

Key Fees & Charges

St. Maarten



Republic Bank (St. Maarten) N.V.

SUNDRY CHARGES

ITEM	FEES
ATM Transaction Fees at Republic Bank ATMs ATM Enquiry Fee ATM Withdrawal Fee- On Us	XCGCg1.00/US\$0.75 XCGCg1.50(applicable to RightStart and Chequing Account Commercial). US\$1.50 (applicable to Rightstart USD and Chequing Account Commercial USD).

SUNDRY CHARGES

ITEM	FEES
ATM/POS Debit Charges (other Bank ATMs International)	
Approved ATM transactions	
a. Withdrawals	XCGCg4.00/ US\$8.00
b. Balance Enquires (all accounts)	XCGCg4.00/ US\$1.00
Cash Withdrawal Fee:	
a. RightStart Account Fee	XCGCg3.00/US\$2.00
b. Career Builder Fee	XCGCg5.00/US\$3.00
c. TimeSaver	XCGCg3.00/US\$2.00

SUNDRY CHARGES

ITEM	FEES
ATM-Related Customer Queries Reviews of DVR, footage from the ATM	Manager's Discretion
Auto Transfers (in-branch requests) <ul style="list-style-type: none"> • Except for the following for which there is no charge: • Loan repayments to Republic Bank • To accounts in the same name within Republic Bank • To Major League accounts • Payments from a Republic Bank account to a RightStart account Payments for Republic Bank Safe Deposit Lockers	XCCGg13.00/US\$7.00 (One flat charge per month) Online transfers are free
Overdraft Facility Fee	XCCGg270.00/US\$150.00

SUNDRY CHARGES

ITEM	FEES
<p>Cardless Cash</p> <p>Fee charged to the Sender of the transaction upon successful completion of the cash withdrawal. NB: Fee charged for SMS Messages sent and received (applied by mobile provider)</p>	XCGCg5.00/US\$2.50
<p>Teller Withdrawal Fee</p>	<p>TimeSaver & RightStart: XCGCg3.00/US\$2.00</p> <p>Career Builder: XCGCg5.00/US\$3.00</p>
<p>Certificates of Balance</p>	XCGCg19.00/US\$10.50
<p>Cheque Books</p> <p>Regular Personal Cheques 2x25 Regular Personal Cheques 4x25 Duplicate Personal Cheques 2x25 Duplicate Personal Cheques 4x25 Regular Commercial Cheques 1x50 Regular Commercial Cheques 4x50 Regular Commercial Cheques 1x100</p>	Vendor cost to be applied
<p>Dormant Accounts</p>	N/A

SUNDRY CHARGES

ITEM	FEES
Handling Fee for Lost Local & USD Drafts or Manager's Cheque	XCGGg19.00/US\$10.50 (Duplicate/Replacement Manager's Cheque & Draft)
Debit Card Replacement (lost or damaged)	XCGGg13.00/US\$7.00
NSF Fee • NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	XCGGg50.00/US\$28.00
Overdrawn Account Fee	XCGGg19.00/US\$10.50
Photocopying	XCGGg5.00/US\$3.00 (Per Item)
Queries Over one (1) year Between six (6) months to one (1) year Under six (6) months	XCGGg16.50/US\$9.00
Requests for Information on Customer's Accounts: Attorney's Request on Accounts/ Estates of Deceased Customers	XCGGg16.50/US\$9.00
Statements • Daily Statement • Statements requested outside of normal cycle • Duplicate Statements	XCGGg19.00/US\$10.50

SUNDRY CHARGES

ITEM	FEES
Other Letters or Miscellaneous Letters	Manager's Discretion
Certificate of Interest Paid or Earned - Personal and Business Customers	XCCGg19.00/US\$10.50
Stop Payment Order (Stop Personal/Commercial Cheques)	XCCGg19.00/US\$10.50
Batch Payment- EFT, Salaries, Supplier Payments	0.25% with a minimum of US\$20.00 or XCCGg35.00 Cap/Max of US\$550.00 or XCCGg1000.00

