

## Bank Fees and Charges

SAVINGS ACCOUNTS	BOSVG Fees
Monthly charge to maintain account	\$3.00
Charge to open account	\$0.00
Deposit received in foreign cheque	Cheque converted at current exchange rate, commission \$10.00 per cheque, stamp duty
Transfers received from overseas banks	Credited at current exchange rate. \$21.60 from USA & \$10 from anywhere else
Transfer between accounts (customer's request)	\$15.00
Certification of balance	\$40.00
Bank Statement ( for embassy)	\$40.00
Account closed within 3 months	\$25.00
Account closed within 6 months	\$15.00
Replacement of lost passbook	If lost or destroy \$20.00
Statement of Account (Print-out)	\$10.00
Search for vouchers / statements	Under 1 year \$40.00   1 year \$50.00   2 years \$60.00   3 years \$100.00   over 4 years \$125.00
Direct debit / transfer	\$15.00
Third party withdrawal	\$15.00
Over counter withdrawals where customer has ATM card	If ATM is working then \$2.00
Dormant Account publication	\$20.00
Dormant Account notice	\$5.00
Certificate of interest earned	\$30.00
Items deposited subsequently charged back	\$25.00
FIXED DEPOSITS (CD)	
Penalty for breaking deposit prior to maturity	Interest penalty
CHEQUING ACCOUNTS	
Account closed within 3 months (not opened for construction)	\$30.00
Account closed within 6 months (not opened for construction)	\$20.00
Renewal of O/D facility	Personal Chequing Account \$100.00
	Personal Business Account - up to \$100,000.00 \$150.00   over \$100,000.00 \$200.00
	Commerical up to \$50,000,000 \$275.00   over \$50,000.00 .75%
Over run on O/D facility	Personal Chequing Account \$100.00
	Personal Business Account - up to \$100,000.00 \$150.00   over \$100,000.00 \$200.00
	Commerical up to \$50,000,000 \$275.00   over \$50,000.00 .75%
Minimum O/D interest	\$35.00
Cheque book Current Account	\$27.50 per 50 leaves   \$55.00 per 100 leaves
Cheque book PCA	\$63.50 per 25 leaves   \$110.00 per 50 leaves
Personalized cheque books	Cost plus stamp duty
Ledger fees Current Account	\$1.50 per cheque, minimum monthly \$15.00
Items deposited subsequently returned	\$25.00
N.S.F. If cheque not being returned	\$40.00
N.S.F. returned cheque	\$60.00
Stop payment instruction	\$30.00
Certified Cheque (Manager's Discretion)	\$15.00

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Interim statement	\$15.00
Print screen of account	\$10.00
Duplicate or additional statement	\$10.00
Certificate of balance	\$25.00
Search for vouchers /statements	Under 1 year \$30.00   over 1 year minimum \$40.00
Copies of documents	\$5 per sheet
Bank Confirmation /Audit Report	\$50.00
Interest Certificate	\$30.00
Transfer between accounts (customer's request)	\$15.00
Transfer between accounts to cover cheque	\$20.00
Item creating O/D or exceeding limit	\$40.00
Account closed within 3 months	\$20.00
Dormant Account publication	\$20.00
Dormant Account notice	\$5.00
Telephone inquiry of account information on a regular basis	\$10.00
Items deposited subsequently charged back (foreign cheque)	Selling rate of currency of item applied + \$15.00
Authorised excess to O/D limit (honoured items)	\$35.00
Breakdowns over \$40,000.00 (through Night Depository/ Call in)	\$20.00 per breakdown
Chequing account statements held at customer's request	\$10.00 monthly
<b>CUSTOMER FOREIGN CURRENCY ACCOUNTS</b>	
Charge to open account	0
Cost of overseas telephone calls, fax messages sent and received on behalf of customer opening account	\$5.00 plus cost
Where the balance falls below the required minimum during calendar month	a US\$10.00, STG 10.00   CDN\$10.00 etc
Withdrawal from USD account ECD Cash	Service charge US\$5 exchange rate 2.6882
Transfer from USD account to ECD Account	Service charge US\$5 exchange rate 2.6882
Transfer from CFC account to CFC account	US\$15,000 - US\$10 US\$1,5000 to US\$100,000 - 1/8 of 1% over US\$100,000 - US\$125 + 1/16 of 1%
Swift payment instructions, queries, information in respect of transfers	US\$25.00 per message
Penalty for breaking USD fixed deposit prior to maturity	US\$100.00
Search for vouchers / statements	Up to 1 year EC \$10.00   Over 1 year min EC \$20.00
<b>LOANS &amp; ADVANCES</b>	
Letter – authorizing deduction from assigned salary	\$25.00
Notification charges on all loans	\$5.00
Statement of interest paid	\$30.00
Certificate of interest paid for income tax purposes	\$40.00
Late fee	Beyond 1 week \$65.00
Service charge on Consumer and other loans	Up to \$25,000.00 \$175.00 Over \$25,000.00 up to \$50,000.00 - \$250.00 Over \$50,000.00 up to \$150,000.00 - 0.80% Over \$150,000.00 up to \$250,000.00 - 1.00% maximum \$1,300.00
Service charge on Mortgage loans (residential and commercial)	Under \$50,000.00 \$250.00 Over \$50,000.00 but under \$250,000.00 .75%

