

Schedule of Fees

| JANUARY 2025



| |
|----------------|
| 211,069 |
| 7,117 |
| 10,531 |
| 38,602 |
| <u>267,319</u> |

| | |
|----------------|----------------|
| 30,000 | 170,000 |
| 62,053 | 90,280 |
| 232,053 | 260,280 |
| <u>267,319</u> | <u>295,951</u> |
| 0.000 | 0.000 |

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. 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 |
| 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. Maintenance Fee (monthly) | N/A | N/A | N/A | \$5.00 | \$0.50 | \$5.50 |
| External B\$ Savings | | | | | | |
| i. Withdrawal Charge | \$3.00 | \$0.30 | \$3.30 | | | |
| ii. Number of Free Withdrawals | 1 | N/A | N/A | | | |
| iii. Credits to account | \$0.35 | \$0.04 | \$0.39 | | | |
| iv. Stamp Tax Charged at prescribed rate by Government | Yes | Yes | Yes | | | |
| v. Minimum Balance Fee (monthly) Waived if monthly minimum balance greater than \$25.00 | \$5.00 | \$0.50 | \$5.50 | | | |
| vi. Inactive Account (monthly) | \$3.00 | \$0.30 | \$3.30 | | | |
| vii. Maintenance Fee (monthly) | N/A | N/A | N/A | | | |

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 |
| (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 | Chequing Accts: non interest bearing | VAT | Total VAT inclusive |
|--|---|----------------------------|-------------------------------------|
| i. Minimum Monthly Fee | \$9.00 | \$0.90 | \$9.90 |
| ii. Per Withdrawal Fee | \$2.00 | \$0.20 | \$2.20 |
| iii. Per Deposit Item | \$2.00 | \$0.20 | \$2.20 |
| iv. Returned Cheque Fee | \$30.00 | \$3.00 | \$33.00 |
| v. Stop Payment Order | \$15.00 | \$1.50 | \$16.50 |
| vi. Cheque Printing (per 100) Bank Standard Cheques | \$0.00 | \$0.00 | \$0.00 |
| vii. Overdraft Negotiation Fee | Up to 2% \$50 min. | 10% of 2% Fee or \$5.00 | Amount Varies or \$55.00 minimum |
| 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 |

| External B\$ Chequing | | | |
|------------------------------|--------|--------|--------|
| i. Minimum Monthly Fee | \$9.00 | \$0.90 | \$9.90 |
| ii. Per Withdrawal Fee | \$2.00 | \$0.20 | \$2.20 |
| iii. Per Deposit Fee | \$2.00 | \$0.20 | \$2.20 |
| vi. Inactive Fee | \$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. Returned Cheque Fee | \$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. 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 |
| vii. Stamp Tax Charged at prescribed rate by Government | Yes | Yes | Yes | Yes | Yes | Yes |
| viii. Audit Confirmation | \$30.00 | \$3.00 | \$33.00 | \$30.00 | \$3.00 | \$33.00 |
| ix. Inactive Account (Monthly) | \$3.00 | \$0.30 | \$3.30 | \$3.00 | \$0.30 | \$3.30 |
| x. Min Balance Fee | Below \$1,000 – \$35 | \$3.50 | \$38.50 | N/A | N/A | N/A |
| xi. Min Balance waive Fee | \$1,000 and above – fee waived | N/A | N/A | N/A | N/A | N/A |

CHEQUING DEPOSITS & OVERDRAFTS

| Chequing Services | Business Accts: Regular | VAT | Total VAT inclusive |
|--|--------------------------------|---------------|----------------------------------|
| i. Minimum Monthly Fee | \$12.00 | \$1.20 | \$13.20 |
| ii. Per Withdrawal Fee | \$2.00 | \$0.20 | \$2.20 |
| iii. Per Deposit Item | \$1.75 | \$0.18 | \$1.93 |
| iv. Returned Cheque Fee | \$30.00 | \$3.00 | \$33.00 |
| v. Stop Payment Order | \$15.00 | \$1.50 | \$16.50 |
| vi. Overdraft Negotiation Fee | Up to 2% \$50 min. | 10% of 2% Fee | Amount Varies or \$55.00 minimum |
| vii. Overdraft Protection | \$15.00 | \$1.50 | \$16.50 |
| 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 |
| 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. Renewal Fee (minimum) | 1.00% | 10% of 1% Fee | Amount Varies |

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. Returned Cheque Fee | \$30.00 | \$3.00 | \$33.00 |
| v. Stop Payment Order | \$15.00 | \$1.50 | \$16.50 |
| vi. Stamp Tax Charged at prescribed rate by Government | Yes | Yes | Yes |
| vii. Audit Confirmation | \$30.00 | \$3.00 | \$33.00 |
| viii. 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 |
| 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 |

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 |
| 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 |

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 |
| (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 |

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. Returned Cheque Fee | \$30.00 | \$3.00 | \$33.00 |
| iv. Late Payment Fee | \$45.00 | \$4.50 | \$49.50 |
| v. Over limit Fee | \$30.00 | \$3.00 | \$33.00 |
| vi. Replacement Card Fee | \$25.00 | \$2.50 | \$27.50 |
| vii. Additional Card(s) (each) | \$40.00 | \$4.00 | \$44.00 |
| viii. Statement Copy Fee | \$5.00 | \$0.50 | \$5.50 |
| ix. Interest Rate on Purchases & Cash Advances | 19% | N/A | N/A |

