

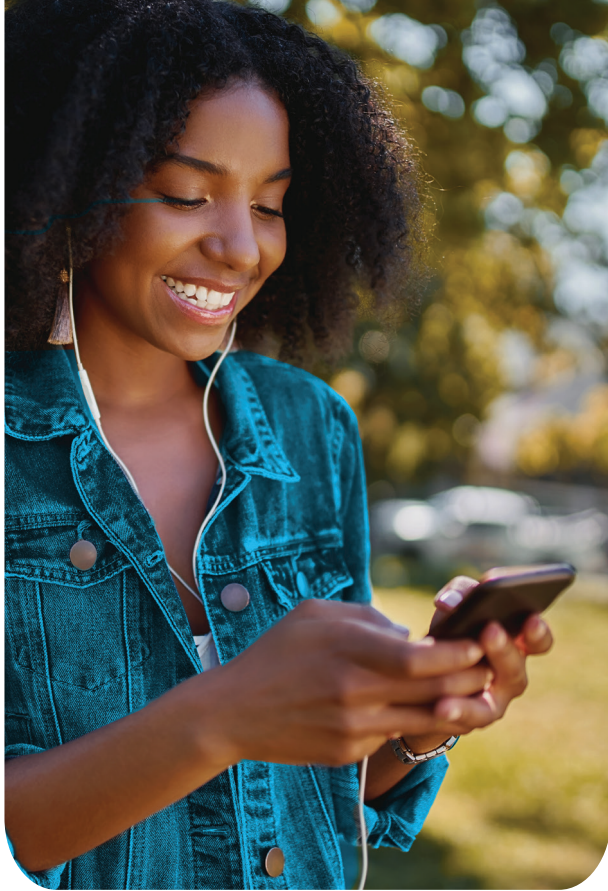


Smarter Banking

Choose the Account
that's Right for You



Republic Bank
We're the One for you!



When it comes to banking, we all have different styles but one common goal – to save.

Let Republic Bank help you achieve that goal.

With a wide variety of accounts to choose from, there is surely one to suit your lifestyle.

How to Choose the Right Account

Everyday Banking Accounts

Whether you prefer to bank at a branch or take advantage of your Automated Banking Services, Republic Bank offers you convenient transactional chequing accounts designed to simplify your day-to-day banking needs. These include:

- E-Free Account
- Optimizer

Chequing Accounts

- Age-Based Accounts
- Specialty Accounts

Savings Accounts

For all your saving needs, Republic Bank offers you a convenient interest-bearing savings account, designed to help you reach your saving goals. This includes:

- Savings Plus

Age-Based Accounts

Age-based benefits or features associated with your account, such as fee waivers, will automatically change as you reach the next age tier. These include:

- Right Start
- Career Builder
- Major League

Specialty Accounts

Manage your EUR funds the easy way. Open a Foreign Currency account. This includes:

- Personal Foreign Account (EUR)

Term Deposits

These accounts are designed for investors who are willing to leave their funds untouched for a fixed period, while earning high interest. This includes:

- Certificate of Deposit

Everyday Banking Accounts

E-Free Account

Features and Benefits

- Free local ATM transactions
- Free monthly e-statements
- Free self-service ATM, mobile and online transactions between your accounts

Rates and Fees

- No monthly fee
- 1 free in-branch teller withdrawal; flat fee of ANGf10.00 or US\$6.00 for any additional teller withdrawal in the same month

Optimizer

Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Cheque-writing privileges

Rates and Fees

- Flat fee of ANGf3.50 or US\$3.50/month
- ANGf10.00 or US\$10.00 for the first twelve debit transactions, only if the balance falls below f500
- ANGf2.00 or US\$2.00 for every additional debit transaction, only if the balance falls below f500

Savings Accounts

Savings Plus

Features and Benefits

- 1.25% ANG or 0.10% US interest, which is paid monthly on balances of ANGf100 and over or USD \$100 and over
- Free quarterly e-statements
- Free self-service transactions between your accounts

Rates and Fees

- 2 free withdrawals per quarter, thereafter ANGf5.00 or US\$4.00 per withdrawal

Age-Based Accounts

Right Start

Features and Benefits

- For persons 19 years old and under
- No monthly fee
- 1.25% ANG or 0.10% US interest, which is paid monthly on balances of ANGf10.00 and over or USD\$25.00 and over
- Free quarterly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- ANGf3.00 or US\$2.00 for every teller withdrawal
- ANGf1.50 or US\$1.50 for every Republic ATM transaction

Career Builder

Features and Benefits

- For persons between 19 and 25 years old
- Free local Point of Sale transactions
- Free local ATM transactions
- Free quarterly e-statements
- Free self-service ATM, mobile and online transactions between your accounts
- Cheque-writing privileges

Rates and Fees

- Flat fee of ANGf3.00 or US\$1.50/month
- ANGf5.00 or US\$3.00 for every teller withdrawal

Major League

Features and Benefits

- For persons 60 years old and over
- No monthly fee
- 1.25% ANG or 0.10% US interest, which is paid monthly on balances of ANGf100 and over or USD\$100 and over
- Free local Point of Sale transactions
- Free local ATM transactions
- Free monthly e-statements
- Free self-service transactions between your accounts
- Cheque-writing privileges

Specialty Accounts

EUR Personal Foreign Account

Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- **Flat fee of EUR €35.00/month**
- **1 free withdrawal per month, thereafter EUR €5.00 per withdrawal**

** Overdraft calculation is based on 365 days for all account types.



Other Payment Fees and Services

Official Cheque

A customer-issued cheque, for which the funds have been certified and withdrawn from the account.

**ANG\$10.00
or US\$5.50**

Minimum Overdrawn Monthly Charge:

The minimum monthly amount charged to an account that is overdrawn during a month.

**ANG\$19.00
or US\$10.50**

NSF Cheque:

Non-sufficient funds in the account at the time that a cheque is being withdrawn from the account.

**ANG\$50.00
or US\$28.00**

Item deposited and subsequently charged.

Safety Deposit Box

Rental Fee:

A fee charged for renting a safety deposit box at the branch. Fee based on sizes S to XXL.

**Between
ANG\$106.00/US\$60.00
ANG\$370.00/US\$270.00
per annum**

Stop Payment:

An automated "stop" request on a pre-authorized payment or cheque being withdrawn from the customer's account, at the customer's request.

**ANG\$19.00
or US\$10.50**

Wire Transfer

Swift:

Apply to both International and Caribbean wire transfers.

**ANG\$35.00
or US\$19.50**

Bank Comm:

Apply to International wire transfers.

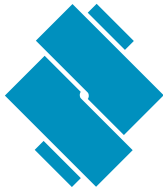
**ANG\$35.00
or US\$19.50**

Term Deposits

Certificate of Deposit

Available Term	Minimum Balance Required		Interest Payment Frequency
	ANG	USD	
30 days, 60 days, 90 days and 180 days	f2,000.00	\$2,000.00	At Maturity
1 year, 2 years and 3 years	f2,000.00	\$2,000.00	At Maturity

Please contact your nearest branch to confirm the Interest Rate.



Republic Bank



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**Visit your nearest branch and talk to your
Republic Bank Representative.**

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