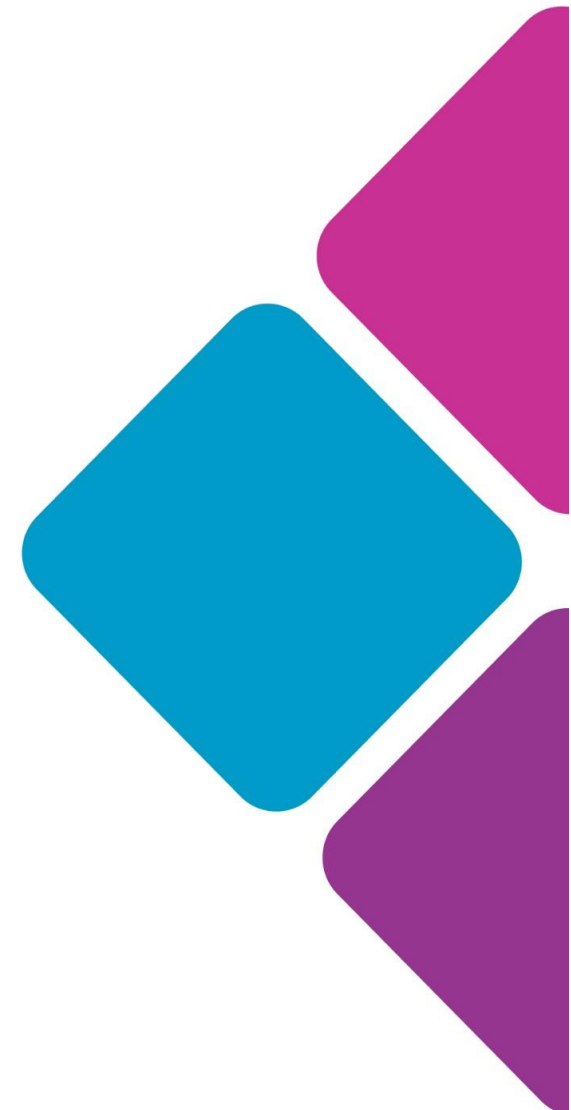


# Schedule of Rates

St. Maarten

Effective Date: January, 2021



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## SMALL, BUSINESS, CORPORATE & COMMERCIAL ACCOUNTS

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>BUSINESS CURRENT ACCOUNT - NON-RESIDENT - AT 3 ANG &amp; USD</b>		
Monthly Flat Charge	ANG \$10.00; USD \$8.00	Automated
<b>Free items:</b> 5 any channel if Min Balance > \$2000		
Per entry Fee	ANG \$0.58; USD \$0.32	Automated
<b>BUSINESS CURRENT ACCOUNT - RESIDENT - AT 1 ANG &amp; USD</b>		
Monthly Flat Charge	ANG \$10.00; USD \$8.00	Automated
<b>Free items:</b> 5 any channel if Min Balance > \$1,500		
Per entry Fee	ANG \$1.00; USD \$0.50	Automated
<b>BUSINESS OPTIMIZER ACCOUNT - NON-PERSONAL - RESIDENT - AT 22 ANG &amp; USD</b>		
Monthly Flat Charge	N/A	Automated
<b>Free items:</b> 5 any channel		
Per entry Fee	N/A	Automated

## RETAIL BANKING - TRANSACTIONAL ACCOUNTS

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>TIME SAVER - AT 29 ANG &amp; USD</b>		
Monthly Fee	ANG \$10.00; USD \$5.00	Automated
Free Items: 10(ANG) / 5 (USD) branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions, Unlimited deposits (USD Only).		
<b>Additional Transaction Fees:</b>		
Branch transactions	ANG \$2.00; USD \$1.50	Automated
Processed Cheque (if a cheque is a RES cheque, 1% must be charged) ALWAYS when cashed		
Proprietary ABM	Free	
Proprietary POS	Free	
<b>MAJOR LEAGUE - AT 58 ANG &amp; USD (60 + years old)</b>		
Monthly Fee	No Fee	
Free Items: 10(ANG) / 5(USD) branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions, unlimited deposits (USD Only)		

RETAIL BANKING - TRANSACTIONAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Additional Transaction Fees:</b>		
Branch transactions	ANG \$2.00; USD \$1.50	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
<b>Other: 25% off on Safety Boxes, Free Standing Orders and Drafts (Available only to residents of Dutch St. Maarten)</b>		
<b>E- ACCOUNT - AT 30 ANG &amp; USD</b>		
Monthly Fee	ANG \$5.00; USD \$3.00	Automated
<b>Payroll Discount (50%) when receiving an electronic payroll deposit</b>		
	N/A	
<b>Free Items:</b> Unlimited self-service transactions on proprietary channels, unlimited deposits (USD Only)		
<b>Additional Transaction Fees:</b>		
Branch transactions	ANG \$5.00; USD \$3.00	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
<b>CAREER BUILDER - AT 21 ANG &amp; USD (18 - 25 years old)</b>		
Monthly Fee	ANG \$3.00; USD \$1.50	Automated
<b>Free Items:</b> Unlimited self-service transactions on proprietary channels, unlimited deposits (USD Only)		
<b>Additional Transaction Fees:</b>		
Branch transactions	ANG \$5.00; USD \$3.00	Automated
Processed Cheque		
Proprietary ABM	Free	
Proprietary POS	Free	
<b>LOAN PAYMENT ACCOUNT - T 28 ANG &amp; USD</b>		
Monthly Fee	No Fee	Automated
Minimum Balance required to waive monthly fee	N/A	
<b>Free Items:</b> Unlimited deposits and self-service transfers between your Acc, unlimited deposits (USD Only)		
<b>Additional Transaction Fees:</b>		

RETAIL BANKING - TRANSACTIONAL ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Branch transactions	ANG \$10.00; USD \$5.00	Automated
Processed Cheque		
Proprietary ABM	ANG \$10.00; USD \$5.50	Automated
Proprietary POS	No Fee	
<b>OPTIMIZER ACCOUNT - AT 47 ANG &amp; USD - Not Available for New Customers</b>		
Monthly Fee	ANG \$2.50; USD \$1.50	Automated
Minimum Balance required to waive monthly fee	ANG \$300.00; USD \$200.00	
<b>Free Items: Unlimited self-service transfers between your Acc, unlimited deposits (USD Only)</b>		
<b>Additional Transaction Fees:</b>		
Branch transactions	ANG \$2.00; USD \$1.50	Automated
Proprietary ABM	ANG \$1.00; USD \$0.75	Automated
Proprietary POS	Free	
<b>OTHER SPECIAL ACCOUNT</b>		
Monthly Fee		
<b>Free Items:</b>		
<b>Additional Transaction Fees:</b>		
Branch transactions		
Processed Cheque		
Proprietary ABM		
Proprietary POS		