CREDIT CARDS - MASTERCARD GOLD

| Mastercard Gold | 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. Returned Cheque Fee | \$30.00 | \$3.00 | \$33.00 |
| iv. Late Payment Fee | \$45.00 | \$4.50 | \$49.50 |
| v. Over limit Fee | \$30.00 | \$3.00 | \$33.00 |
| vi. Replacement Card Fee | \$25.00 | \$2.50 | \$27.50 |
| vii. Additional Card(s) (each) | \$40.00 | \$4.00 | \$44.00 |
| viii. Statement Copy Fee | \$5.00 | \$0.50 | \$5.50 |
| ix. Interest Rate on Purchases & Cash Advances | 19% | N/A | N/A |

CREDIT CARDS - MASTERCARD PLATINUM

| Mastercard Platinum | Mastercard Platinum | VAT | Total VAT inclusive |
|---------------------------------------|---------------------|---------------|---------------------|
| i. Annual (Membership) Fee | \$150.00 | \$15.00 | \$165.00 |
| ii. Cash Advance Fee International | 3% or min \$5.00 | Amount Varies | Amount Varies |
| Interest Rate (local) | 16% | N/A | N/A |
| iii. Late Payment Fee | \$40.00 | \$4.00 | \$44.00 |
| iv. Over Limit Fee | \$40.00 | \$4.00 | \$44.00 |
| v. Replacement Card Fee | \$25.00 | \$2.50 | \$27.50 |
| vi. Additional Card(s) (each) | \$50.00 | \$5.00 | \$55.00 |
| vii. Interest Rate on Purchases | 16% | N/A | N/A |
| viii. Minimum Payment (percentage) | 3% | N/A | N/A |
| ix. NSF Cheque Charge | \$35.00 | \$3.50 | \$38.50 |

CREDIT CARDS - MASTERCARD BLACK

| Mastercard Black | Mastercard Black | VAT | Total VAT inclusive |
|------------------------------------|------------------|---------------|---------------------|
| i. Annual (Membership) Fee | \$350.00 | \$35.00 | \$385.00 |
| ii. Cash Advance Fee International | 3% | Amount Varies | Amount Varies |
| Interest Rate (local) | 16% | N/A | N/A |
| iii. Late Payment Fee | \$40.00 | \$4.00 | \$44.00 |
| iv. Over Limit Fee | \$40.00 | \$4.00 | \$44.00 |
| v. Replacement Card Fee | \$25.00 | \$2.50 | \$27.50 |
| vi. Additional Card(s) (each) | Free | N/A | N/A |
| vii. Interest Rate on Purchases | 16% | N/A | N/A |
| viii. Minimum Payment (percentage) | 3% | N/A | N/A |
| ix. NSF Cheque Charge | \$35.00 | \$3.50 | \$38.50 |

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. ATM Use Charge (each) | \$1.50 local / 2% International | \$0.15 / 10% of 2% Fee | \$1.65 / Amount Varies |
| iv. Foreign Exchange | 1.013 | 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. Reload Fee | \$2.00 per load | \$0.20 | \$2.20 |
| a. Minimum Load Value | \$20.00 | | |
| b. Maximum Daily Load | \$2,500.00 | | |
| c. Maximum Value on Card | \$10,000.00 | | |
| Mastercard Gift Cards | | | |
| i. Initial Card Fee | \$3.00 | \$0.30 | \$3.30 |
| ii. Replacement Card Fee | \$20.00 | \$2.00 | \$22.00 |

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 ATM | \$1.25 | \$0.13 | \$1.38 |
| vi. Another Bank's ATM | \$3.00 | \$0.30 | \$3.30 |
| vii. International/Overseas ATM | \$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 / Cheque Certification | \$10.00 | \$1.00 | \$11.00 |
| Statements (per month, per request) | \$5.00 | \$0.50 | \$5.50 |
| DDA Over Limit Fee | \$35.00 | \$3.50 | \$38.50 |
| Transfer Fee (special request or as requested) | \$9.00 | \$0.90 | \$9.90 |
| 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 | | | |
| i. Conversion Rate (USD to BSD) | 1.013 | N/A | N/A |
| (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 ELECTRONIC TRANSACTIONS

| ATM Use | | VAT | Total VAT inclusive |
|---|---------|--------|---------------------|
| Local Withdrawals | \$1.25 | \$0.13 | \$1.38 |
| i. Customer | \$1.25 | \$0.13 | \$1.38 |
| ii. ATM Usage Fee (Not on Us Local Transactions) | \$5.00 | \$0.50 | \$5.50 |
| 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 |

MERCHANT SERVICES

| | | | |
|--|---|------------------|--------------------|
| i. Merchant Set-Up Fees | \$225.00 | \$22.50 | \$247.50 |
| ii. Merchants with 10 or more terminals | \$25.00 each | \$2.50 | \$27.50 |
| iii. Terminal Rates | \$60.00 +\$10.00 Sim Card (Optional) | \$6.00 \$1.00 | \$66.00 \$11.00 |
| iv. Terminal Provider (security deposit) | \$200.00 | \$20.00 | \$220.00 |
| v. Terminal Replacement | \$450.00 | \$45.00 | \$495.00 |

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 ATM Locations**

**** Saturday Banking Locations**

CREDIT CARD CENTRE

Nassau 502-6150
Freeport 352-4428

CALL CENTRE

502-6206

OFF-SITE ATM LOCATIONS

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

Freeport: Cost Right, Grand Bahama International Airport

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

