

Fees & Charges

Anguilla



Republic Bank (EC) Limited

SUNDRY CHARGES

ITEM	FEES
ATM Transaction Fees at Republic Bank ATMs	Approved cash withdrawal: EC\$1.50/USD\$1.50 Declined cash withdrawal EC\$1.50/USD\$1.50 (Apply to RightStart EC and USD Accounts and Commercial Chequing Accounts)
a. Other Bank customer in territory at RBEC ATM	
Withdrawal	No Charge
b. Other International Bank customer (overseas) at RBEC ATM	
Withdrawal	No Charge
ATM/POS Debit Charges	
POS Debit transactions performed at all POS merchants	Apply if there is an explicit fee
ATM/POS Debit Charges	
(Other Bank ATMs in territory)	
a. Approved ATM Transactions	
Withdrawals	EC\$12.00/US\$4.00
	EC\$2.00/US\$0.75
b. Declined ATM Transactions	
Withdrawals	No Charge
Balance Enquires (all accounts)	No Charge
c. Approved POS Debit	

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ITEM	FEES
POS Fee - Other Bank Merchant (This fee is applied when an RBEC customer uses another bank POS device) d. Declined POS Debit Transactions	2.00% of the Transaction No Charge
ATM/POS Debit Charges (other Bank ATMs International) a. Approved ATM Transactions Withdrawals	2.00% of the Transaction
Withdrawals	No Charge
Balance Enquires (all accounts)	No Charge
Approved POS Debit Transactions	2% charged on the total Debit Amount

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ITEM	FEES
Online Purchase Fee <i>(Purchases made Online)</i>	2.00% of the Transaction
ATM-Related Customer Queries	
Reviews of DVR, footage from the ATM	EC\$0.00 Manager's Discretion
Auto Transfers Except for the following for which there is no charge:	
Loan repayments to Republic Bank, Trustee & FINCOR.	EC\$15.00 Monthly
To accounts in the same name within Republic Bank.	
Major League accounts.	
Payments from a Republic Bank	
Account to a RightStart Account.	
Transfers to the Unit Trust Corporation.	
Payments for Republic Bank Safe Deposit Lockers.	

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Cardless Cash 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)	EC\$4.00
Cash Withdrawal Fee	EC\$3.00 applied to RightStart and Career Builder US\$2.00 applied to RightStart USD and Career Builder
Certificates of Balance All Certificates of Balances, whether or not issued on standard Form (SA21) to Embassies, Consulates or any other parties	EC\$25.00
Cheque Books 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	Vendor cost to be applied
Official Cheques	EC\$15.00 Free for Major League Customers

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ITEM	FEES
Handling Fee for Lost Certified Cheques	EC\$25.00
Debit Card Replacement	EC\$20.00
NSF Fee - NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	EC\$75.00
Overdrawn Account Fee	EC\$30.00
Photocopying	EC\$5.00
Queries: - Over one (1) year. - Between six (6) months to one (1) year. - Under six (6) months.	EC\$25.00
Requests for Information on Customer's Accounts: Attorney's Request on Accounts/ Estates of Deceased Customers	EC\$25.00
Statements a. Daily Statement b. Statements requested outside of normal cycle c. Duplicate Statements	EC\$25.00

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ITEM	FEES
<p>Other Letters</p> <p>Statements on Auto Transfers Paid</p> <ul style="list-style-type: none"> - Up to one year - More than one year 	<p>Manager's Discretion</p>
<p>Confidential Reports</p>	<p>Manager's Discretion</p>
<p>Certificate of Interest Paid or Earned</p> <p>Personal Customer</p> <p>Current Year</p> <p>Prior Year</p> <p>Previous Year</p>	<p>Manager's Discretion</p>
<p>Business Customer</p> <p>Current Year</p> <p>Prior Year</p> <p>Previous Year</p>	
<p>Stop Payment Order</p> <p>(Stop Personal / Commercial Cheques)</p>	<p>EC\$30.00</p>

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ITEM	FEES
Supplying data to Auditing Firms Depending on work involved: when it involves only simple Certificate of Balance (payable by Customer).	EC\$100.00
Transfer of Funds - Customer written instructions to transfer funds from one account to another within the bank	EC\$15.00
Voucher Searches	EC\$25.00
Transfer to Cover Cheques	EC\$15.00

ONLINE TRANSACTIONS

ITEM	FEE
Local Inter-Bank Transfers (Non-RBEC Branches)	EC\$5.00
Batch Payments - EFT, Salaries, Supplier Payments	0.25% with a Minimum of EC\$50.00 and Cap/Max of EC\$1,500.00

BUSINESS ACCOUNTS

ITEM	FEE
Surcharge on large cash deposit transactions when both of the following apply: - Total Cash is greater than 25K and - Transaction is conducted within last hour prior to close of business day	Exempt

FOREIGN TRADE - PURCHASE

ITEM	FEES
Bills Negotiated - Handling Fee	EC\$5.00
All foreign Travellers Cheques	N/A
Incoming Mail and Telegraphic Transfer Payments Payments credited to RBEC: 0.00 Payments to other financial institutions: 10.00	

FOREIGN TRADE - SALE

ITEM	FEES
Drafts - Local Charge (applicable for USD Drafts only)	EC\$45.00 Free for Major League Customers
All Travellers Cheques	N/A
Foreign Currency Notes	N/A
Telegraphic Transfers - Bank Commission - Swift	Bank Commission: EC\$50.00 (apply only to International WTs) Swift: EC\$50.00 (apply to both International and Caribbean WTs)
Cost of processing 'STOP' instructions on Drafts	EC\$50.00 plus out-of-pocket expenses
Investigations Where Republic Bank's error is determined Where no Bank error is determined	Manager's discretion

FOREIGN BANK CHARGES

ITEM	FEEs
Queries and Amendments - US Banks	
a. Enquiry regarding non-receipt of funds by beneficiary	US\$50.00 to US\$75.00 depending on the date of original payment
b. Amendments to Value date, Account number, Beneficiary name, Beneficiary bank	US\$50.00
c. Recall of funds sent in error	US\$50.00
d. Returned funds	US\$35.00 plus foreign bank charges of US\$15.00

NIGHT SAFE FACILITIES

ITEM	FEEs
Tamper Evident Disposable	Small: EC\$1.75
Commercial Deposit Bags	Large: EC\$2.00

SAFE DEPOSIT LOCKERS

ITEM	FEES
All Box size (small, medium, large, extra large) Broached Box Lost Key Replacement	EC\$300.00 per annum 25% for Major League customer EC\$500.00 plus any additional costs EC\$5.00 plus any additional costs
Cost of Visits	2 free monthly visits thereafter EC\$10.00 for each additional visit in the same month

CERTIFICATE OF DEPOSIT

ITEM	FEES
LOCAL CURRENCY	
Broken within 90 days of opening date	No Interest Paid
For periods in excess of 90 days	No Interest Paid
Broken within three (3) months of renewal	No Interest is payable and no flat fee is charged
Lost Certificate of Deposit	N/A
FOREIGN CURRENCY	
Broken within 90 days of opening date	No Interest Paid
For periods in excess of 90 days	No Interest Paid
Broken within three (3) months of renewal	No Interest is payable and no flat fee is charged
Lost Certificate of Deposit	N/A