RETAIL - SAVINGS ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>SAVINGS PLUS ACCOUNT - AT 31 ANG &amp; USD</b>		
Monthly Fee	ANG \$2.50; USD \$1.50	Automated
Minimum Balance required to waive monthly fee	ANG \$300.00; USD \$200.00	
<b>Free Items: Unlimited self-service transfers between your Acc, unlimited deposits (USD Only)</b>		
<b>Additional Transaction Fees:</b>		

RETAIL - SAVINGS ACCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Branch	ANG \$3.00; USD \$2.00	Automated
Proprietary ABM	ANG \$1.50; USD \$1.00	Automated
Proprietary POS	Free	
<b>RIGHTSTART- AT 27 ANG &amp; USD (0 - 17 Years Old)</b>		
Monthly Fee	No Fee	Automated
Minimum Balance required to waive monthly fee	N/A	
Free Items: Unlimited deposits and self-service transfers between your Acc, Unlimited deposits (USD Only)		
<b>Additional Transaction Fees:</b>		
Branch	ANG \$3.00; USD \$2.00	Automated
Proprietary ABM	ANG \$1.50; USD \$1.00	Automated
Proprietary POS	Free	
<b>PREMIUM OPTIMIZER ACCOUNT - AT 32 ANG &amp; USD (Not available for new customers)</b>		
Monthly Fee	ANG \$3.00; USD \$2.00	Automated
Minimum Balance required to waive monthly fee	ANG \$5000.00; USD \$500.00	
Free Items: 1 free transaction any channel, unlimited deposits and unlimited self-service transfers between your Acc, unlimited deposits (USD Only)		
<b>Additional Transaction Fees:</b>		
Branch	ANG \$5.00; USD \$3.00	Automated
Proprietary ABM	ANG \$5.00; USD \$3.00	Automated
Proprietary POS	Free	
<b>FOREIGN CURRENCY ACCOUNT</b>		
Monthly Fee		
Minimum Balance required to waive monthly fee		
Free Items: Unlimited deposits and self-service transfers between your Acc		
<b>Additional Transaction Fees:</b>		
Branch transactions		
Proprietary ABM		
Proprietary POS		

PREMIUM BANKING		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Monthly Fee	N/A	
Minimum Balance required to waive monthly fee		
<b>Free Items: Unlimited</b>		
<b>Additional Transaction Fees:</b>		
Branch		
ABM Withdrawal		
POS		

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Duplicate Statement/Statement Request</b>	ANG \$19.00; USD \$10.50	Automated
<b>Interim Statements</b>	ANG \$19.00; USD \$10.50	Manual
<b>Account Information/Print Screen</b>	ANG \$6.00	Automated
<b>Updating Passbooks</b>	N/A	
<b>Holding Statements (per account per month, collected by PSC)</b>	N/A	
<b>Stop Payment Order</b>	ANG \$19.00; USD \$10.50	Automated
<b>Cheque Charge for Value \$1MM &amp; Over</b> Cheques valued at \$1MM & over presented to other banks / Returned cheques valued at \$1MM & over		
<b>NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency</b>	ANG \$19.00; USD \$10.50	Automated
<b>NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Foreign Currency</b>	ANG \$19.00; USD \$10.50	Automated
<b>Cheque Encashment Fee (local currency)</b>	N/A	Automated
<b>Certified Cheque - at drawer's or representative request</b>	N/A	Automated
<b>Cheques issued on non-chequing account</b>	N/A	Automated
<b>Balance Enquiry via Branch/Contact Centre</b>	ANG \$6.00; USD \$3.25	Automated
<b>Internal Transfers to Third Party Accounts or to cover cheques</b>	ANG \$19.00; USD \$10.50	Automated
<b>Branch Cash Withdrawal without Debit Card</b>	Nil	
<b>Withdrawal by Bearer/Third Party Withdrawal Except Senior's Account</b>	ANG \$4.00; USD \$2.25	Automated

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Branch Deposits without Debit Card/Deposits by Bearer	Nil	
Audit Certificates, Reference Letters, Other Certifications (Balance, Taxes, Visa, etc.) & Fax Messages at customer's request	References and Balance Certifications: ANG \$19.00; USD \$10.50 Audit Certificates: ANG \$45.00; USD \$25.00	Automated
Search for vouchers, records or accounts	ANG \$45.00 per hour; USD \$25.00 per hour; Min ANG \$19.00 & USD \$10.50	Manual
Cheques Printing - Retail Acc (100 leaves)	N/A	
Cheques Printing - Non-Retail Acc (100 leaves)	N/A	
Uncollected Cheque Books Fee Collected on destruction of cheque books not picked up within 60 days	N/A	
RTGS Incoming Transfer	N/A	
RTGS Outgoing Transfer	N/A	
Backdated Transfer via RTGS - Only for Outgoing	N/A	
Correction of RTGS	N/A	
Transfer to accounts at other bank - In Branch	N/A	
Transfer to accounts at other bank - Online	N/A	
Uncleared Effects	N/A	

INACTIVE ACCOUNT FEES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Notice of Inactive Account Fee; Amount refunded if customer re-activate account within 60 days		
After 1 years notice of inactivity	ANG \$9.50; USD \$5.50	Automated
After 2 years notice of inactivity		
After 3 years notice of inactivity		
After 4 years notice of inactivity		
After 5 years notice of inactivity		
After 6 years notice of inactivity		
After 7 years notice of inactivity		
After 8 years notice of inactivity		
After 9 years notice of inactivity		
After 10 years notice of inactivity		
Notices regarding unclaimed balances	ANG \$10.00; USD \$5.50	Automated



INACTIVE ACCOUNT FEES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Monthly Inactive/Dormant Fee		

