

Schedule of Rates

Anguilla

Effective Date: January, 2021

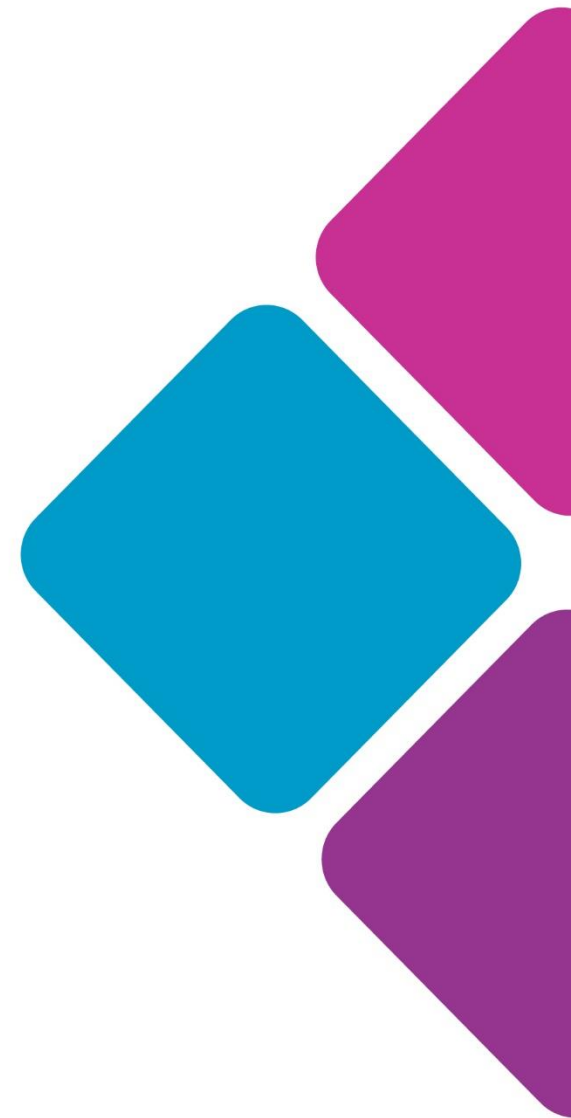


TABLE OF CONTENTS

| | |
|--|----|
| SMALL, BUSINESS, CORPORATE & COMMERCIAL ACCOUNTS | 1 |
| RETAIL BANKING - TRANSACTIONAL ACCOUNTS | 1 |
| RETAIL - SAVINGS ACCOUNTS | 3 |
| PREMIUM BANKING | 4 |
| SUNDRY BANKING FEES - RETAIL, SB & CORPORATE | 4 |
| INACTIVE ACCOUNT FEES | 6 |
| MISCELLANEOUS CHARGES | 6 |
| OVERDRAFT | 7 |
| FUNDS TRANSFERRED & FOREIGN EXCHANGE | 8 |
| RETAIL LOANS & DISCOUNTS | 9 |
| SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS | 10 |
| MORTGAGES | 12 |
| LETTERS OF CREDIT | 14 |
| SECURITY DOCUMENTATION | 16 |
| PAYROLL PREPARATION | 17 |
| CASH HANDLING/ LODGEMENT | 17 |
| MANUAL CASH MANAGEMENT | 18 |
| NIGHT DEPOSITORY | 18 |
| SAFEKEEPING | 18 |
| SAFETY DEPOSIT BOXES | 19 |
| REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS | 20 |
| MERCHANT SERVICES | 23 |
| ELECTRONIC TRANSACTIONS | 24 |
| ONLINE FOR BUSINESS - BRONZE | 25 |
| ONLINE FOR BUSINESS - SILVER | 27 |
| ONLINE FOR BUSINESS - GOLD | 28 |
| ONLINE FOR BUSINESS - PLATINUM | 29 |

| SMALL, BUSINESS, CORPORATE & COMMERCIAL ACCOUNTS | | |
|--|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| CURRENT ACCOUNT - AT 2 XCD & USD | | |
| Monthly Flat Charge | \$10.00 | Automated |
| Free items: None | | |
| Per entry Fee | \$1.50 | Automated |
| CURRENT ACCOUNT INTEREST BEARING - AT 96 XCD | | |
| Monthly Flat Charge | \$3.00 Minimum Balance required to waive monthly fee \$500 | Automated |
| Free items: 5 transactions any channel | | |
| Per entry Fee | Cheque \$3.00 | Automated |
| REGULAR SAVINGS 1 NON-PERSONAL AI - AT 96 USD | | |
| Monthly Flat Charge | \$3.00 Minimum Balance required to waive monthly fee \$200 | Automated |
| Free items: 5 transactions any channel | | |
| Per entry Fee | Free | |

| RETAIL BANKING - TRANSACTIONAL ACCOUNTS | | |
|---|--|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| TIME SAVER- AT 24 XCD & USD | | |
| Monthly Fee | XCD: \$13.00; USD: \$5.00 | Automated |
| Free Items: 10 (XCD) / 5 (USD) branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions, unlimited deposit (USD Only). | | |
| Additional Transaction Fees: | | |
| Branch transactions | XCD: \$3.00 USD: \$2.00; \$5.00 without Debit Card both currencies | Automated |
| Processed Cheque | | |
| Proprietary ABM | Free | |
| Proprietary POS | Free | |
| MAJOR LEAGUE - AT 51 XCD & USD (60 + years old) | | |

| RETAIL BANKING - TRANSACTIONAL ACCOUNTS | | |
|--|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Monthly Fee | No Fee | Automated |
| Free Items: 10(XCD) / 5 (USD) branch/cheque transactions, unlimited self-service transfers between your Acc & Unlimited – Proprietary electronic transactions unlimited deposits (USD Only). | | |
| Additional Transaction Fees: | | |
| MAJOR LEAGUE - AT 51 XCD & USD (60 + years old) | | |
| Branch transactions | XCD: \$2.00; USD: \$1.50 | Automated |
| Processed Cheque | | |
| Proprietary ABM | Free | |
| Proprietary POS | Free | |
| Other: 25% off on Safety Boxes, Free Traveler Cheques, Standing Orders and Drafts | | |
| E- ACCOUNT - AT 25 XCD & USD | | |
| Monthly Fee | XCD: \$6.00; USD: \$4.00 | Automated |
| Payroll Discount (50%) when receiving an electronic payroll deposit | N/A | |
| Free Items: Unlimited self-service transactions on proprietary channels, unlimited deposits (USD Only) | | |
| Additional Transaction Fees: | | |
| Branch transactions | XCD: \$6.00 USD: \$3.00; XCD: \$7.00 without Debit Card | Automated |
| Processed Cheque | | |
| Proprietary ABM | Free | |
| Proprietary POS | Free | |
| CAREER BUILDER - AT 14 XCD & USD (18 - 25 years old) | | |
| Monthly Fee | XCD: \$3.00; USD: \$1.50 | Automated |
| Free Items: Unlimited self-service transactions on proprietary channels, unlimited deposits (USD Only) | | |
| Additional Transaction Fees: | | |
| Branch transactions | XCD: \$5.00; USD: \$3.00 | Automated |
| Processed Cheque | | |
| Proprietary ABM | Free | |
| Proprietary POS | Free | |