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	Over \$250,000.00 1/2 of 1%
Late submission of Financial Statements	\$100.00 Per month
<b>CREDIT CARDS</b>	
Annual membership fee	ECD Account: Classic \$100.00   Gold \$150.00 Corporate \$400.00 USD Account: Classic US\$40.00   Gold US\$60.00 Corporate US\$150.00 fixed by 4C's
Additional card	ECD Account: Classic \$50.00   Gold \$75.00 Corporate \$165.00 USD Account: Classic US\$20.00   Gold US\$30.00 Corporate US\$65.00
Over limit charge	EC\$60.00 US\$27.00
Cash advance	Greater of EC\$10.00 or 2% Greater of US\$10.00 or 2%
Late payment	EC\$40.00 US\$17.00
Copy of statement	EC\$15.00 US\$15.00
Account history	EC\$25.00 US\$25.00 plus cost of fax
Returned cheque	\$35.00
Replace lost/stolen/damaged card	EC\$30.00 US\$15.00
NSF account charge	\$40.00
Change of account	US to EC US\$25.00 EC to US US\$10.00
Standing order	\$15.00
<b>FOREIGN EXCHANGE</b>	
Sale of drafts	\$15.00 plus stamp duty
Purchase of drafts & cheques	\$10.00 per item plus stamp
Stop payment of lost/stolen (customer's request)	\$20.00 plus cost
Replacement of drafts	\$10.00 plus stamp
Tracing drafts, etc.	EC\$50.00 plus cost of telex, etc.
Returned foreign cheque	EC\$15.00 plus foreign bank charges
Telegraphic transfers outgoing	\$25.00 plus cost of telex or cable
Telegraphic transfers incoming	Credited to account \$10.00   From the USA EC\$21.60   Paid to customer \$20.00   Sent to another bank \$20.00
Exchange of foreign cheque or draft for same currency	Rate applicable to be no less than par plus \$10.00 charge
Payment for foreign currency purchases with a different foreign currency	Current buying and selling rates for respective currencies
Payment for foreign currency purchases with cheques or drafts in same currency	To be treated as separate purchase and sale
Payment for foreign currency purchases with cash in same currency	To be treated as separate purchase and sale
Buying or selling of foreign cash	\$2.00 per transacion
<b>COLLECTIONS</b>	
Clean or Documentary Commission	Up to \$50,000 1% min \$100 Over \$50,000 3/4% on the excess
Holding Commission Sight Bills	\$45.00 per month
Holding Commission Matured Bills	\$45.00 per month 15 days after arrival of goods
Delivery Orders	\$30.00 each