MISCELLANEOUS CHARGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
High Risk Account Fee		
Retail Account closure charge - accounts closed within 3 months	ANG \$19.00; USD \$10.50	Manual
Non-Retail Account closure charge - accounts closed within 3 months	ANG \$19.00; USD \$10.50	Manual
Duplicate Certificates of Deposit		
Duplicate Passbook (replace or lost)	ANG \$19.00; USD \$10.50	Automated
Exchange government voucher for cash		
Photocopies (per item)	ANG \$19.00; USD \$10.50	Manual
Facsimile Fees		
Requests for Physical Cheques – per request charge		
Securities transactions - purchase/sale		
Securities - delivery, receipt, exchange, transfer or registration		
Utility bill fee	ANG \$18.00; USD \$10.00	Manual
Non-Utility Company fee		
Over the counter GOB Customs Bill Payment		
ASYCUDA Payment		

OVERDRAFT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
New / Increase O/D limit - Application Fee	USD \$150.00	Manual
OD expiry Date Maintenance		
Minimum Overdraft Interest Charge - Calculated on maximum daily balance	ANG \$18.00; USD \$10.00	Automated
Minimum Overdraft Monthly Charge	ANG \$18.00; USD \$10.00	
Overdraft Handling Fee	ANG \$8.50; USD \$5.00	Automated
Minimum Ad-hoc or Temporary Overdraft Charge	USD \$150.00	

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Money Order</b>	0.265% Min ANG \$10.00 & USD \$5.50; Max ANG \$48.00 & USD \$26.00	Automated
<b>Manager's Cheques / Draft (Local Currency):</b>	0.265% Min ANG \$10.00 & USD \$5.50; Max ANG \$48.00 & USD \$26.00	Manual
Greater than \$5,000	0.14% Min ANG \$29.00 & USD \$16.00; Max ANG \$200.00 & USD \$110.00	Manual
<b>Foreign Draft</b>	Same fees as Local Drafts. See above	Manual
<b>Conversion of foreign currency into foreign currency draft</b>	1.00% (at manager's discretion)	Manual
<b>Duplicate/Replacement Manager's Cheque &amp; Draft</b>	ANG \$19.00; USD \$10.50	Automated
<b>Draft Tracer</b>	ANG \$18.00; USD \$10.00	Manual
<b>Mail Transfers Inland</b> Includes transfers to other branches within the bank	0.265% Min ANG \$10.00 & USD \$5.50; Max ANG \$29.00 & USD \$16.00	Automated
<b>Mail Transfers Overseas</b>		
<b>Telephone Transfers - Inland</b>		
<b>Telegraphic Transfers</b>	<b>Less than 5,000:</b> 0.265% Min ANG \$19.00 & USD \$10.50; <b>Over 5,001:</b> 0.14% Min ANG \$29.00 & USD \$16.00; Max ANG \$585.00 & USD \$320.00	Automated
<b>Incoming Wire Transfers</b>	No charge if credited to an account. If paid in cash 2.12%	Manual
Where incomplete information is received and a search has to be conducted to facilitate processing		
<b>Outgoing Wire Transfers (Swift/Telex)</b>		
<b>Refund of Telex Payments/Wire Transfers</b> Flat charge of US\$36.00 or equiv. To be collected by remitting branch.		
<b>Repair item (telex) e.g., missing/incorrect information</b>		
<b>Items returned, unable to process</b> Processing fee plus foreign Bank charge		
<b>Standing Orders:</b> Set up fee		
Flat Charge for each order negotiated on due date	ANG \$13.00; USD \$7.00	Automated
Cancellation of Standing Orders due to 3 or more consecutive NSF's		
<b>Pre-Authorized Payments (PAPs)</b>		
<b>Sales of currencies other than US\$ from US\$ Acct</b>		
<b>Foreign currency transactions other than CAD, GBP, EURO less than USD10M equivalent via Toronto Trading Desk</b>		

FUNDS TRANSFERRED & FOREIGN EXCHANGE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>ESTABLISHING OF SWIFT MT940 OR MT950</b>		
Establishment Fee		
Monthly Fee		
<b>FOREIGN &amp; TRAVELLER CHEQUES:</b>		
<b>Encashment of Traveler Cheques</b> Handling charge if customer is encashing one or more cheques < \$100 (USD, CAD, EUR, GBP)	N/A	
<b>Travelers Cheque Sold</b> Commission Fee Minimum Charge	N/A	
<b>Encashment of Foreign Cheques</b>		
<b>Foreign Cheques Cashed, deposited and subsequently returned</b>		
<b>Foreign Cheques Negotiated</b>		

RETAIL LOANS & DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>PERSONAL LOANS</b>		
<b>Application/Internal Processing Fee</b> Includes: Application Fee, Commitment Fee, Letter of Undertaking Cost, Telephone Toll and Postal Stamp for Promissory Note	<b>Less than 10,000:</b> ANG \$100.00 - USD \$55.00 <b>Over \$10,001:</b> ANG \$180.00 - USD \$100.00	Manual
<b>Stamping Fees:</b> Government Stamp Fees (Stamp duty ANG 0.25)	Depends on the amount	Manual
<b>Credit Bureau Fees</b>	N/A	
<b>CRIF NM Assure Limited:</b> Credit Report (Retail & Business)	N/A	
<b>Inspection Fee</b>	N/A	Manual
<b>Registration Fee-</b> Auto Loans - Private Vehicles	N/A	
<b>Closing Fee</b>	1.00% of the amount	Manual
<b>Late Payment Fee</b> - After 10 days delinquency	ANG \$50.00; USD \$28.00	Automated
<b>NSF Payment</b>	ANG \$19.00; USD \$10.50	Automated
<b>Extension/Refinance Fees</b>	1.8% of unpaid balance for the month	Manual
<b>Minimum interest rebate on loan</b>		
<b>Bill of Sale prepared by Bank</b>		

RETAIL LOANS & DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Bills discounted remitted		
Local bills discounted		
Trade Bills discounted		
Add-on payment for insurance renewals (incl. SHPP)		
Early settlement and prepayment fee		