| RETAIL BANKING - TRANSACTIONAL ACCOUNTS | | |
|---|---------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| OTHER SPECIAL ACCOUNT | | |
| Monthly Fee | | |
| Free Items: | | |
| Additional Transaction Fees: | | |
| Branch transactions | | |
| Processed Cheque | | |
| Proprietary ABM | | |
| Proprietary POS | | |

| RETAIL - SAVINGS ACCOUNTS | | |
|---|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| SAVINGS PLUS ACCOUNT - AT 26 XCD & USD | | |
| Monthly Fee | XCD: \$5.00; USD: \$1.50 | Automated |
| Minimum Balance required to waive monthly fee | XCD: \$500.00; USD: \$200.00 | |
| Free Items: 1 Branch Transaction (XCD only) and unlimited self-service transfers; between your Acc, unlimited deposits (USD Only) | | |
| Additional Transaction Fees: | | |
| Branch | XCD: \$5.00 USD: \$3.00; XCD: \$7.00 without Debit Card; USD: \$5.00 without Debit Card | Automated |
| Proprietary ABM | XCD: \$1.50; USD: \$1.00 | Automated |
| Proprietary POS | Free | |
| RIGHTSTART - AT 19 XCD & USD (0 - 17 Years Old) | | |
| 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 | | |
| RIGHTSTART - AT 19 XCD & USD (0 - 17 Years Old) | | |
| Additional Transaction Fees: | | |
| Branch | XCD: \$3.00; USD: \$2.00 | Automated |

| RETAIL - SAVINGS ACCOUNTS | | |
|--|-------------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Proprietary ABM | XCD: \$1.50; USD: \$1.00 | Automated |
| Proprietary POS | Free | |
| PRIMIUM OPTIMIZER ACCOUNT - AT 27 XCD & USD (Not available for new customers) | | |
| Monthly Fee | XCD \$5.00; USD: \$2.00 | Automated |
| Minimum Balance required to waive monthly fee | XCD: \$1000.00; USD: \$500.00 | |
| Free Items: 1 free transaction any channel, unlimited deposits and unlimited self-service transfers between your Acc | | |
| Additional Transaction Fees: | | |
| Branch | XCD: \$5.00; USD: \$3.00 | Automated |
| Proprietary ABM | XCD: \$5.00; USD: \$3.00 | Automated |
| Proprietary POS | Free | |

| PREMIUM BANKING | | |
|---|---------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Monthly Fee | | |
| Minimum Balance required to waive monthly fee | | |
| Free Items: Unlimited | | |
| Additional Transaction Fees: | | |
| Branch | | |
| ATM Withdrawal | | |
| POS | | |

| SUNDRY BANKING FEES - RETAIL, SB & CORPORATE | | |
|--|------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Duplicate Statement | XCD\$30.00/USD \$11.00 | Automated |

| SUNDRY BANKING FEES - RETAIL, SB & CORPORATE | | |
|--|--|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Interim Statements (Statement Request) | XCD\$5.00/USD\$2.00 | Automated |
| Account Information/Print Screen | XCD\$2.00; USD\$1.00 | Automated |
| Updating Passbooks | XCD\$5.00; USD\$5.00 | Automated |
| Holding Statements (per account per month, collected by PSC) | XCD \$2.00; USD \$1.00 | Manual |
| Stop Payment Order | XCD \$20.00; USD \$10.00 | Automated |
| Cheque Charge for Value \$1MM & Over Cheques valued at \$1MM & over presented to other banks / Returned cheques valued at \$1MM & over | | |
| NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency | NSF: XCD \$55.00 - USD 25.00 Items deposited/charged back: XCD\$25.00 - USD 10.00 | Automated |
| NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Foreign Currency | | |
| Cheque Encashment Fee | Customers Free Non Customers \$10.00(XCD);\$4.00(USD) | Manual |
| Certified Cheque - at drawer's or representative request | XCD: \$12.00; USD \$5.00 | Automated |
| Cheques issued on non-chequing account | | |
| Balance Enquiry via Branch/Contact Centre | | |
| Internal Transfers to Third Party Accounts or to cover cheques | XCD: \$12.00; USD: \$10.00 | Manual |
| Branch Cash Withdrawal without Debit Card | | |
| Withdrawal by Bearer/Third Party Withdrawal | | |
| Branch Deposits without Debit Card/Deposits by Bearer | | |
| Audit Certificates, Reference Letters, Other Certifications (Balance, Taxes, Visa, etc.) | Audit Certificates: \$30.00 Certification of balance: XCD \$25.00 - USD \$10.00 | Automated |
| Search for vouchers, records or accounts | \$10.00 per item or \$25.00 per hour | Manual |
| Cheques Printing - Retail Acc (25 leaves) | \$15.00 | Manual |
| Cheques Printing - Non-Retail Acc (100 leaves) | | |
| Uncollected Cheque Books Fee Collected on destruction of cheque books not picked up within 60 days | | |
| RTGS Incoming Transfer | | |
| RTGS Outgoing Transfer | | |
| Backdated Transfer via RTGS - Only for Outgoing | | |
| Correction of RTGS | | |

SUNDRY BANKING FEES - RETAIL, SB & CORPORATE

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|--|---------|-------------------|
| Transfer to accounts at another bank - In Branch | | |
| Transfer to accounts at another bank - Online | | |

