (each)	\$5.00	\$0.50	\$5.50
vii. Statement Copy Fee	\$5.00	\$0.50	\$5.50
viii. PIN Change Fee	\$5.00	\$0.50	\$5.50
ix. Immediate Load Fee	\$20.00 per load	\$2.00	\$22.00
Mastercard Gift Cards			
i. Initial Card Fee	\$3.00	\$0.30	\$3.30
ii. Replacement Card Fee	\$20.00	\$2.00	\$22.00
iii. Foreign Exchange	1.0125	N/A	N/A

VISA DEBIT CARDS - GOLD AND REGULAR

		VAT	Total VAT inclusive
i. Annual Fee - First Card	\$0.00	\$0.00	\$0.00
ii. Local POS Transaction	\$0.00	\$0.00	\$0.00
iii. International POS Transaction	1.5% of amount withdrawn	Plus 10% VAT on amount withdrawn	Amount varies
iv. POS Decline Fee	\$1.00	\$0.10	\$1.10
v. CB ABM	\$1.25	\$0.13	\$1.38
vi. Another Bank's ABM	\$3.00	\$0.30	\$3.30
vii. International/Overseas ABM	\$3.00 + 2.5% of amount withdrawn	\$0.30 + 10% VAT on amount withdrawn	Amount varies
viii. Fast Card Fee	\$50.00	\$5.00	\$55.00
ix. Other Bank Balance Inquiry	\$1.00	\$0.10	\$1.10
x. Replace/Lost or Stolen Card	\$10.00	\$1.00	\$11.00
xi. Declined Transactions CB ATM	\$0.00	\$0.00	\$0.00
xii. Declined Transactions at any other	\$1.00	\$0.10	\$1.10

MISCELLANEOUS BANKING SERVICES

Other Banking Facilities And Services		VAT	Total VAT inclusive
Cheque Cashing Fee (non CB Customer)	\$5.00	\$0.50	\$5.50
Cashier's Cheque	\$10.00	\$1.00	\$11.00
Statements (per month, per request)	\$5.00	\$0.50	\$5.50
Standing Payment Orders			
(a) Internal Payments	\$5.00	\$0.50	\$5.50
(b) External Payments or Transfers	\$20.00 + \$5.00 RTGS fee	\$2.00 \$0.50	\$22.00 \$5.50
Letters of Credit	1%-2% + \$10.00 Stamp Tax	10% of 1% - 2% Fee	Amount Varies
Credit References	\$20.00	\$2.00	\$22.00
Auditor's Confirmation Letter	\$30.00	\$3.00	\$33.00
Document Search/Retrieval			
(a) Vouchers (per hour)	\$30.00	\$3.00	\$33.00
(b) Records (per hour)	\$30.00	\$3.00	\$33.00
(c) Accounts (each)	\$30.00	\$3.00	\$33.00
(d) Dormant Account Fee (Sent to Central Bank after 7 years)	\$45.00	\$4.50	\$49.50

TRANSFERS AND F/X TRANSACTIONS

RTGS		VAT	Total VAT inclusive
(a) Bank to Bank Transfers / Real Time Gross Settlement (RTGS) (Via online Banking)	\$5.00 (urgent/priority)	\$0.50	\$5.50
(b) Bank to Bank Transfers/ Real Time Gross Settlement (RTGS) (in branch requests)	\$10.00	\$1.00	\$11.00
(c) Special Settlement + \$0.40 GST			
0 - \$50,000	\$5.00	\$0.50	\$5.50
\$50,001 - \$100,000	\$5.00	\$0.50	\$5.50
\$100,001 - \$200,000	\$5.00	\$0.50	\$5.50
\$200,001 - \$500,000	\$5.00	\$0.50	\$5.50
over \$500,000	\$5.00	\$0.50	\$5.50
Foreign Exchange and Wire Transfers			
(a) Wire Transfers			
i. Outgoing Local Currency (each)	\$5.00	\$0.50	\$5.50
ii. Incoming Local Wire Fee	\$7.50	\$0.75	\$8.25
iii. Family Islands	\$5.00	\$0.50	\$5.50
iv. Foreign Exchange Wire Fee Commission Fee for Outgoing Wire	\$50.00 Varies depending on the wire amount	10% of the Wire Fee 10% of the Commission Fee	Amount varies depending on the amount of wire
v. Foreign Exchange Wire Fee Commission for Outgoing Wire (with an Intermediary Bank) Contact your Branch/Accounts Department for Calculation of Fees	\$60.00 Varies depending on the wire amount	10% of the Wire Fee 10% of the Commission Fee	Amount varies depending on the amount of wire
(b) Foreign Currency Drafts			
i. Other Charges	\$10.00	\$1.00	\$11.00