## Bank Fees and Charges

Guarantee re missing bill of lading or airway bill	\$75.00 flat fee for the first 3 months or part thereof, \$100.00 per month thereafter
Payment to agent	\$35.00 each
Return bills	\$75.00 plus \$45.00 holding charge
Storage of goods	\$65.00 per month plus out of pocket expenses
Extending due date or altering tenor of bill	\$50.00
Bills paid in installments	\$50.00 plus usual commission
Reshipment of goods	\$150.00 plus holding and return charges and out of pocket expenses
Endorsement of shipping documents as attorney	\$30.00 per set of documents
Certificate of transfer of title of goods	\$40.00 per set of Documents
Insurance of goods	\$3.00 per \$100.00 or part thereof per month
Airmail charges	\$2.00 per advice/letter – min \$5.00
Protest fees	\$125.00 plus out of pocket expenses
Cheques received on collection	\$35.00 flat charge
Collection bills for acceptance and return	\$35.00 flat charge
Customs Bond	See Bonds and Guarantees
<b>Bills Discounted - Local and Foreign Currency</b>	
1. Sight Bills	Up to \$25,000.00 1% \$100.00 minimum   over \$25,000.00 0.75%
2. Term Bills	Up to \$25,000.00 1% \$100.00 minimum   over \$25,000.00 0.75%
For foreign currency bills, the exchange rate is the sight buying rate of the relative currency	
Charge Back - foreign bills	
Cash items (cheques on collection)	\$35.00 plus foreign bank charges
Rebate on local bill paid before maturity	2% per annum below the rate at which the bill was discounted
<b>LETTERS OF CREDIT – OUTWARD</b>	
Commercial clean and documentary credits- up to 3 days sight	Sight and For first 3 months or part thereof 1% up to \$100,000 min \$100.00, 3/4% on excess over \$100,000, 1/4% for each succeeding month or part thereof, (max. period one year)
Commercial clean and documentary Term credits	As for sight credits plus additional 1/5% per 30 days or part thereof of tenor or acceptance
Telex / swift message	\$100.00
Amendment- Extensions	¼% for each additional month or part thereof, min. \$50.00
Amendments- Increase in amounts	Rate same as applied at establishment of credit, min. \$50.00
Amendments- Other	\$50.00 per amendment
Revolving Credits	Same rate as sight credits
Interest	Interest at not less than the rate on overdraft to be charged on all drawings (except clean encashment credits) from the date of negotiation by beneficiary to date of charging to client's account. When full cash cover is held, no interest is chargeable.
Clean encashment credit - within the country	\$7.50 on establishment. Drawings \$2.00 minimum \$10.00 maximum

## Bank Fees and Charges

Clean encashment credit - outside the country	\$5.00 Drawings 1/4% min \$2.00 to cover commission and interest
Acceptance Credit Facility	Same rate as sight credits with additional 2% per annum, min 1/2 of 1%
Travelers or Circular Letters of credit	1%, min \$10.00
Refund of Cash Cover	All unused deposits in foreign currencies made to cover letters of credit will be refunded at the demand buying rate effective at the time of refund.
Branch of correspondent bank charge	To be collected from the client.
<b>LETTERS OF CREDIT - IN WARD</b>	
Confirmation of irrevocable Letters of Credit established by Foreign Banking Correspondents	1/4% of 1% per month min \$20.00 This charge includes the \$20.00 charge mentioned below for advising the Credit but does not include the \$20.00 charge also mentioned below for advising amendments
Advising of Inward Credits and advising of Amendments to Inward Credits	\$20.00 per advice. It is understood that this charge is to be levied without exception on all Inward Credits
Acceptance for a Correspondent Bank on Tern Drawing	1/8 of 1% per month, min \$20.00 plus any other charges to be collected from the issuing bank.
Negotiation commission - Sight or Term	Up to \$7,500.00 1/2% minimum \$10.00. Between \$7,501.00 and \$10,000.00 3/8% Min. \$35.00 Over \$10,000.00 - 1/4% minimum \$45.00 These charges are to be added onto the drawing unless otherwise specifically instructed  For term drawings the interest charge should be at the rate applicable to the client discounting the drawing unless otherwise instructed in the terms of the Credit.
Issuance of Draft drawn under Bank Credits	Where Bank Credits include in their terms 'discounts and bill stamps are for account of buyers' provided always that such credits are established, confirmed or advised by Branches correspondents of the Banks and call for drafts on approved London Banks, it is agreed that such drawings may be negotiated at the sight buying rate for drafts on London
Transferable & divisible credits partially transferred	1/4% of 1% minimum \$10.00
Transferable & divisible credits wholly transferred	1/8 % of 1% minimum \$10.00
Notification Commission	\$30.00
Amendments to credit	\$50.00
Cancellations	\$75.00
<b>PAYMENT SYSTEMS - LOCAL</b>	
Standing Order	\$15.00 plus stamp duty
Manager's cheques and drafts issued in local currency	\$15.00 plus stamp duty
Telephone payment order (between branches)	\$15.00 plus stamp duty
<b>Payroll Services:</b>	
Credit to accounts at another bank from payroll list	\$3.00 per name plus cost of manager's cheque / Banker's Payment