INACTIVE ACCOUNT FEES

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|---|--------------------------|-------------------|
| Notice of Inactive Account Fee Amount refunded if customer re-activate account within 90 days | | |
| After 1 years notice of inactivity | | |
| After 2 years notice of inactivity | XCD \$15.00; USD \$10.00 | Automated |
| After 3 years notice of inactivity | | |
| After 4 years notice of inactivity | | |
| After 5 years notice of inactivity | XCD \$15.00; USD \$10.00 | Automated |
| After 6 years notice of inactivity | XCD \$15.00; USD \$10.00 | |
| After 7 years notice of inactivity | XCD \$15.00; USD \$10.00 | Automated |
| After 8 years notice of inactivity | XCD \$15.00; USD \$10.00 | |
| After 9 years notice of inactivity | XCD \$15.00; USD \$10.00 | |
| After 15 years notice of inactivity | XCD \$15.00; USD \$10.00 | Automated |
| Notices regarding unclaimed balances | | |
| Monthly Inactive/Dormant Fee Excluding Electronic Access Youth and Total Access Senior) | | |

MISCELLANEOUS CHARGES

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|-----------------------|---------|-------------------|
| High Risk Account Fee | | |

MISCELLANEOUS CHARGES

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|---|---------|-------------------|
| Retail Account closure charge - accounts closed within 3 months | \$25.00 | Manual |
| Non-Retail Account closure charge - accounts closed within 3 months | | |
| Duplicate Certificates of Deposit | | |
| Duplicate Passbook (replace or lost) | | |
| Exchange government voucher for cash | | |
| Photocopies (per item) | \$5.00 | Manual |
| Facsimile Fees | \$32.00 | Manual |
| Requests for Physical Cheques – per request charge | | |
| Securities transactions - purchase/sale | | |
| Securities - delivery, receipt, exchange, transfer or registration | | |
| Utility bill fee to utility company | \$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 | XCD 135.00; USD 50.00 | Manual |
| OD expiry Date Maintenance | | |
| Minimum Overdraft Interest Charge - Calculated on maximum daily balance | XCD\$25.00; USD\$10.00 | Automated |
| Minimum Overdraft Monthly Charge | | |
| Overdraft Handling Fee | XCD\$25.00; USD\$10.00 | Automated |
| Minimum Ad-hoc or Temporary Overdraft Charge | | |

| FUNDS TRANSFERRED & FOREIGN EXCHANGE | | |
|---|------------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Money Order- Flat Charge | | |
| Manager's Cheques / Draft (Local Currency): | \$20.00 | Manual |
| Greater than \$5,000 | \$20.00 | Manual |
| Foreign Draft - Flat Charge for all drafts sold. If cash exchanged for Drafts, or other means of funds transferred charge Refer to Cash Lodgment | \$45.00 | Manual |
| Conversion of foreign currency into foreign currency draft | 1% (at Manager's discretion) | Manual |
| Duplicate/Replacement Manager's Cheque & Draft | | |
| Draft Tracer | \$10.00 / \$27.00 | Manual |
| Mail Transfers Inland -Includes transfers to other branches within the bank | \$20.00 | Automated |
| Mail Transfers Overseas | \$10.00 | Manual |
| Telephone Transfers - Inland | | |
| Telegraphic Transfers - inland | USD \$40.00 | Manual |
| Incoming Wire Transfers | \$15.00 | Automated |
| Where incomplete information is received and a search has to be conducted to facilitate processing | | |
| Outgoing Wire Transfers (Swift/Telex) From XCD to Foreign Currency From Foreign Currency to Foreign Currency Foreign Currency cash (per \$1,000) | | |
| Refund of Telex Payments/Wire Transfers Flat charge of US\$36.00 or equiv. To be collected by remitting branch. | | |
| Repair item (telex) e.g., missing/incorrect information | | |
| Items returned, unable to process Processing fee plus foreign Bank charge | | |
| Standing Orders Set up fee | | |
| Flat Charge for each order negotiated on due date | \$20.00 | Automated |
| Cancellation of Standing Orders due to 3 or more consecutive NSF's | | |
| Pre-Authorized Payments (PAPs) | | |
| Sales of currencies other than US\$ from US\$ Acct | | |
| Foreign currency transactions other than CAD, GBP, EURO less than USD10M equivalent via Toronto Trading Desk | | |

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

| RETAIL LOANS & DISCOUNTS | | |
|--|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| PERSONAL LOANS | | |
| Application/Internal Processing Fee Includes: Application Fee, Commitment Fee, Letter of Undertaking Cost, Telephone Toll and Postal Stamp for Promissory Note | Commitment Fee: 1% OF APPROVED Loan Amount Other Fees: NIL | Manual |
| Stamping Fees: Government Stamp Fees | | |
| Credit Bureau Fees | | |
| CRIF NM Assure Limited: Credit Report (Retail & Business) | | |
| Inspection Fee to be applied where outside appraisal cost is not incurred (Manager's Discretion) | | |
| Registration Fee -Auto Loans - Private Vehicles | | |
| Legal Fees -Auto Loans - Private Vehicles | | |
| Late Payment Fee | XCD \$55.00; USD \$20.00 | Automated |
| NSF Payment | | |
| Extension/Refinance Fees | 1% of New Funds Approved | Manual |
| Minimum interest rebate on loan | | |

RETAIL LOANS & DISCOUNTS

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|--|---------|-------------------|
| Bill of Sale prepared by Bank | | |
| Bills discounted remitted | | |
| Local bills discounted | | |
| Trade Bills discounted | | |
| Add-on payment for insurance renewals (incl. SHPP) | | |
| Early settlement and prepayment fee | | |
| PROFESSIONAL PLAN | | |
| Processing Fee | | |
| PROFESSIONAL STUDENT PLAN (SPSP) | | |
| Processing Fee | | |