SUNDRY CHARGES

ITEM	FEES
Supplying data to Auditing Firms Depending on work involved: when it involves only simple Certificate of Balance (payable by Customer).	XCCGg45.00/US\$25.00
Transfer of Funds Customer written instructions to transfer funds from one account to another within the bank	XCCGg19.00/US\$10.50
Voucher Searches	XCCGg19.00/US\$10.50
Transfer to Cover Cheques	XCCGg19.00/US\$10.50
Third-Party Withdrawals	XCCGg4.00/US\$2.25

FOREIGN TRADE - PURCHASE

ITEM	FEES
Bills Negotiated - Handling Fee	XCCG3.00
<p>Incoming Mail and Telegraphic Transfer Payments</p> <ul style="list-style-type: none"> • Handling Charge where payments made to another Bank in XCG/US\$ - Deduct from proceeds • Handling Charge where payments made to another Bank in foreign currency - Deduct from proceeds • Handling Charge where funds to be credited to a XCG/US\$ account at a Branch - Deduct from proceeds • Handling Charge where funds to be credited to a foreign currency account at a Branch - Deduct from proceeds • Handling Charge where beneficiary to be advised to collect funds - Deduct from proceeds • Dishonoured items - charged back to customer's account. 	No charge

FOREIGN TRADE - SALE

ITEM	FEES
Drafts <ul style="list-style-type: none"> • Local Charge/Foreign Bank Charge 	XCCGg30.00/US\$17.00
Telegraphic Transfers <ul style="list-style-type: none"> • Bank Commission • Swift • Cost of processing 'STOP' instructions on Drafts 	XCCGg35.00/US\$19.50 (Apply only to International WTs) XCCGg35.00/US\$19.50 (Apply to both International and Caribbean WTs) XCCGg35.00/US\$19.50 (Draft Tracer)
Investigations <ul style="list-style-type: none"> • Where no Bank error is determined 	Manager's Discretion

FOREIGN BANK CHARGES

ITEM	FEES
Queries and Amendments - US Banks <ul style="list-style-type: none">• Enquiry regarding non-receipt of funds by beneficiary depending on the date of original payment• Amendments to Value date, Account number, Beneficiary name, Beneficiary bank• Recall of funds sent in error• Returned funds	US\$50.00 to US\$75.00 US\$50.00 US\$50.00 US\$35.00 plus foreign bank charges of US\$15.00

NIGHT SAFE FACILITIES

ITEM	FEES
Tamper Evident Disposable Commercial Deposit Bags	XCCG1.10 per bag/US\$0.60 per bag

SAFE DEPOSIT LOCKERS

ITEM	FEES
<p>All Box Sizes (based on size)</p> <p>Small (1½ x 5 x 24)</p> <p>Medium (2½ x 5 x 24)</p> <p>Large (5½ x 5 x 24)</p> <p>X-Large (5 x 10¾ x 24)</p> <p>XX-Large (10 x 10 x 24)</p> <p>Broached Box (Drilling of Boxes)</p> <p>Lost Key Replacement (Lost or Broken Keys)</p>	<p>XCGCg106/US\$60</p> <p>XCGCg128/US\$72</p> <p>XCGCg185/US\$104</p> <p>XCGCg265/US\$149</p> <p>XCGCg370/US\$270</p> <p>XCGCg330.00/US\$181.00 Plus Additional Costs</p> <p>XCGCg40.00/US\$15.00</p>
<p>12 FREE visits per year</p>	<p>Maximum, 2 free monthly visits, thereafter XCGCg10.00/US\$5.55 for each additional visit in the same month</p>

CERTIFICATE OF DEPOSIT

ITEM	FEES
LOCAL CURRENCY Broken within 90 days of opening date For periods in excess of 90 days Broken within three months of renewal Lost certificate of deposit	 No Interest Paid No Interest Paid No Interest is payable and no flat fee is charged No charge
FOREIGN CURRENCY Broken within 90 days of opening date For periods in excess of 90 days Broken within three months of renewal Lost certificate of deposit	 No Interest Paid No Interest Paid No Interest is payable and no flat fee is charged No charge

Visit republicbankstmaarten.com for the detailed schedule.