## Bank Fees and Charges

Payroll envelope made by Bank and delivered in bulk to employer	\$2.50 per envelope, payroll	\$50.00 min. per payroll
Payroll envelopes made by Bank and delivered to individual employees	\$3.00 min. per envelope, payroll	\$50.00 min. per payroll
Cash payments made to individuals by Bank from list supplied by employer	\$3.00 per name, payroll	\$50.00 min. per payroll
	These charges are for operations other than those where there are special arrangements with clients	
<b>BONDS AND GUARANTEES</b>		
Guarantees, Bonds and Indemnities	\$75.00 flat fee for the first 3 months or part thereof, \$100.00 per month thereafter	
Performance Bonds	Same as for Customs Bonds	
Customs Bonds	Up to \$5,000 min \$100.00, up to \$50,000 2% min \$500, over \$50,000 1% on excess. On personal effects to be covered by certified cheques or manager's cheques 1% min \$25.00	
All other types of guarantee, including financial guarantees	2% per annum, min \$250.00	
<b>NIGHT DEPOSITORY</b>		
Wallet rental	\$150.00 per annum per wallet	
Overnight / Short-term rental	\$25.00 per month, or part thereof	
Replacement of lost / damaged wallet	\$150.00	
Replacement of lost / broken wallet key	\$50.00 plus cost	
Replacement of lost / broken night safe key	\$100.00	
Wallet rental rebate (surrender)	1/12 annual rental for each unexpired month	
<b>SAFETY DEPOSIT BOXES</b>		
Annual rental	1 1/2" x 5" - \$100.00 2 1/2" x 10 1/2" - \$125.00	
Annual rental to Golden Years Customer	1 1/2" x 5" - \$55.00 2 1/2" x 10 1/2" - \$80.00	
Visits	5 free visits per annum \$10.00 each additional visit.	
Replacement of lost / broken key	\$30.00 plus cost of postage and replacement	
Drilling of box where both keys are lost	\$100.00 plus cost for drilling box, repairs and replacement.	
Listing of contents for estate purposes	\$75.00	
Rental rebate (surrender)	1/12 annual rate for each unexpired month	
<b>SAFEKEEPING</b>		
Sealed envelopes	\$75.00 min. per annum or part thereof 2 free visits per annum, \$10.00 each additional visit	
Small packages or boxes 5" cubic measurement	\$100.00 min. per annum or part thereof 2 free visits per annum, \$10.00 each additional visit	
Large Packages - Over 2" x 10"	\$125.00 min. per annum or part thereof 2 free visits per annum, \$10.00 each additional visit	
Large boxes, trunks etc, anything over 5" cubic measurement	\$225.00 minimum per annum or part thereof	
<b>SECURITIES TRANSACTIONS</b>		

## Bank Fees and Charges

<b>Trading Fees</b>	
<b>Equities:</b>	0.15% Subject to a minimum of \$4.00
<b>Block Trades:</b>	
Up to \$1 Million	0.15% Subject to a minimum of \$45.00
Excess Over \$1 Million	0.10% Maximum fee payable is \$10 Million
<b>Notes &amp; Bonds:</b>	0.025% Subject to a minimum of \$4.00
<b>Treasury Bills:</b>	0.01% Subject to a minimum of \$4.00
<b>Registration/ Transfer Fees</b>	
<b>Equities:</b>	0.075% Subject to a minimum of \$4.00
<b>Block Trades:</b>	
Up to \$1 Million	0.075% Subject to a minimum of \$45.00
Excess Over \$1 Million	0.10% Maximum fee payable is \$10 Million
<b>Notes &amp; Bonds:</b>	0.025% Subject to a minimum of \$4.00
<b>Treasury Bills:</b>	0.01% Subject to a minimum of \$4.00
<b>Settlement Fees</b>	
<b>Equities:</b>	0.075% Subject to a minimum of \$4.00
<b>Block Trades:</b>	
Up to \$1 Million	0.075% Subject to a minimum of \$45.00
Excess Over \$1 Million	0.10% Maximum fee payable is \$10 Million
<b>Notes &amp; Bonds:</b>	0.025% Subject to a minimum of \$4.00
<b>Treasury Bills:</b>	0.01% Subject to a minimum of \$4.00
<b>SUNDRIES</b>	
Foreign Card Withdrawal	\$8.00
ATM card replaced	\$15.00
Electronic messages received on behalf of customers	\$12.00
Electronic messages sent out behalf of customers	\$12.00
Attorney-at-law queries re estate a/cs	\$30.00
Exchange Bureau at the Airport (for non-airport staff)	Buying and selling of foreign currencies \$3.00
	Cheque cashed \$3.00 per transaction
	Savings withdrawl \$3.00 per transaction
Telephone call at customer's request (average of 3 minute calls)	Cost of the call + \$7.00 commission
Cash Management	Refund 100% of ECCB rate
IDC Cards	\$15.00
Telephone Banking	Funds Transfer \$2.00 Utility Payment \$1.00
Audit Certificate	\$40.00
Bank statement	\$40.00
Photocopies of documents	\$5.00 per sheet
Credit Report	\$25.00
Fax messages received on behalf customer (requested)	\$7.00 per sheet
Fax messages sent on behalf customer	\$7.00 min per sheet
Electronic Video Image search	\$75.00
Special mail to customer on request	Cost of mail plus \$10.00