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|---|--------------------------------------|-------------------|
| Standby Fees | | |
| Application Fee (Normal) - Loans/Overdraft/Credit Line & Guarantees: Readily Realized Collateral Secured Facility (RCC) | Nil | |
| No RCC | | |
| Application Fee (LUC Loan) | | |
| Application Fee (Urgent Review) | | |
| Stamping Fees: Government Stamp Fees | | |
| Commitment/Acceptance Fee | 1.00% of loan amount | Manual |
| No RCC | | Manual |
| Extension of Maturity | | Manual |
| Annual Review Fee/Renewal Fee | 0.25% Min XCD \$270.00, USD \$100.00 | Manual |
| No RCC | | |
| Administration Fee - Monitoring of Conditions | | |

| SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS | | |
|--|--------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Administration Fee - Breach of Conditions | | |
| Demand Loans: Monthly minimum interest paid | | |
| Restructuring Fees: | | |
| No RCC | | |
| Late Payment Penalty | | |
| Overrun Fees: Per Item Fee; Plus, application Fee - % of amount of increase | 1/2 % MIN \$250.00 | Automated |
| Penalty Fee for Non-accrual and Bad debt | | |
| GUARANTEES - 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 | | |
| - Secured by Cash | | |
| - Not Secured by Cash | | |
| Guarantee cancelled before expire date: Charge for each month or part thereof - Minimum Fee | | |
| Non-Financial Guarantees: Higher of 1% or 1% plus spread applicable to customer's operating credits | | |
| Risk Enhancement Fee - DBJ CEF Guarantee | | |
| Amendment to Amount 1% of additional amount + G.C.T. | | |
| Amendment to Expiry Date, | | |
| All other Amendments | | |
| Letters of Commitment Re: EDF Sub-Loans | | |
| Letter of Undertaking Re: Purchase of Land (No charge for LU issued to facilitate takeover of loans from another financial institution) | | |
| Late Reporting Fee - Monthly late provision of annual financial statements. Fee to be applied for each period of 30 days the annual financial statements are late | | |
| Entering and Withdrawing Caveat Flat charge, plus out of pocket expenses | | |
| Preparing, Stamping & Recording Debenture | | |
| Discharge of Debenture Flat charge, plus out-of-pocket expenses | | |

SMALL BUSINESS, CORPORATE & COMMERCIAL BANKING LOANS AND DISCOUNTS

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|---|---------|-------------------|
| Non-production of bills of lading | | |
| Guarantee to government body (apart from guarantee re loss of bill of lading) | | |
| All other types of guarantees (domestic) | | |
| Guarantee with foreign exchange exposure | | |

MORTGAGES

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|--|--|-------------------|
| Application Fee | 1% mortgage. All other loans \$0 - \$5000 USD\$93.00 or XCD\$250.0 and \$5000 and over USD\$185.00 or XCD\$500.00 | Manual |
| Registration of Mortgage | | |
| Discharge of Mortgage | | |
| 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% OF APPROVED Loan Amount | Manual |
| Real estate inspection fees | Nil | |
| Late fees | US\$20.00 XCD \$55.00 | Manual |
| Renewal fee Charge incurred for renewing a mortgage facility with the Bank | Nil | |
| Loan Refinancing / Renegotiating Fee/Extension Fee | 1% of New Funds Approved | Manual |
| Prepayment Fee | 90 days interest on any prepayment made in excess of the amount entitled to for anyone calendar year as set out in your PCA (Personal Credit Agreement). | |

| MORTGAGES | | |
|--|---------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| INSURANCE PROCESS FEES - Insurance policies held as collateral (e.g., life, motor vehicle, household commercial/residential etc.) | | |
| 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 | | |
| EXTERNAL FEES | | |
| Companies Office of Jamaica, Print Flat charge per page, plus any out of pocket expenses | | |
| Certified Search Flat Charge | | |
| Notice of Lien Flat charge, plus any out of pocket expenses | | |
| Notice of Lien Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses | | |
| Notice of Pre-Existing Lien – Amendment and Continuation Flat charge, plus any out of pocket expenses | | |
| Notice of Pre-Existing Lien Termination Flat charge, plus any out of pocket expenses | | |
| Notice of Pre-Existing Security Interest, Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses | | |
| Notice of Security Interest Flat charge, plus any out of pocket expenses | | |
| EXTERNAL FEES | | |
| Notice of Security Interest, Amendment, Continuation or Termination Flat charge, plus any out of pocket expenses | | |
| Provision of Certified Reports Flat charge, plus any out of pocket expenses | | |
| OTHER FEE LOANS AND DISCOUNTS | | |
| Credit Reports- (including reports to overseas schools, colleges, etc., on customer ability to service obligations of their children) | \$30.00 | Manual |
| Certificate of interest paid for income tax purposes | | |
| Registration of Interest- (Other Financial Institutions) | | |
| Past due discounts | | |
| Overdue Financial Statement (Annual) | | |

| MORTGAGES | | |
|---|---------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Assignment of Certificate of Deposit to Third Party | | |

| 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 |
| Establishment Fee – Non-Cash Secured Letter of Credit's - First 3 Months Plus fee for each additional 30 days or part thereof | | |
| Establishment Fees – Cash Secured Letter of Credit's - First 30 days Plus fee for each additional 30 days or part thereof | | |
| Prepaid Letter of Credit - First 30 days Plus fee for each additional 30 days or part thereof | | |
| Amendment Fee 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.) | | |
| Drawings Under Credit - Negotiation fee Interest to be applied from date of drawing by Correspondent Bank to date of reimbursement (Foreign Currency Base + 3%). Contact Treasury Dept. for rates | | |
| Cancelled or Unutilized Facilities | | |
| Advising Export Credits | | |
| Transit Interest -Foreign Currency Base + 3% | | |
| Advising Incoming Amendments | | |
| Confirming of Credit | | |
| Shipping Indemnities Establishment Fee - First 60 days | | |
| Thereafter, 1.175 x 1% per monthly penalty charge | | |
| Acceptance Comm. On Term Letters of Credit - per 30 days or part thereof | | |
| Standby Letters of Credit & Guarantees - Minimum p.a.; Maximum p.a. | | |
| Past Due documentation (applicable to customers who are tardy in returning documents to facilitate exchange control approval) 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. | | |
| Discrepancies Fee on Export Letters of Credit | | |

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 |
|--|---------|-------------------|
| Checking Documents for Export Letters of credit | | |
| Acceptance Fee Import L/C | | |
| Extension Fee Import L/C | | |
| Negotiation Fee Import L/C | | |
| GSM 102 – LETTER OF CREDIT GUARANTEE PROGRAM | | |
| Establishment Fee 0.440% for the first 30 days, plus 0.0735% for each additional 30 days or part thereof. Minimum Fee | | |
| Amendment to Amount | | |
| Amendment to Expiry Date | | |
| All other Amendments | | |
| Drawings Per drawing | | |
| COLLECTIONS | | |
| Collection Documentary Commission: Collection sent to or received from a local bank | | |
| Bills paid in installments | | |
| Extending due date or altering tenor of bill | | |
| Acceptance and Return | | |
| Certification of Transfer of Title of Goods | | |
| Endorsement of Shipping Documents | | |
| Delivery Orders and Airway Bills Received after main-set of Documents | | |
| Parcel post notice received after main set of documents | | |
| Reshipping of Goods Fee in addition to normal Collection Charges and out-of-pocket expenses (i.e., telex, postage, foreign bank charges and telephone charges) | | |
| COLLECTIONS | | |
| Return charge | | |
| Storage of Goods Storage fee plus out-of-pocket expenses | | |