CERTIFICATE OF DEPOSIT

	MASTERCARD STANDARD	MASTERCARD STANDARD	MASTERCARD CREDIT CARD PROFILE	MASTERCARD GOLD	MASTERCARD GOLD
	CUSTOMER	CORPORATE	CUSTOMER	SCOTIALINE SECURED	SCOTIALINE UNSECURED
ANNUAL MEMBERSHIP FEE	XCGCg80.00	XCGCg80.00	XCGCg160.00	XCGCg160.00	XCGCg160.00
LATE PAYMENT FEE	XCGCg50.00	XCGCg50.00	XCGCg50.00	XCGCg50.00	XCGCg50.00
OVER LIMIT FEE	XCGCg50.00	XCGCg50.00	XCGCg50.00	XCGCg50.00	XCGCg50.00
REPLACEMENT CARD FEE	XCGCg35.00	XCGCg35.00	XCGCg35.00	XCGCg35.00	XCGCg35.00
CASH ADVANCE	3.2%, minimum XCGCg10.00	3.2%, minimum XCGCg10.00	3.2%, minimum XCGCg10.00	3.2%, minimum XCGCg10.00	3.2%, minimum XCGCg10.00
INTEREST RATES	18%	18%	18%	12%	18%
STATEMENT COPY FEE	N/A	N/A	N/A	N/A	N/A
DISHONOURED CHEQUE FEE	XCGCg40.00	XCGCg40.00	XCGCg40.00	XCGCg40.00	XCGCg40.00
COPY OF TRANSACTION CHARGE SLIP	XCGCg30.00	XCGCg30.00	XCGCg30.00	XCGCg30.00	XCGCg30.00
INTEREST FREE PERIOD	50 days	50 days	50 days	50 days	50 days
MINIMUM PAYMENT CALCULATION	2.77% of outstanding balance (min XCGCg35)	2.77% of outstanding balance (min XCGCg35)	2.77% of outstanding balance (min XCGCg35)	2.77% of outstanding balance (min XCGCg35)	2.77% of outstanding balance (min XCGCg35)

