

# Fees & Charges



**Republic Bank (Anguilla) Limited**

## SUNDRY CHARGES

ITEM	FEES
<b>ATM Transaction Fees at Republic Bank ATMs</b>	Free ATM Withdrawals  Except on the RightStart and Commercial chequing account EC\$1.50 will be applied.
<b>POS Debit Charges</b> POS Debit transaction at any RBEC Merchant/ Other Bank Merchants in Territory	No Charge
<b>ATM/POS Debit Charges (Other Bank ATMs in territory)</b>  Approved ATM Transactions  Declined ATM Transactions	Fee applied by other bank if any  EC\$2.00 / US\$0.75 (applicable to all Deposit products except CAD, GBP, EUR base in all territories)
<b>ATM/POS Debit Charges (other Bank ATMs <u>International</u>)</b>	2.00% of the Transaction (Applicable to all Deposit products except CAD, GBP, EUR base in all territories)
<b>Balance Enquires (all accounts)</b>	Fee applied by other bank if any.

## SUNDRY CHARGES

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<b>Online Purchase Fee</b> (Online purchases using Visa Debit Card)	2.00% of the Transaction
<b>ATM-Related Customer Queries</b> Reviews of DVR, footage from the ATM	Current Fee: Based on Manager's Discretion Revised Fee effective Sep 2023: EC\$100.00
<b>Auto Transfers</b> Except for the following for which there is no charge:	EC\$15.00 Monthly
Loan repayments to Republic Bank	
To accounts in the same name within Republic Bank	
Major League accounts	
Payments from a Republic Bank	
Account to a RightStart Account	
Payments for Republic Bank Safe Deposit Lockers	

## SUNDRY CHARGES

ITEM	FEES
<b>Cardless Cash</b> 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\$2.00
<b>Certificates of Balance</b>	Current Fee: EC\$25.00 Revised Fee effective Sep 2023: EC\$30.00
<b>Cheque Books</b> 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
<b>Dormant Accounts</b>	EC\$15.00
Official Cheques / Local Drafts	Current Fee: EC\$15.00 Revised fee effective Sep 2023 EC\$20.00 Plus Stamp Duty For Major League account only stamp duty applies

## SUNDRY CHARGES

ITEM	FEES
<b>Handling Fee for Lost Certified Cheques</b>	Current Fee: EC\$25.00 Revised fee effective Sep 2023 EC\$30.00
<b>Debit Card Replacement</b>	Current Fee: EC\$20.00 Revised fee effective Sep 2023 EC\$25.00
<b>Non-sufficient Funds (NSF) Fee</b> • NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	EC\$75.00
<b>Overdrawn Account Fee</b>	EC\$30.00
<b>Photocopying</b>	EC\$5.00
<b>Queries:</b> • Over one (1) year. • Between six (6) months to one (1) year. • Under six (6) months.	EC\$25.00
<b>Requests for Information on Customer's Accounts:</b>  Attorney's Request on Accounts/ Estates of Deceased Customers	EC\$25.00
<b>Statements</b> a. Daily / Interim Statement b. Statements requested outside of normal cycle c. Duplicate Statements	EC\$25.00

## SUNDRY CHARGES

ITEM	FEES
<b>Other Letters</b> <b>For example, Statement on Auto Transfers Paid,</b> <b>confidential reports, Certificates of Interest Paid/Earned</b>	Current Fee: Based on Manager's Discretion Revised Fee effective Sep 2023: EC\$30.00
<b>Stop Payment Order</b> (Stop Personal / Commercial Cheques)	EC\$30.00
<b>Supplying data to Auditing Firms</b> (payable by Customer).	EC\$100.00
<b>Transfer of Funds</b> Customer written instructions to transfer funds from one account to another within the bank	Current Fee: EC\$15.00 Revised Fee effective Sep 2023: EC\$40.00
<b>Voucher Searches</b>	EC\$25.00
<b>Transfer to Cover Cheques</b>	EC\$15.00

## ONLINE / IN-BRANCH TRANSACTIONS

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

## FOREIGN TRADE - PURCHASE

ITEM	FEES
Bills Negotiated - Handling Fee (Foreign cheques)	Current Fee: EC\$5.00 plus Stamp Duty Revised Fee effective Sep 2023: EC\$10.00 Plus Stamp Duty
<b>Incoming Wire Transfer</b> <ul style="list-style-type: none"> <li>Funds credited to an account at the branch</li> <li>Payments credited to another financial institution</li> </ul>	EC\$0.00  EC\$10.00 of the currency being credited

## FOREIGN TRADE - SALE

ITEM	FEES
<b>Drafts</b> <ul style="list-style-type: none"><li>Foreign Bank Charge (Applicable for USD Drafts only)</li></ul>	EC\$45.00 plus Stamp Duty (For Major League account only stamp duty applies)
<b>Stop Payments on Drafts</b>  Cost of processing 'STOP' instructions on Drafts	EC\$50.00 plus out-of-pocket expenses
<b>Investigations</b>  Where Republic Bank's error is determined Where no Bank error is determined	Manager's Discretion



## FOREIGN BANK CHARGES

ITEM	FEEs
<b>Queries and Amendments - US Banks</b>	
a. Enquiry regarding non-receipt of funds by beneficiary depending on the date of original payment	US\$50.00 to US\$75.00
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

## WIRE TRANSFER

ITEM	FEEs
<b>Swift International and Caribbean Wire Transfers</b>	EC\$50.00
<b>Bank Commission International Wire Transfers</b>	EC\$50.00

## SAFE DEPOSIT LOCKERS

ITEM	FEES
<b>All Box size (small, medium, large, extra large)</b>  Broached Box Lost Key Replacement	EC\$300.00 per annum  25% discount for Major League customers  EC\$500.00 plus any additional costs  EC\$50.00 plus any additional costs
<b>12 FREE visits per year</b>	<p>Current Fee: 2 free monthly visits thereafter EC\$10.00 for each additional visit in the same month.</p> <p>Revised Fee effective Sep 2023: 2 free monthly visits thereafter EC\$20.00 for each additional visit in the same month.</p>

## NIGHT SAFE FACILITIES

<b>Tamper Evident Disposable Bag</b>	Small: EC\$1.75 Large: EC\$2.00

## CERTIFICATE OF DEPOSIT

ITEM	FEES
<b>LOCAL CURRENCY</b>	
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 charge
Lost Certificate of Deposit	N/A
<b>FOREIGN CURRENCY</b>	
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