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 |
|--|---------|-------------------|
| Bonding and Insurance of Goods Per month or part thereof | | |
| Holding Charge/Commission | | |
| Protest Fee Charge plus out-of-pocket expenses | | |
| Payment of Agents' Commission | | |
| Shipping Indemnities/Guarantees | | |
| Commission – Collections Cheques: Collection sent to or received from a local bank | | |
| Commission – Collections Cheques: Collection sent to or received from a foreign bank | | |
| Direct Cheque Remitted | | |
| Guarantees advised for Foreign Banks | | |
| Guarantees Issued for Foreign Banks | | |
| Other Types of Guarantees - Local | | |
| Provide a listing of outstanding bills at customer's request | | |
| Airmail charges | | |
| Photocopies of documents | | |
| Forfeiting charges | | |
| Transfer of Transferable L/C where original beneficiary refuses to pay | | |
| Branch or correspondent bank charges | | |

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

| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
|---|---------|-------------------|
| Registration of any charge - Flat charge, plus out-of-pocket expenses | | |
| Releasing of any charge - Flat charge, plus out-of-pocket expenses | | |
| Inspection of company documents - For the 1st 30 minutes; For each additional 30 minutes | | |
| Company search -Flat charge, plus out-of-pocket expenses | | |

| SECURITY DOCUMENTATION - Documents Relating to Real Estate Security taken in respect of Limited Liability Companies | | |
|--|----------------|--------------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Requesting legal advice on unusual registration- Flat charge, plus out-of-pocket expenses | | |
| Certified copy/or part of any document | | |

| PAYROLL PREPARATION | | |
|---|--|--------------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Deposits to Employee's Account from List submitted Own Branches; Other bank's account | Own Branch - No charge Another branch or Bank \$1.00, Min \$25.00 | Manual |
| Filling Envelopes – with names, amounts etc., already recorded thereon by Employer- Flat charge per envelope | \$4.00 per envelope, Min \$50.00 | Manual |
| Filling Envelopes and Recording names, amounts etc., from lists Flat charge per envelope | | |
| Making Payments in Cash- Flat charge for each name | \$2.00 per name | Manual |
| Preparation of Payroll- Minimum Charge per Payroll | | |
| Payrolls submitted by email using format & process | | |

| CASH HANDLING/ LODGEMENT | | |
|---|--|--------------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Deposits Content Fee- Cash/Coin Deposited/Supplies | Cash deposited/supplied: \$2.50 per \$1,000; Coin deposited/supplies: \$3.50 per \$100 | Manual |
| Coin Exchange Fee (For exchange of coins for paper notes) 1% of transaction size - Minimum Fee | | |
| Local Currency Cash Lodgment in excess of \$1 million - Any channel | | |
| All Foreign Currency Cash lodgments in excess of \$500.00 | | |
| Handling fee for Foreign cash purchased other than USD | | |
| Cash Orders - Where amount ordered exceed \$1,000,000, apply charge of .450% to total amount ordered | | |

| MANUAL CASH MANAGEMENT | | |
|---|---------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Customer utilizing the Banks automated Cash Management products | | |
| Customer without the Banks automated Cash Management products | | |

| NIGHT DEPOSITORY | | |
|--|--------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Night/Day Deposit Service (one-time setup fee) | | |
| Lost/Broken keys | XCD \$25.00; USD \$10.00 | Manual |
| Additional Keys on the same Branch Service | | |
| Rental of Head Door Key for use with plastic depository bags - collected annually (April 1st) in advance or part thereof | | |
| Disposable Plastic Bags Small 9 X 12 | XCD \$60.00 for 100 | Manual |
| Medium 12 x 16 | | |
| Large 19 x 19 | | |
| Opened Disposable Bags | | |
| Wallet Rentals - collected annually (April 1st) in advance or part thereof | XCD \$75.00 | Manual |
| Lost/Damage Wallets | XCD \$50.00; USD \$20.00 | Manual |
| Disposable wallets | | |
| Overnight/short term rental (less than 30 days) | | |

| SAFEKEEPING | | |
|--|---------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| - 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 | | |
| 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) | | |

| SAFEKEEPING | | |
|---|---------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Documents (Certificates/deeds/policies/Mtge) -Annual Charge | | |
| Rebates | | |
| WHERE THE BANK HANDLES INCOME - clipping of coupons or handling of money | | |
| Bonds (annual charge) | | |
| Stocks (on the total annual gross income) - Annual Charge | | |
| Safekeeping - Regular | | |
| Safekeeping - Temporary | | |
| Gold and Silver Commission | | |
| Warehouse / Safekeeping Fee | | |
| WHERE THE BANK DOES NOT HANDLE INCOME | | |
| 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 | XCD \$25.00 per hour per employee, Min \$25.00 | Manual |
| Lost/broken keys | | |
| Replacing Lock | | |
| ANNUAL RATE RESIDENTS | | |
| Small (1 1/2 x 5 x 24) | XCD \$125.00 | Automated |
| Medium (2 1/2 x 5 x 24) | XCD \$175.00 | Automated |
| Large (5 1/2 x 5 x 24); (2 1/2 x 10 x 24) | XCD \$200.00; XCD \$225.00 | Automated |
| X Large (5 x 10 x 24) | XCD \$ 300.00 | Automated |
| XX Large (10 x 10 x 24) | | |
| Annual Rate - Non-Resident | | |
| Small (1 1/2 x 5 x 24) | | |
| Medium (2 1/2 x 5 x 24) | | |

| SAFETY DEPOSIT BOXES | | |
|---|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| 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 | XCD \$50.00 + Costs | Manual |
| Free Visits Included per Month | | |

| REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS | | |
|---|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| FEES | | |
| Application Fee | No Fee | Manual |
| Annual Membership Fees For Primary Borrower | \$60.00 | FDR |
| For an additional co-borrower | \$30.00 | FDR |
| Over limit Fee | \$30.00 | FDR |
| Late Payment Fee | \$30.00 | FDR |
| Cash advance charge - At Branch | N/A | |
| Cash advance charge – At ATM/Online/Telephone | N/A | |
| Returned/Dishonoured Cheques | \$20.00 | Manual |
| NSF Cheque Charge | \$30.00 | FDR |
| Minimum Payment | 3.00% of the outstanding balance, MIN \$25.00 | FDR |
| Replacement Sales Draft | \$5.00 | Manual |
| Retrieval of Items | \$5.00 | Manual |
| FEES | | |
| Replace Lost/Damaged/Stolen Card | N/A | |
| Replacement / Additional Monthly Statement | \$5.00 | Manual |
| Cheque Stop Payment Fee | \$15.00 | Manual |

| REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS | | |
|---|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Stamp Duty per Cheque | N/A | |
| Transaction Fee (in excess of five (5) per month) | \$10.00 | Manual |
| Certified Cheque Fee | \$15.00 | Manual |
| REPUBLIC BANK PERSONAL CREDIT LINE- GOLD FEES | | |
| Application Fee | No Fee | |
| Annual Membership Fee | \$90.00 | FDR |
| For an additional co-borrower | No Charge | |
| Over limit Fee | \$30.00 | FDR |
| Late Payment Fee | \$30.00 | FDR |
| Cash advance charge - At Branch | N/A | |
| Cash advance charge – At ATM/Online/Telephone | N/A | |
| REPUBLIC BANK PERSONAL CREDIT LINE- GOLD FEES | | |
| Returned/ Dishonored Cheques | \$20.00 | Manual |
| NSF Cheque Charge | \$30.00 | FDR |
| Minimum Payment | 3.00% of the outstanding balance, MIN \$50.00 | FDR |
| Replacement Sales Draft | \$5.00 | Manual |
| Retrieval of Items | \$5.00 | Manual |
| Replace Lost/Damaged/Stolen Card | \$15.00 | Manual |
| Replacement / Additional Monthly Statement | \$5.00 | Manual |
| Cheque Stop Payment Fee | \$15.00 | Manual |
| REPUBLIC BANK PERSONAL CREDIT LINE- GOLD FEES | | |
| Stamp Duty per Cheque | N/A | |
| Transaction Fee (in excess of five (5) per month) Card Transaction Fee (in excess of five (5) per month) | No Fee | |
| Certified Cheque Fee | \$15.00 | Manual |
| REPUBLIC BANK MASTERCARD USD | | |
| Interest Rate (AIR) | Maximum 24.99% | FDR |
| Membership Fees Annual Fee - Primary Card | \$40.00 | FDR |
| Annual Fee for each Supplementary Card | \$0.00 | FDR |

| REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS | | |
|---|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Over Limit Charge | \$75.00 | FDR |
| Late Payment Charge | \$75.00 | FDR |
| Cash advance charge – At Branch | 3.5% of amount, MIN \$15.00 | FDR |
| Cash advance charge – At ATM/Online/Telephone | 3.5% of amount, MIN \$15.00 | FDR |
| Returned/Dishonoured Cheques | \$50.00 | Manual |
| NSF Cheque Charge | \$60.00 | FDR |
| Minimum Payment | 3.00% of the outstanding balance, MIN \$10.00 | FDR |
| REPUBLIC BANK MASTERCARD USD | | |
| Replacement Sales Draft | \$5.00 | Manual |
| Retrieval of Items | \$5.00 | Manual |
| Replaced Lost/Damaged/Stolen Card | \$10.00 | Manual |
| Replacement Statement | \$15.00 | Manual |
| Stamp Duty | N/A | Manual |
| Convenience Cheque Charge | N/A | Manual |
| REPUBLIC BANK MASTERCARD - GOLD USD | | |
| Interest Rate (AIR) | Maximum 24.99% | FDR |
| Membership Fees | | |
| Annual Fee - Primary Card | \$75.00 | FDR |
| Annual Fee for each Supplementary Card | No Charge | FDR |
| Over Limit Charge | \$75.00 | FDR |
| Late Payment Charge | \$75.00 | FDR |
| Cash advance charge – At Branch | 3.5% of amount, MIN \$15.00 | FDR |
| Cash advance charge – At ATM/Online/Telephone | 3.5% of amount, MIN \$15.00 | FDR |
| Returned/Dishonoured Cheques | \$50.00 | Manual |
| NSF Cheque Charge | \$60.00 | FDR |
| Minimum Payment | 3.00% of the outstanding balance, MIN \$25.00 | FDR |
| REPUBLIC BANK MASTERCARD - GOLD USD | | |
| Replacement Sales Draft | \$5.00 | Manual |
| Retrieval of Items | \$5.00 | Manual |

| REPUBLIC BANK PERSONAL CREDIT LINE - CREDIT CARDS | | |
|--|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Replaced Lost/Damaged/Stolen Card | \$10.00 | Manual |
| Replacement Statement | \$15.00 | Manual |
| Stamp Duty | N/A | Manual |
| Convenience Cheque Charge | N/A | Manual |
| REPUBLIC BANK AADVANTAGE MASTERCARD USD | | |
| Interest Rate (AIR) | Maximum 24.99% | FDR |
| Membership Fees | | |
| Annual Fee - Primary Card | \$50.00 | FDR |
| Annual Fee for each Supplementary Card | \$0.00 | FDR |
| Over Limit Charge | \$75.00 | FDR |
| Late Payment Charge | \$75.00 | FDR |
| Cash advance charge – At Branch | 3.5% of amount, MIN \$15.00 | FDR |
| Cash advance charge – At ATM/Online/Telephone | 3.5% of amount, MIN \$15.00 | FDR |
| Returned/Dishonoured Cheques | \$50.00 | Manual |
| NSF Cheque Charge | \$60.00 | FDR |
| Minimum Payment | 3.00% of the outstanding balance, MIN \$10.00 | FDR |
| REPUBLIC BANK AADVANTAGE MASTERCARD USD | | |
| Replacement Sales Draft | \$5.00 | Manual |
| Retrieval of Items | \$5.00 | Manual |
| Replaced Lost/Damaged/Stolen Card | \$10.00 | Manual |
| Replacement Statement | \$15.00 | Manual |
| Stamp Duty | N/A | Manual |
| Convenience Cheque Charge | N/A | Manual |

| MERCHANT SERVICES | | |
|---------------------|-----------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| E.D.C. Transactions | Percentage based on volumes | Automated |