PAYROLL & DEPOSIT SERVICES

Payroll Payments		VAT	Total VAT inclusive
Public Treasury Fee	1%	10% of 1% fee amount	Amount Varies
Payroll Direct:			
i. 0-200 employees	\$0.75	\$0.08	\$0.83
ii. 201-400 employees	\$0.75	\$0.08	\$0.83
iii. 401-600 employees	\$0.75	\$0.08	\$0.83
iv. 600+ employees	\$0.75	\$0.08	\$0.83
Day & Night Deposits			
i. Disposable Bags (per 100)	\$40.00	\$4.00	\$44.00
ii. Opened disposable bags per annum	\$55.00	\$5.50	\$60.50
iii. Unopened disposable bags per annum	\$100.00	\$10.00	\$110.00
iv. Lost/Broken Key	\$30.00	\$3.00	\$33.00
v. Opened Wallets - Canvas (per annum)	\$100.00	\$10.00	\$110.00
vi. Unopened Wallets - Canvas (per annum)	\$300.00	\$30.00	\$330.00
vii. Lost/Damaged Wallet	\$65.00	\$6.50	\$71.50
viii. Night Bag Processing Fee (per bag)	\$5.00	\$0.50	\$5.50

ATM / ABM ELECTRONIC TRANSACTIONS

ATM/ABM Use		VAT	Total VAT inclusive
Local Withdrawals	\$1.25	\$0.13	\$1.38
i. Customer	\$1.25	\$0.13	\$1.38
Stamp Tax Charged at Prescribed Rate by Government	YES	N/A	N/A
Online/Internet Banking			
Transaction charges			
i. Bill Payment (each)	Free	N/A	N/A
ii. Credit Card Payment	Free	N/A	N/A
iii. Online Banking Token Fee	\$10.00	\$1.00	\$11.00

SAFE DEPOSITS

Safety Deposit Boxes		VAT	Total VAT inclusive
i. Small Safety Deposit Boxes 2x5 (Annual Charge)	\$75.00	\$7.50	\$82.50
ii. Small Safety Deposit Boxes 3x5 (Annual Charge)	\$95.00	\$9.50	\$104.50
iii. Medium Safety Deposit Boxes 5x5 (Annual Charge)	\$165.00	\$16.50	\$181.50
iv. Large Safety Deposit Boxes 3x10 (Annual Charge)	\$210.00	\$21.00	\$231.00
v. Extra Large Safety Deposit Boxes 5x10 (Annual Charge)	\$250.00	\$25.00	\$275.00
vi. Extra Extra Large Safety Deposit Boxes 10x10 (Annual Charge)	\$330.00	33.00	\$363.00
vii. Replacement/Lost Key	\$40.00	\$4.00	\$44.00
viii. Drilling of Safety Deposit Box	\$200.00	\$20.00	\$220.00
xi. Replacing Lock	\$200.00	\$20.00	\$220.00

LOCATIONS

NEW PROVIDENCE

Head Office 502-6200
William B. Sands, Jr.
Plaza, Mackey St.
P.O. Box SS-5541

NEW PROVIDENCE BRANCHES

WBS Plaza, Mackey St. 502-6100
Bay & Christie Sts. 322-1154
Oakes Field** 322-3474
Town Centre Mall 322-4107
Cable Beach*/** 327-8441
Wulff Road*/** 394-6469
Golden Gates*/** 461-1300
Prince Charles Drive*/** 364-9900

GRAND BAHAMA BRANCHES

The Mall Drive*/** 352-8307
Lucaya 373-9670

ABACO BRANCH

Marsh Harbour** 367-2370

ELEUTHERA

Spanish Wells 333-4800

***Drive Through ABM Locations**

**** Saturday Banking Locations**

CREDIT CARD CENTRE

Nassau 502-6150
Freeport 352-4428

CALL CENTRE

502-6206

OFF-SITE ABM LOCATIONS

Nassau: Super Value (Cable Beach, Winton, Golden Gates & Prince Charles Shopping Centre), Quality Markets, South Beach and Kelly's Mall at Marathon

Freeport: Cost Right

Abaco: Maxwell's Supermarket and Leonard M. Thompson International Airport