BONDS AND LOANS

Account Type	Currency		Negotiation Fee	Refinance Fee	Extension/Renewal Fee	Group Life Ins-Personal	Early Pay-Off Fee
		When is charge applied	Immediate /Origination	Immediate /Per-occurrence	Immediate /Per-occurrence	Immediate /Origination	Immediate /Per-occurrence
BND	XCG	Commercial Bond - Contract XCG	1% of loan amt., min USD25.00 / XCGCg45.00		0.00		
BND	USD	Commercial Bond - Contract USD					
BND	XCG	Commercial Bond - Other XCG					
BND	USD	Commercial Bond - Other USD					
BND	XCG	Personal Bond XCG					
BND	USD	Personal Bond USD					
CL	XCG	Commercial Amortised Loan -XCG	1% of loan amount	0.25% - 0.5% of total exposure Min XCGCg450.00	0.25% -0.50% of total exposure, Min XCGCg450.00		
CL	USD	Commercial Amortised Loan -USD		0.25% - 0.50% of total exposure, Min USD \$250.00	0.25% 0.50% of total exposure, Min USD \$250.00		
CL	XCG	Commercial Amortised Loan - Non Resident XCG	1% of loan amount	0.25% - 0.5% of total exposure Min XCGCg450.00	0.25% -0.50% of total exposure, Min XCGCg450.00		
CL	USD	Commercial Amortised Loan - Non Resident USD		0.25% - 0.50% of total exposure, Min USD \$250.00	0.25% 0.50% of total exposure, Min USD \$250.00		
CL	XCG	Commercial Ordinary Loan XCG	1% of loan amount	0.25% - 0.50% of total exposure, Min XCGCg450.00	0.25% -0.50% of total exposure, Min XCGCg450.00		
CL	USD	Commercial Ordinary Loan USD		0.25% - 0.50% of total exposure, Min USD \$250.00	0.25% -0.50% of total exposure, Min USD \$250.00		
CL	XCG	Commercial Ordinary Loan - Non Resident XCG	1% of loan amount	0.25% - 0.50% of total exposure, Min XCGCg450.00	0.25% -0.50% of total exposure, Min XCGCg450.00		
CL	USD	Commercial Ordinary Loan - Non Resident USD		0.25% - 0.50% of total exposure, Min USD \$250.00	0.25% -0.50% of total exposure, Min USD \$250.00		
CL	XCG	Commercial Demand Loan -XCG	1% of loan amount	0.25% - 0.50% of total exposure, Min XCGCg450.00	0.25% -0.50% of total exposure Min XCGCg450.00		
CL	USD	Commercial Demand Loan -USD		0.25% - 0.50% of total exposure Min USD \$250.00	0.25% -0.50% of total exposure, Min USD \$250.00		
CL	XCG	Commercial Demand Loan - Non Resident XCG	1% of loan amount	0.25% - 0.50% of total exposure, Min XCGCg450.00	0.25% -0.50% of total exposure Min XCGCg450.00		
CL	USD	Commercial Demand Loan - Non Resident USD		0.25% - 0.50% of total exposure Min USD \$250.00	0.25% -0.50% of total exposure, Min USD \$250.00		
CL	XCG	Small Business Loan	1% of loan amount	0.25% - 0.50% of total exposure, Min XCGCg450.00	0.25% -0.50% of total exposure, Min XCGCg450.00		
PL	XCG	Personal Amortised Loan XCG	Less than \$10K XCGCg100.00 Over \$10K XCGCg180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest
PL	USD	Personal Amortised Loan USD	Less than \$10K US\$55.00 Over \$10K US\$100.00				
PL	XCG	Personal Amortised Loan- Non Resident XCG	Less than \$10K XCGCg100.00 Over \$10K XCGCg180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest
PL	USD	Personal Amortised Loan - Non Resident USD	Less than \$10K US\$55.00 Over \$10K US\$100.00				
PL	XCG	Personal Demand Loan XCG	Less than \$10K XCGCg100.00 Over \$10K XCGCg180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest
PL	USD	Personal Demand Loan USD	Less than \$10K US\$55.00 Over \$10K US\$100.00				
PL	XCG	Personal Demand Loan - Non Resident XCG	Less than \$10K XCGCg100.00 Over \$10K XCGCg180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest
PL	USD	Personal Demand Loan - Non Resident USD	Less than \$10K US\$55.00 Over \$10K US\$100.00				