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Standby Fees	N/A	
Application Fee (Normal) - Loans/Overdraft/Credit Line & Guarantees: Readily Realized Collateral Secured Facility (RCC)	same as commitment fee	Manual
No RCC	same as commitment fee	
Application Fee (LUC Loan)	same as commitment fee	
Application Fee (Urgent Review)	N/A	Manual
Stamping Fees: Government Stamp Fees	N/A	
Commitment/Acceptance Fee	1.00% of the amount	Manual
No RCC	1.00% of the total exposure	Manual
Extension of Maturity	0.25% - 0.50% of the total exposure; MIN ANG 450.00 / USD \$250.00	Manual
Annual Review Fee/Renewal Fee	0.25% - 0.50% of the total exposure; MIN ANG 450.00 / USD \$250.00	Manual
No RCC	0.25% - 0.50% of the total exposure; MIN ANG 450.00 / USD \$250.00	Manual
Administration Fee - Monitoring of Conditions	USD \$250.00	Manual
Administration Fee - Breach of Conditions	USD \$250.00	Manual
Demand Loans: Monthly minimum interest paid	N/A	
Restructuring Fees:	N/A	
No RCC	N/A	
Late Payment Penalty	USD \$100.00 after 10 days	Automated
Overrun Fees	ANG 95.00; USD \$53.00	Automated
Penalty Fee for Non-accrual and Bad debt	N/A	

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>GUARANTEES - Rates quoted for Letters of Credit, L/C Acceptance &amp; Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk</b>		
- Secured by Cash	0.0212	
- Not Secured by Cash	0.0212	
<b>Guarantee cancelled before expire date:</b> Charge for each month or part thereof - Minimum Fee	N/A	
<b>Non-Financial Guarantees:</b> Higher of 1% or 1% plus spread applicable to customer's operating credits	N/A	
<b>Risk Enhancement Fee - DBJ CEF Guarantee</b>		
<b>Amendment to Amount</b> 1% of additional amount + G.C.T.		
<b>Amendment to Expiry Date,</b>		
<b>All other Amendments</b>		
<b>Letters of Commitment Re: EDF Sub-Loans</b>		
<b>Letter of Undertaking Re: Purchase of Land</b> (No charge for LU issued to facilitate takeover of loans from another financial institution)		
<b>Late Reporting Fee - Monthly late provision of annual financial statements.</b> Fee to be applied for each period of 30 days the annual financial statements are late	USD \$100.00 - \$200.00 each month	Manual
<b>Entering and Withdrawing Caveat</b> Flat charge, plus out of pocket expenses		
<b>Preparing, Stamping &amp; Recording Debenture</b>		
<b>Discharge of Debenture</b> Flat charge, plus out-of-pocket expenses		
<b>Non-production of bills of lading</b>		
<b>Guarantee to government body (apart from guarantee re lost of bill of lading)</b>		
<b>All other types of guarantees (domestic)</b>		
<b>Guarantee with foreign exchange exposure</b>		

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Application Fee</b>	<b>Less than 200,000:</b> ANG \$180.00 - USD \$100.00 <b>Over \$200,001:</b> ANG \$250.00 - USD \$140.00 <b>Real Estate Loans:</b> 1.00% application + 1.00% funding fee	Manual

MORTGAGES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Registration of Mortgage		
Discharge of Mortgage	ANG \$19.00; USD \$10.50	Manual
Title Search- Flat charge, plus out of pocket expenses		
Payment of Insurance Premium		
Discharge of Assignment of Life Insurance		
Assignment of Monies due Under Contract: Flat Charge		
Assignment of Share Certificate: Flat Charge per certificate, plus out of pocket expenses		
Discharge of Assignment of Share Certificate		
Preparation of legal or equitable mortgage		
Mortgage commitment fees	1.00% of the loan	Manual
Real estate inspection fees	N/A	Manual
Late fees	ANG 50.00; USD \$28.00	Manual
Renewal fee- Charge incurred for renewing a mortgage facility with the Bank	ANG 150.00; USD \$85.00	Manual
Loan Refinancing / Renegotiating Fee/Extension Fee	N/A	Manual
Prepayment Fee	180 days interest on any prepayment amount made in excess of the amount you are entitled to for any one calendar year as set out in your Personal Credit Agreement.	
<b>INSURANCE PROCESS FEES - Insurance policies held as collateral (e.g., life, motor vehicle, household commercial/residential etc.)</b>		
a) Request for Copy Policies		
b) Request for Mortgagee Interest to be noted on policies or any other form of endorsement to policies		
c) Request for confirmation of renewal		
d) Status Reports		
<b>EXTERNAL FEES</b>		
<b>Companies Office of Jamaica, Print</b> Flat charge per page, plus any out of pocket expenses		
<b>Certified Search</b> Flat Charge		
<b>Notice of Lien</b> Flat charge, plus any out of pocket expenses		

<b>MORTGAGES</b>		
<b>PRODUCT/SERVICE</b>	<b>NET FEE</b>	<b>Manual/ Automated</b>
<b>Notice of Lien Amendment, Continuation or Termination</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Pre-Existing Lien – Amendment and Continuation</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Pre-Existing Lien Termination</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Pre-Existing Security Interest, Amendment, Continuation or Termination</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Security Interest</b> Flat charge, plus any out of pocket expenses		
<b>Notice of Security Interest, Amendment, Continuation or Termination</b> Flat charge, plus any out of pocket expenses		
<b>Provision of Certified Reports</b> Flat charge, plus any out of pocket expenses		
<b>OTHER FEE LOANS AND DISCOUNTS</b>		
<b>Credit Reports</b> - (including reports to overseas schools, colleges, etc., on customer ability to service obligations of their children)	ANG 19.00; USD \$10.50	Manual
<b>Certificate of interest paid for income tax purposes</b>	ANG 19.00; USD \$10.50	Manual
<b>Registration of Interest</b> (Other Financial Institutions)		
<b>Past due discounts</b>		
<b>Overdue Financial Statement (Annual)</b>		
<b>Assignment of Certificate of Deposit to Third Party</b>		

<b>LETTERS OF CREDIT</b> - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
<b>PRODUCT/SERVICE</b>	<b>NET FEE</b>	<b>Manual/ Automated</b>
<b>Establishment Fee – Non-Cash Secured Letter of Credit's</b> ; First 3 Months Plus fee for each additional 30 days or part thereof	N/A	
<b>Establishment Fees – Cash Secured Letter of Credit's</b> ; First 30 days Plus fee for each additional 30 days or part thereof	1.00% Min USD \$25.00	Manual
<b>Prepaid Letter of Credit</b> ; First 30 days, Plus fee for each additional 30 days or part thereof	1.00% Min USD \$25.00	Manual

LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Amendment Fee</b> 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 / ANG \$40.00	Manual
<b>Drawings Under Credit - Negotiation fee</b> Interest to be applied from date of drawing by Correspondent Bank to date of reimbursement (Foreign Currency Base + 3%). Contact Treasury Dept. for rates		Manual
<b>Cancelled or Unutilized Facilities</b>	N/A	Manual
<b>Advising Export Credits</b>	N/A	Manual
<b>Transit Interest</b> Foreign Currency Base + 3%	N/A	Manual
<b>Advising Incoming Amendments</b>	N/A	Manual
<b>Confirming of Credit</b>	N/A	Manual
<b>Shipping Indemnities -Establishment Fee - First 60 days</b>	N/A	Manual
<b>Thereafter, 1.175 x 1% per monthly penalty charge</b>	N/A	Manual
<b>Acceptance Comm. On Term Letters of Credit</b> per 30 days or part thereof	N/A	Manual
<b>Standby Letters of Credit &amp; Guarantees; Minimum p.a.; Maximum p.a.</b>	1.00% of amount	Manual
<b>Past Due documentation (applicable to customers who are tardy in returning documents to facilitate exchange control approval)</b> Sight .1 of 1% per month or part thereof, 15 days after delivery of document to customers, or 1 month after debited to the Finance Department.	N/A	
<b>Discrepancies Fee on Export Letters of Credit</b>	N/A	
<b>Checking Documents for Export Letters of credit</b>	N/A	
<b>Acceptance Fee Import L/C</b>	N/A	
<b>Extension Fee Import L/C</b>	N/A	
<b>Negotiation Fee Import L/C</b>	N/A	
<b>GSM 102 – LETTER OF CREDIT GUARANTEE PROGRAM</b>		
<b>Establishment Fee</b> 0.440% for the first 30 days, plus 0.0735% for each additional 30 days or part thereof. Minimum Fee		
<b>Amendment to Amount</b>		
<b>Amendment to Expiry Date</b>		



LETTERS OF CREDIT - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>All other Amendments</b>		
<b>Drawings; Per drawing</b>		
<b>COLLECTIONS</b>		
<b>Collection Documentary Commission:</b> Collection sent to or received from a local bank	0.53% of amount MIN USD \$10.50 or ANG \$19.00 MAX	Manual
<b>Bills paid in installments</b>	USD \$12.00 / ANG \$19.00	Manual
<b>Extending due date or altering tenor of bill</b>	USD \$10.50 / ANG \$19.00	Manual
<b>Acceptance and Return</b>	Min USD \$32.00 / ANG \$58.00	
<b>Certification of Transfer of Title of Goods</b>	USD \$10.50 / ANG \$19.00	Manual
<b>Endorsement of Shipping Documents</b>	USD \$10.50 / ANG \$19.00	Manual
<b>Delivery Orders and Airway Bills Received after main-set of Documents</b>	USD \$22.00 / ANG \$40.00	Manual
<b>Parcel post notice received after main set of documents</b>	N/A	
<b>Reshipping of Goods</b> Fee in addition to normal Collection Charges and out-of-pocket expenses (i.e., telex, postage, foreign bank charges and telephone charges)	N/A	
<b>Return charge</b>	USD \$32.00 / ANG \$58.00	Manual
<b>Storage of Goods</b> Storage fee plus out-of-pocket expenses	N/A	
<b>Bonding and Insurance of Goods</b> Per month or part thereof	N/A	
<b>Holding Charge/Commission</b>	N/A	
<b>Protest Fee</b> Charge plus out-of-pocket expenses	USD \$10.50 / ANG \$19.00	Manual
<b>Payment of Agents' Commission</b>	N/A	
<b>Shipping Indemnities/Guarantees</b>	N/A	
<b>Commission – Collections Cheques:</b> Collection sent to or received from a local bank	0.53% of amount MIN USD \$12.00 / ANG \$36.00	Manual
<b>Commission – Collections Cheques:</b> Collection sent to or received from a foreign bank	USD \$12.00 / ANG \$36.00 plus postage	Manual
<b>Direct Cheque Remitted</b>	1.00% of amount	Manual
<b>Guarantees advised for Foreign Banks</b>	N/A	
<b>Guarantees Issued for Foreign Banks</b>	N/A	

**LETTERS OF CREDIT** - Rates quoted for Letters of Credit, L/C Acceptance & Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual credit risk

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Other Types of Guarantees - Local</b>	N/A	
<b>Provide a listing of outstanding bills at customer's request</b>	N/A	
<b>Airmail charges</b>	USD \$2.50 / ANG \$4.50	Manual
<b>Photocopies of documents</b>	N/A	
<b>Forfeiting charges</b>	N/A	
<b>Transfer of Transferable L/C where original beneficiary refuses to pay</b>	N/A	
<b>Branch or correspondent bank charges</b>	N/A	

**SECURITY DOCUMENTATION** - Documents Relating to Real Estate Security taken in respect of Limited Liability Companies

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Registration of any charge</b> Flat charge, plus out-of-pocket expenses		
<b>Releasing of any charge</b> Flat charge, plus out-of-pocket expenses		
<b>Inspection of company documents</b> For the 1st 30 minutes; For each additional 30 minutes		
<b>Company search</b> Flat charge, plus out-of-pocket expenses		
<b>Requesting legal advice on unusual registration</b> Flat charge, plus out-of-pocket expenses		
<b>Certified copy/or part of any document</b>		

**PAYROLL PREPARATION**

PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Deposits to Employee's Account from List submitted</b> Own Branches; Other bank's account	ANG \$4.50; USD \$2.50	Manual
<b>Filling Envelopes – with names, amounts etc., already recorded thereon by Employer.</b> Flat charge per envelope		

PAYROLL PREPARATION		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Filling Envelopes and Recording names, amounts etc., from lists</b> Flat charge per envelope		
<b>Making Payments in Cash</b> Flat charge for each name		
<b>Preparation of Payroll</b> Minimum Charge per Payroll		
<b>Payrolls submitted by email using format &amp; process</b>		

CASH HANDLING/LODGEMENT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Deposits Content Fee</b> Cash/Coin Deposited/Supplies	0.1% of each dollar deposited	Manual
<b>Coin Exchange Fee</b> (For exchange of coins for paper notes) 1% of transaction size - Minimum Fee		
<b>Local Currency Cash Lodgment in excess of \$1 million - Any channel</b>		
<b>All Foreign Currency Cash lodgments in excess of \$500.00</b>		
<b>Handling fee for Foreign cash purchased other than USD</b>		
<b>Cash Orders</b> Where amount ordered exceed \$1,000,000, apply charge of .450% to total amount ordered		