| MERCHANT SERVICES | | |
|---|-------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| E-Commerce- Transaction and set-up fees | | |
| RENTAL OF E.D.C. POS MACHINES | | |
| Dial up Terminal (Regular) - Monthly Fee | XCD \$50.00 | Auto via S/O |
| IP Terminal monthly fee | XCD \$50.00 | Auto via S/O |
| Wireless Terminal monthly fee | USD \$50.00 | Auto via S/O |
| Acceptance of payment for American Express Cards Commission fee per transaction | | |
| FLEET CARD SERVICES | | |
| VENDOR FEES- Terminal Rental; Transaction Commissions | | |
| CARDHOLDER FEES- One Time Set Up Fee; Monthly Administration Fee; Replacement Card | | |

| ELECTRONIC TRANSACTIONS | | |
|--|--|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| ATM FEES | | |
| Mini Statement - Proprietary ATM | FREE | |
| Deposits - Proprietary ATM | | |
| Withdrawal/Transfer - Proprietary ATM | | |
| Withdrawal/Transfer - Non-Proprietary ATM | XCD \$12.00 | Automated |
| Enquiry - Proprietary ATM | | |
| Enquiry - Non-Proprietary ATM | XCD \$12.00 | Automated |
| Declined Transaction - Proprietary ATM | | |
| Declined Transaction - Non-Proprietary ATM | XCD \$12.00 | Automated |
| Withdrawal at ATM internationally (Overseas machine) | XCD \$5.00 + 2.35% of the transaction amount | Automated |
| Enquiry at ATM internationally (Overseas machine) | XCD \$12.00 | Automated |
| Declined Transaction at ATM internationally (Overseas machine) | XCD \$12.00 | Automated |
| ATM - Surcharge International Customers | | |
| DEBIT - POINT OF SALE (P.O.S.) | | |
| Merchant Fee per transaction | | |

| ELECTRONIC TRANSACTIONS | | |
|---|---------------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Cardholder fee per transaction | | |
| Transaction on Non-proprietary machines (Debit Card only) | | |
| Declined Multilink Transaction (Debit Card only) | | |
| International transaction (transactions going through Visa network) | 2.35% of the transaction amount | Automated |
| Declined International POS transaction | XCD \$2.50 | Automated |
| Replacement ABM/Debit Card | | |
| ONLINE BANKING | | |
| Account enquiry, bill payments, transfers between accounts, etc. | FREE | |
| MOBILE BANKING | | |
| Account enquiry, bill payments, transfers between accounts, etc. | FREE | |

| ONLINE FOR BUSINESS - BRONZE | | |
|---|---|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| INFORMATION REPORTING | | |
| CMS Light No set-up fee for new customers and no base monthly fee for Information Viewing of unlimited number of accounts | XCD \$0.00 (up to 60 items with 2 accounts) | Automated |
| CMS Security Token Replacement | USD \$20.00 | Automated |
| Transfer Between Own Accounts | XCD \$1.00 / USD \$0.40 | Automated |
| Cross Currency Transfers | XCD \$10.00 / USD \$3.50 | Automated |
| Third Party Transfers | XCD \$1.50 / USD \$0.60 | Automated |
| Bill Payments | XCD \$1.00 / USD \$0.40 | Automated |
| TOTAL DEMAND DEPOSIT ACCOUNTS (DDA) - 3 Accounts | | |
| One-time setup fee for new customers | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$20.00 / USD \$7.00 | Automated |
| Additional DDA Accounts | XCD \$15.00 / USD \$5.50 | Automated |
| Transfer Between Own Accounts | XCD \$1.00 / USD \$0.40 | Automated |
| Cross Currency Transfers | XCD \$10.00 / USD \$3.50 | Automated |
| Third Party Transfers | XCD \$1.50 / USD \$0.60 | Automated |
| Bill Payments | XCD \$1.00 / USD \$0.40 | Automated |

| ONLINE FOR BUSINESS - BRONZE | | |
|--|---------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| DIRECT PAYMENTS - PAYROLL Included Items: 15 items | | |
| Base Monthly Fee | XCD \$67.00 / USD \$8.50 | Automated |
| Additional per item fee | XCD \$2.00 / USD \$0.60 | Automated |
| PAYMENT CARD | | |
| One-time set-up fee - (# of cards up to 100) | | |
| Flat monthly fees billed to customers For Direct Deposits | | |
| For Payment Card | | |
| Replacement Quickpay Card | | |
| Per item charge in excess of Tiered Package | | |
| WIRE PAYMENTS | | |
| Fee per Transfer | XCD \$17.50 / USD \$2.78 | Automated |
| BATCH PAYMENTS COLLECTIONS | | |
| Base Monthly Fee | XCD \$22.50 / USD \$25.00 | Automated |
| Additional Per Item Fee | XCD \$1.50 / USD \$0.72 | Automated |
| CHEQUE RECONCILIATION - up to 15 items | | |
| One Time Set-up Fee | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$0.00 | Automated |
| Additional per Item Fee | XCD \$0.50 / USD \$0.20 | Automated |
| CONSOLIDATED CASH PLAN - up to 10 deposits | | |
| One Time Set-up Fee | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$30.00 / USD \$11.00 | Automated |
| Additional per deposit | XCD \$3.00 / USD \$1.10 | Automated |
| BATCH PAYMENTS DISBURSEMENT | | |
| Base Monthly Fee | XCD \$67.00 / USD \$8.50 | Automated |
| Additional Per Item Fee | XCD \$2.00 / USD \$0.60 | Automated |
| INFORMATION REPORTING | | |
| Total Demand Deposit Accounts (DDA) -- 5 Accounts | | |
| One-time setup fee for new customers | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$50.00 / USD \$18.50 | Automated |

| ONLINE FOR BUSINESS - BRONZE | | |
|---|----------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| Additional DDA Accounts Per Item | XCD \$15.00 / USD \$5.50 | Automated |
| Transfer Between Own Accounts | XCD \$1.00 / USD \$0.40 | Automated |
| Cross Currency Transfers | XCD \$10.00 / USD \$3.50 | Automated |
| Third Party Transfers | XCD \$1.50 / USD \$0.60 | Automated |
| Bill Payments | XCD \$1.00 / USD \$0.40 | Automated |
| DIRECT PAYMENTS - PAYROLL Included Items: items | | |
| Base Monthly Fee | XCD \$113.00 / USD \$26.00 | Automated |
| Additional per item fee | XCD \$1.75 / USD \$0.50 | Automated |
| PAYMENT CARD | | |
| One-time set-up fee - (# of cards up to 200) | | |
| Flat monthly fees billed to customers For Direct Deposits | | |
| For Payment Card | | |
| Per item charge in excess of tiered package | | |
| Replacement Quickpay Card | | |
| WIRE PAYMENTS | | |
| Fee per Transfer | XCD \$15.00 / USD \$5.50 | Automated |
| BATCH PAYMENT COLLECTIONS | | |
| Base Monthly Fee | XCD \$70.00 / USD \$42.00 | Automated |
| Per item charge in excess of tiered package | XCD \$1.35 / USD \$0.61 | Automated |
| CHEQUE RECONCILIATION - up to 50 items | | |
| One Time Set-up Fee | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$0.00 | Automated |
| Per item charge in excess of tiered package | XCD \$0.50 / USD \$0.20 | Automated |