PL	XCG	Personal Ordinary Loan XCG	Less than \$10K XCGCg100.00 Over \$10K XCGCg180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest
PL	USD	Personal Ordinary Loan USD	Less than \$10K US\$55.00 Over \$10K US\$100.00				
PL	XCG	Personal Ordinary Loan - Non Resident XCG	Less than \$10K XCGCg100.00 Over \$10K XCGCg180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest
PL	USD	Personal Ordinary Loan - Non Resident USD	Less than \$10K US\$55.00 Over \$10K US\$100.00				
STL	XCG	Staff Amortised Loan			1% current. Min \$100.00		
STL	XCG	Staff Demand Loan					
STL	XCG	Staff Ordinary Loan					
STL	XCG	Staff Housing Loan					
ML	XCG	Commercial Mtge. Loan XCG	1% of loan amount	1% of new funds	0.25% - 0.5% of total exposure, min XCGCg450.		180 days interest
ML	USD	Commercial Mtge. Loan USD			0.25% - 0.5% of total exposure, min US\$250.00		
ML	XCG	Commercial Mtge. Loan - Non Resident XCG	1% of loan amount	1% of new funds	0.25% - 0.5% of total exposure, min XCGCg450.		180 days interest
ML	USD	Commercial Mtge. Loan - Non Resident USD			0.25% - 0.5% of total exposure, min US\$250.00		
ML	XCG	Commercial Mtge. Loan(brdg) XCG	1% of loan amount	1% of new funds	0.25% - 0.5% of total exposure, min XCGCg450.		
ML	USD	Commercial Mtge. Loan(brdg) USD			0.25% - 0.5% of total exposure, min US\$250.00		
ML	XCG	Commercial Mtge. Loan(brdg) - Non Resident XCG	1% of loan amount	1% of new funds	0.25% - 0.5% of total exposure, min XCGCg450.		
ML	USD	Commercial Mtge. Loan(brdg) - Non Resident USD			0.25% - 0.5% of total exposure, min US\$250.00		
ML	XCG	Residential Mtge. Loan XCG	1% of loan amount	0.00	XCGCg150.00		180 days interest
ML	USD	Residential Mtge. Loan USD			USD\$85.00		
ML	XCG	Residential Mtge. Non Resident Loan XCG	1% of loan amount	0.00	XCGCg150.00		180 days interest
ML	USD	Residential Mtge. Non Resident Loan USD			USD\$85.00		
ML	XCG	Residential Mtge. Loan (brdg) XCG	1% of loan amount	0.00	XCGCg150.00		
ML	USD	Residential Mtge. Loan (brdg) USD			USD\$85.00		
ML	XCG	Residential Mtge. Loan (brdg) Non Resident XCG	1% of loan amount	0.00	XCGCg150.00		
ML	USD	Residential Mtge. Loan (brdg) Non Resident USD			USD\$85.00		
CL	XCG	Bills Negotiated XCG	To be advised as per credit sanction				
CL	USD	Bills Negotiated USD					
CL	CAD	Bills Negotiated CAD					
CL	GBP	Bills Negotiated GBP					
CL	EUR	Bills Negotiated EUR					
CL	XCG	Bills Discounted XCG					
CL	XCG	Advances on Ltrs of Credit XCG	Establishment Fees – Cash Secured Letter of Credit First 30 days Plus fee for each additional 30 days or part thereof 1% Min US\$25.00 Prepaid Letter of Credit First 30 days Plus fee for each additional 30 days or part thereof 1% Min US\$25.00 Amendment Fee For increases in amount of L/Cs Any other amendment USD \$22.00 / XCGCg40.00		Amendment Fee For increases in amount of L/Cs Any other amendment (extension to expiry date, compute additional commission for increased amount and for extended period, etc.) USD \$22.00 / XCGCg40.00		
CL	USD	Advances on Ltrs of Credit USD					
CL	CAD	Advances on Ltrs of Credit CAD					
CL	GBP	Advances on Ltrs of Credit GBP					
CL	EUR	Advances on Ltrs of Credit EUR					
			O/D Facility Fee-Commercial	O/D Facility Fee - Personal	Minimum Overdraft Interest Charge- Cal on max daily balance - NO TAX		
		When is charge applied	One Period	One Period	month end		
Commercial Account	XCG	Commercial Chequing	XCGCg270.00	0.00	XCGCg18.00		
	USD	Chequing Account Commercial USD	US\$150.00	0.00	US\$10.00		
Personal Account	XCG	Personal Chequing Account -PCA, Optimizer Major League Career Builder E Free	0.00	XCGCg270.00	XCGCg18.00		
	USD		0.00	US\$150.00	US\$10.00		