MANUAL CASH MANAGEMENT		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Customer utilizing the Banks automated Cash Management products</b>		
<b>Customer without the Banks automated Cash Management products</b>		

NIGHT DEPOSITORY		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Night/Day Deposit Service</b> (one-time setup fee)	0.05% of each dollar deposited	Manual

NIGHT DEPOSITORY		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Lost/Broken keys	ANG \$27.00; USD \$15.00	Automated
Additional Keys on the same Branch Service		
Rental of Head Door Key for use with plastic depository bags - collected annually	ANG \$27.00; USD \$15.00	Manual
Disposable Plastic Bags	\$1.00 per bag	Manual
Medium 12 x 16		
Large 19 x 19		
Opened Disposable Bags		
Wallet Rentals (Annual Fee)	ANG \$88.00; USD \$48.00	Automated
Lost/Damage Wallets	Full replacement cost	Manual
Disposable wallets		
Overnight/short term rental (less than 30 days)		

SAFEKEEPING		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>- For periods of less than one year collect these charges in proportion to the time the security is actually held in safekeeping. Minimum not less than x/12 of annual fee or \$54.00 whichever is greater</b>		
Unsealed Envelopes		
Sealed Envelopes		
Visits to Safekeeping 1 free visit per year, after fee per visit is charged		
Packages (annual charge)		
Small boxes (annual charge)		
Large boxes or trunks (annual charge)		
Documents (Certificates/deeds/policies/Mtge) Annual Charge		
Rebates		
<b>WHERE THE BANK HANDLES INCOME - clipping of coupons or handling of money</b>		
Bonds (annual charge)		
Stocks (on the total annual gross income) - Annual Charge		
Safekeeping - Regular		
Safekeeping - Temporary		

SAFEKEEPING		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Gold and Silver Commission		
Warehouse / Safekeeping Fee		
<b>WHERE THE BANK DOES NOT HANDLE INCOME</b>		
Bonds (annual charge) <u>EXCEPTION:</u> For fully registered bonds you may substitute a charge based on the number of bonds, MIN \$5 + tax per bond.		
Stocks (annual charge)		

SAFETY DEPOSIT BOXES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Listing of contents for estate purposes		
Lost/broken keys	ANG \$27.00; USD \$15.00	Automated
Replacing Lock		
<b>ANNUAL RATE RESIDENTS</b>		
Small (1 1/2 x 5 x 24)	ANG \$106.00; USD \$60.00	Automated
Medium (2 1/2 x 5 x 24)	ANG \$128.00; USD \$72.00	Automated
Large (5 1/2 x 5 x 24)	ANG \$185.00; USD \$104.00	Automated
X Large (5 x 10 3/8 x 24)	ANG \$265.00; USD \$149.00	Automated
XX Large (10 x 10 x 24)	ANG \$370.00; USD \$270.00	Automated
<b>Annual Rate - Non-Resident</b>		
Small (1 1/2 x 5 x 24)		
Medium (2 1/2 x 5 x 24)		
Large (5 1/2 x 5 x 24) (2 1/2 x 10 x 24)		
X Large (5 x 10 x 24)		
XX Large (10 x 10 x 24)		
Rental rebates	1/12 of annual rental for each unexpired full month; net charge first year must not be less than 1/12 annual rental	Manual
Drilling of boxes	As per locksmith's charge	Manual
Free Visits Included per Month		

REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>REPUBLIC BANK PERSONAL CREDIT LINE FEES</b>		
Application Fee	No Fee	Manual
Annual Membership Fees For Primary Borrower	ANG \$90.00	FDR
For an additional co-borrower	ANG \$45.00	FDR
Over limit Fee	ANG \$50.00	FDR
Late Payment Fee	ANG \$50.00	FDR
Cash advance charge - At Branch	Nil	FDR
Cash advance charge – At ABM/Online/Telephone	ANG \$7.00	FDR
Returned Cheque / Dishonoured Payment	ANG \$30.00 / ANG \$19.00	Manual
NSF Cheque Charge	ANG \$30.00	FDR
Minimum Payment	3% of amount (min. \$45.00)	FDR
Replacement Sales Draft	ANG \$30.00	Manual
Retrieval of Items	ANG \$10.00	Manual
Replace Lost/Damaged/Stolen Card	Nil	Manual
Replacement / Additional Monthly Statement	ANG \$10.00	Manual
Cheque Stop Payment Fee	ANG \$19.00	Manual
Stamp Duty per Cheque	N/A	Manual
Transaction Fee (in excess of five (5) per month)	ANG \$10.00	Manual
Certified Cheque Fee	Nil	Manual
<b>REPUBLIC BANK MASTERCARD</b>		
Interest Rate (AIR)	18.00%	FDR
Membership Fees; Annual Fee - Primary Card	ANG \$80.00	FDR
Annual Fee for each Supplementary Card	Nil	FDR
Over Limit Charge	ANG \$50.00	FDR
Late Payment Charge	ANG \$50.00	FDR
Cash advance charge – At Branch	3.00% of amount (min. \$10.00)	FDR
Cash advance charge – At ABM/Online/Telephone	3.00% of amount	FDR
Returned Cheque	ANG \$40.00	Manual
NSF Cheque Charge	ANG \$40.00	FDR

REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Minimum Payment	3% of amount (min. \$45.00)	FDR
Replacement Sales Draft	ANG \$30.00	Manual
Retrieval of Items	ANG \$30.00	Manual
Replaced Lost/Damaged/Stolen Card	ANG \$35.00	Manual
Replacement Statement	Nil	Manual
Stamp Duty	N/A	Manual
Convenience Cheque Charge	N/A	Manual
REPUBLIC BANK MASTERCARD - GOLD		
Interest Rate (AIR)	18.00%	FDR
Membership Fees - Annual Fee - Primary Card	ANG \$160.00	FDR
Annual Fee for each Supplementary Card	Nil	FDR
Over Limit Charge	ANG \$50.00	FDR
Late Payment Charge	ANG \$50.00	FDR
Cash advance charge – At Branch	3.00% of amount (min. \$10.00)	FDR
Cash advance charge – At ABM/Online/Telephone	3.00% of amount	FDR
Returned Cheques	ANG \$40.00	Manual
NSF Cheque Charge	ANG \$40.00	FDR
Minimum Payment	3% of amount (min. \$45.00)	FDR
Replacement Sales Draft	ANG \$30.00	Manual
Retrieval of Items	ANG \$30.00	Manual
Replaced Lost/Damaged/Stolen Card	ANG \$35.00	Manual
Replacement Statement	Nil	Manual
Stamp Duty	N/A	Manual
Convenience Cheque Charge	N/A	Manual