| ONLINE FOR BUSINESS - SILVER | | |
|---|---------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| CONSOLIDATED CASH PLAN - up to 25 deposits | | |

| ONLINE FOR BUSINESS - SILVER | | |
|---|----------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| One Time Set-up Fee | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$30.00 / USD \$11.00 | Automated |
| Per item charge in excess of tiered package | XCD \$3.00 / USD \$1.10 | Automated |
| BATCH PAYMENTS DISBURSEMENT | | |
| Base Monthly Fee | XCD \$113.00 / USD \$26.00 | Automated |
| Per item charge in excess of tiered package | XCD \$1.75 / USD \$0.50 | Automated |

| ONLINE FOR BUSINESS - GOLD | | |
|--|----------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| INFORMATION REPORTING | | |
| Total Demand Deposit Accounts (DDA) -- 10 Accounts | | |
| One-time setup fee for new customers | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$100.00 / USD \$37.00 | Automated |
| Additional DDA Accounts | XCD \$15.00 / USD \$5.50 | Automated |
| Transfer Between Own Accounts | XCD \$1.00 / USD \$0.40 | Automated |
| Cross Currency Transfers | XCD \$10.00 / USD \$3.50 | Automated |
| Third Party Transfers | XCD \$1.50 / USD \$0.60 | Automated |
| Bill Payments | XCD \$1.00 / USD \$0.40 | Automated |
| DIRECT PAYMENTS - PAYROLL Included Items: 150 items | | |
| Base Monthly Fee | XCD \$222.00 / USD \$65.00 | Automated |
| Additional per item fee | XCD \$1.50 / USD \$0.45 | Automated |
| PAYMENT CARD | | |
| One-time set-up fee - (# of cards up to 500) | | |
| Flat monthly fees billed to customers For Direct Deposits | | |
| For Payment Card | | |
| Per item charge in excess of Tiered Package | | |
| Replacement Quickpay Card | | |

| ONLINE FOR BUSINESS - GOLD | | |
|---|----------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| WIRE PAYMENTS | | |
| Per Transfer | XCD \$22.00 / USD \$8.25 | Automated |
| BATCH PAYMENTS COLLECTIONS | | |
| Base Monthly Fee | XCD \$175.00 / USD \$83.00 | Automated |
| Additional Per Item Fee | XCD \$1.15 / USD \$0.56 | Automated |
| CHEQUE RECONCILIATION - up to 150 items | | |
| One Time Set-up Fee | | |
| Base Monthly Fee | XCD \$0.00 | Automated |
| Additional per Item Fee | XCD \$0.50 / USD \$0.20 | Automated |
| CONSOLIDATED CASH PLAN - up to 50 deposits | | |
| One Time Set-up Fee | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$30.00 / USD \$11.00 | Automated |
| Additional per deposit | XCD \$3.00 / USD \$1.10 | Automated |
| BATCH PAYMENTS DISBURSEMENT | | |
| Base Monthly Fee | XCD \$222.00 / USD \$65.00 | Automated |
| Additional Per Item Fee | XCD \$1.50 / USD \$0.45 | Automated |

| ONLINE FOR BUSINESS - PLATINUM | | |
|--|-----------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| INFORMATION REPORTING | | |
| Total Demand Deposit Accounts (DDA) -- Over 10 Accounts | | |
| One-time setup fee for new customers | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$300.00 / USD \$110.00 | Automated |
| Additional DDA Accounts Per Account | XCD \$15.00 / USD \$5.50 | Automated |
| Transfer Between Own Accounts | XCD \$1.00 / USD \$0.40 | Automated |
| Cross Currency Transfers | XCD \$10.00 / USD \$3.50 | Automated |
| Third Party Transfers | XCD \$1.50 / USD \$0.60 | Automated |
| Bill Payments | XCD \$1.00 / USD \$0.40 | Automated |

| ONLINE FOR BUSINESS - PLATINUM | | |
|--|-----------------------------|-------------------|
| PRODUCT/SERVICE | NET FEE | Manual/ Automated |
| DIRECT PAYMENTS - PAYROLL Included Items: 400 items | | |
| Base Monthly Fee | XCD \$478.00 / USD \$150.00 | Automated |
| Additional per item fee | XCD \$1.25 / USD \$0.40 | Automated |
| PAYMENT CARD | | |
| One-time set-up fee - (# of cards up to 1,000) | | |
| Flat monthly fees billed to customers For Direct Deposits | | |
| For Payment Card | | |
| Per item charge in excess of Tiered Package | | |
| Replacement Quickpay Card | | |
| WIRE PAYMENTS | | |
| Per Transfer | XCD \$30.00 / USD \$11.00 | Automated |
| BATCH PAYMENTS COLLECTIONS | | |
| Base Monthly Fee | XCD \$400.00 / USD \$178.00 | Automated |
| Additional Per Item Fee | XCD \$1.00 / USD \$0.50 | Automated |
| CHEQUE RECONCILIATION - up to 400 items | | |
| One Time Set-up Fee | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$0.00 | Automated |
| Additional per Item Fee | XCD \$0.50 / USD \$0.20 | Automated |
| CONSOLIDATED CASH PLAN - up to 100 deposits | | |
| One Time Set-up Fee | XCD \$0.00 | Automated |
| Base Monthly Fee | XCD \$30.00 / USD \$11.00 | Automated |
| Additional per deposit | XCD \$3.00 / USD \$1.10 | Automated |
| BATCH PAYMENTS DISBURSEMENT | | |
| Base Monthly Fee | XCD \$478.00 / USD \$150.00 | Automated |
| Additional Per Item Fee | XCD \$1.25 / USD \$0.40 | Automated |