MERCHANT SERVICES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Paper Merchant Rates	N/A	
E.D.C. Transactions	N/A	

MERCHANT SERVICES		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
One-time Set-up fee	N/A	
<b>RENTAL OF E.D.C. POS MACHINES</b>		
Dial up Terminal (Regular) - Monthly Fee	USD \$30.00	Manual
IP Terminal monthly fee	USD \$30.00	Manual
Wireless Terminal monthly fee	USD \$40.00	Manual
Acceptance of payment for American Express Cards- Commission fee per transaction	USD \$4.50	Manual
<b>FLEET CARD SERVICES</b>		
VENDOR FEES - Terminal Rental; Transaction Commissions	N/A	
CARDHOLDER FEES- One Time Set Up Fee; Monthly Administration Fee; Replacement Card	N/A	

ELECTRONIC TRANSACTIONS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>ABM FEES</b>		
Mini Statement - Proprietary ABM	Free	
Deposits - Proprietary ABM	Free	
Withdrawal/Transfer - Proprietary ABM	Free	
Withdrawal/Transfer - Non-Proprietary ABM	ANG \$4.50 + 1.00% of transaction amount; USD \$2.50 + 1.00% of transaction amount	Automated
Enquiry - Proprietary ABM	Free	
Enquiry - Non-Proprietary ABM	ANG \$1.00; USD \$0.56	Automated
Declined Transaction - Proprietary ABM		
Declined Transaction - Non-Proprietary ABM	ANG \$1.50; USD \$0.83	Automated
Withdrawal at ABM internationally (Overseas machine)	ANG \$4.50 + 1.00% of transaction amount USD \$2.50 + 1.00% of transaction amount	Automated
Enquiry at ABM internationally (Overseas machine)	ANG \$1.00; USD \$0.56	Automated
Declined Transaction at ABM internationally (Overseas machine)	ANG \$1.50; USD \$0.83	Automated
ABM - Surcharge International Customers		
<b>Telephone</b>		
Merchant fee per transaction		



ELECTRONIC TRANSACTIONS		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Customer fee per transaction		
Enquiry		
<b>DEBIT - POINT OF SALE (P.O.S.)</b>		
Merchant Fee per transaction		
Cardholder fee per transaction		
Transaction on Non-proprietary machines (Debit Card only)		
Declined NSF	ANG \$1.50; USD \$0.83	Automated
International transactions	1.00% of transaction amount	Automated
Declined International POS transaction		
Replacement ABM/Debit Card		
<b>ONLINE BANKING</b>		
Account enquiry, bill payments, transfers between accounts, etc.	Free	
<b>MOBILE BANKING</b>		
Account enquiry, bill payments, transfers between accounts, etc.	Free	

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>INFORMATION REPORTING</b>		
CMS Light- No set-up fee for new customers and no base monthly fee for Information Viewing of unlimited number of accounts	N/A	
CMS Security Token Replacement	USD \$25.00	Automated
Transfer Between Own Accounts	N/A	
Cross Currency Transfers	N/A	
Third Party Transfers	N/A	
Bill Payments	N/A	
<b>TOTAL DEMAND DEPOSIT ACCOUNTS (DDA) - 3 Accounts</b>		
One-time setup fee for new customers	N/A	
Base Monthly Fee	USD \$16.00	Automated
Additional DDA Accounts	USD \$8.33	Automated

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Transfer Between Own Accounts	USD \$1.11	Automated
Cross Currency Transfers	USD \$6.00	Automated
Third Party Transfers	USD \$6.00	Automated
Bill Payments	USD \$2.78	Automated
<b>DIRECT PAYMENTS - PAYROLL Included Items: 15 items</b>		
Base Monthly Fee	USD \$25.00	Automated
Additional per item fee	USD \$0.72	Automated
<b>PAYMENT CARD</b>		
One-time set-up fee - (# of cards up to 100)	N/A	
Flat monthly fees billed to customers For Direct Deposits	N/A	
For Payment Card	N/A	
Replacement Quickpay Card	N/A	
Per item charge in excess of Tiered Package	N/A	
<b>WIRE PAYMENTS</b>		
Base Monthly Fee	USD \$2.78	Automated
Fee per Transfer	USD \$0.40	Automated
<b>BATCH PAYMENTS COLLECTIONS</b>		
Base Monthly Fee	USD \$25.00	Automated
Additional Per Item Fee	USD \$0.72	Automated
<b>CHEQUE RECONCILIATION - up to 15 items</b>		
One Time Set-up Fee	N/A	
Base Monthly Fee	USD \$16.00	Automated
Additional per Item Fee	USD \$0.56	Automated
<b>CONSOLIDATED CASH PLAN - up to 10 deposits</b>		
One Time Set-up Fee	N/A	
Base Monthly Fee	USD \$16.00	Automated
Additional per deposit	USD \$0.56	Automated
<b>BATCH PAYMENTS DISBURSEMENT</b>		
Base Monthly Fee	USD \$25.00	Automated

ONLINE FOR BUSINESS - BRONZE		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Additional Per Item Fee	USD \$0.72	Automated

ONLINE FOR BUSINESS - SILVER		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>INFORMATION REPORTING</b>		
<b>Total Demand Deposit Accounts (DDA) -- 5 Accounts</b>		
One-time setup fee for new customers	N/A	
Base Monthly Fee	USD \$33.00	Automated
Additional DDA Accounts Per Item	USD \$5.56	Automated
Transfer Between Own Accounts	USD \$1.00	Automated
Cross Currency Transfers	USD \$4.50	Automated
Third Party Transfers	USD \$4.50	Automated
Bill Payments	USD \$2.78	Automated
<b>DIRECT PAYMENTS - PAYROLL Included Items: items</b>		
Base Monthly Fee	USD \$42.00	Automated
Additional per item fee	USD \$0.61	Automated
<b>PAYMENT CARD</b>		
One-time set-up fee - (# of cards up to 200)	N/A	
Flat monthly fees billed to customers -For Direct Deposits	N/A	
For Payment Card	N/A	
Per item charge in excess of tiered package	N/A	
Replacement Quickpay Card	N/A	
<b>WIRE PAYMENTS</b>		
Base Monthly Fee	USD \$5.50	Automated
Fee per Transfer	USD \$0.30	Automated
<b>BATCH PAYMENT COLLECTIONS</b>		
Base Monthly Fee	USD \$42.00	Automated
Per item charge in excess of tiered package	USD \$0.61	Automated

ONLINE FOR BUSINESS - SILVER		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>CHEQUE RECONCILIATION --- 200 items</b>		
One Time Set-up Fee	N/A	
Base Monthly Fee	USD \$28.00	Automated
Per item charge in excess of tiered package	USD \$0.40	Automated
<b>CONSOLIDATED CASH PLAN --- 200 items</b>		
One Time Set-up Fee	N/A	
Base Monthly Fee	USD \$28.00	Automated
Per item charge in excess of tiered package	USD \$0.40	Automated
<b>BATCH PAYMENTS DISBURSEMENT --- 200 items</b>		
Base Monthly Fee	USD \$42.00	Automated
Additional Per Item Fee	USD \$0.61	Automated

ONLINE FOR BUSINESS - GOLD		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>INFORMATION REPORTING</b>		
<b>Total Demand Deposit Accounts (DDA) -- 10 Accounts</b>		
One-time setup fee for new customers	N/A	
Base Monthly Fee	USD \$50.00	Automated
Additional DDA Accounts	USD \$3.89	Automated
Transfer Between Own Accounts	USD \$0.83	Automated
Cross Currency Transfers	USD \$2.78	Automated
Third Party Transfers	USD \$2.78	Automated
Bill Payments	USD \$2.78	Automated
<b>DIRECT PAYMENTS - PAYROLL Included Items: 150 items</b>		
Base Monthly Fee	USD \$83.00	Automated
Additional per item fee	USD \$0.56	Automated
<b>PAYMENT CARD</b>		
One-time set-up fee - (# of cards up to 500)	N/A	

ONLINE FOR BUSINESS - GOLD		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>Flat monthly fees billed to customers</b>		
For Direct Deposits	N/A	
For Payment Card	N/A	
<b>Per item charge in excess of Tiered Package</b>	N/A	
<b>Replacement Quickpay Card</b>	N/A	
<b>WIRE PAYMENTS</b>		
<b>Monthly Base Fee</b>	USD \$8.25	Automated
<b>Per Transfer</b>	USD \$0.20	Automated
<b>BATCH PAYMENTS COLLECTIONS --- 500 items</b>		
<b>Base Monthly Fee</b>	USD \$83.00	Automated
<b>Additional Per Item Fee</b>	USD \$0.56	Automated
<b>CHEQUE RECONCILIATION --- 500 items</b>		
<b>One Time Set-up Fee</b>	N/A	
<b>Base Monthly Fee</b>	USD \$42.00	Automated
<b>Additional per Item Fee</b>	USD \$0.30	Automated
<b>CONSOLIDATED CASH PLAN --- 500 items</b>		
<b>One Time Set-up Fee</b>	N/A	
<b>Base Monthly Fee</b>	USD \$42.00	Automated
<b>Additional per deposit</b>	USD \$0.30	Automated
<b>BATCH PAYMENTS DISBURSEMENT --- 500 items</b>		
<b>Base Monthly Fee</b>	USD \$83.00	Automated
<b>Additional Per Item Fee</b>	USD \$0.56	Automated

ONLINE FOR BUSINESS - PLATINUM		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
<b>INFORMATION REPORTING</b>		
<b>Total Demand Deposit Accounts (DDA) -- 25 Accounts</b>		
<b>One-time setup fee for new customers</b>	N/A	
<b>Base Monthly Fee</b>	USD \$117.00	Automated

<b>ONLINE FOR BUSINESS - PLATINUM</b>		
<b>PRODUCT/SERVICE</b>	<b>NET FEE</b>	<b>Manual/ Automated</b>
<b>Additional DDA Accounts</b> Per Account	USD \$2.78	Automated
<b>Transfer Between Own Accounts</b>	USD \$0.56	Automated
<b>Cross Currency Transfers</b>	USD \$1.60	Automated
<b>Third Party Transfers</b>	USD \$1.60	Automated
<b>Bill Payments</b>	USD \$2.78	Automated
<b>DIRECT PAYMENTS - PAYROLL Included Items: 1000 items</b>		
<b>Base Monthly Fee</b>	USD \$178.00	Automated
<b>Additional per item fee</b>	USD \$0.50	Automated
<b>PAYMENT CARD</b>		
<b>One-time set-up fee - (# of cards up to 1,000)</b>	N/A	
<b>Flat monthly fees billed to customers - For Direct Deposits</b>	N/A	
For Payment Card	N/A	
<b>Per item charge in excess of Tiered Package</b>	N/A	
<b>Replacement Quickpay Card</b>	N/A	
<b>WIRE PAYMENTS</b>		
<b>Base Monthly Fee</b>	USD \$11.00	Automated
<b>Per Transfer</b>	USD \$0.10	Automated
<b>BATCH PAYMENTS COLLECTIONS - 1,000 items</b>		
<b>Base Monthly Fee</b>	USD \$178.00	Automated
<b>Additional Per Item Fee</b>	USD \$0.50	Automated
<b>CHEQUE RECONCILIATION - 1,000 items</b>		
<b>One Time Set-up Fee</b>	N/A	
<b>Base Monthly Fee</b>	USD \$55.00	Automated
<b>Additional per Item Fee</b>	USD \$0.15	Automated
<b>CONSOLIDATED CASH PLAN - 1,000 deposits</b>		
<b>One Time Set-up Fee</b>	N/A	
<b>Base Monthly Fee</b>	USD \$55.00	Automated
<b>Additional per deposit</b>	USD \$0.15	Automated
<b>BATCH PAYMENTS DISBURSEMENT - 1,000 items</b>		

ONLINE FOR BUSINESS - PLATINUM		
PRODUCT/SERVICE	NET FEE	Manual/ Automated
Base Monthly Fee	USD \$178.00	Automated
Additional Per Item Fee	USD \$0.50	Automated

