

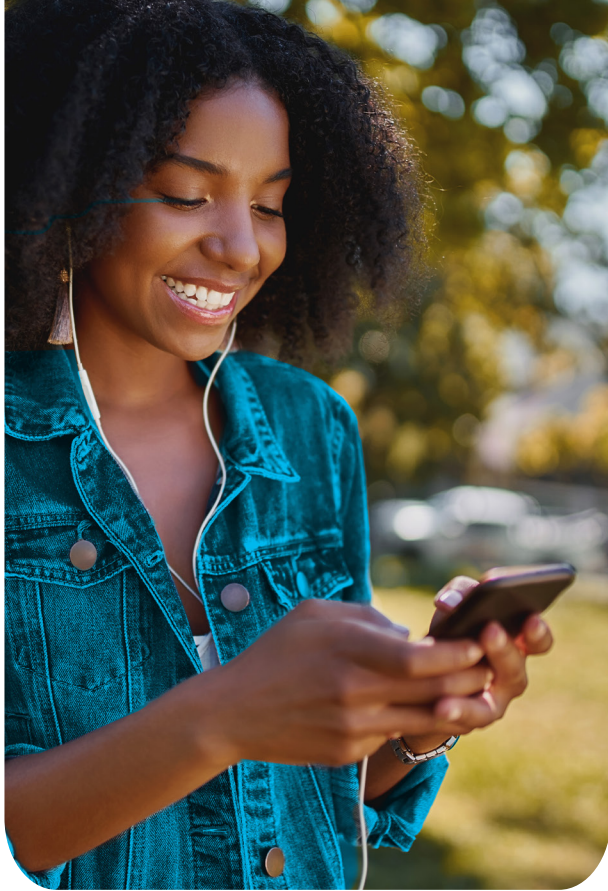


Smarter Banking

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 Account
- Personal Chequing 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 US funds the easy way. Open a Foreign Currency account. This includes:

- Personal Foreign Account (USD)

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
- 3 free in-branch teller withdrawals or debits; flat fee of \$15 for any additional in-branch debit or withdrawal in the same month

Chequing Accounts

Personal Chequing Accounts

Features & Benefits

- Free monthly e-statements
- Overdraft facility offered
- Cheque-writing privileges

Rates & Fees

- Monthly fee of \$13.00
- 5 Free in-branch debits, withdrawals or cheque transactions; flat fee of \$5.00 per withdrawal for each additional in branch debit.

Optimizer

Features and Benefits

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

Rates and Fees

- Flat fee of \$3.50/month
- \$10.00 for the first twelve debit transactions, only if the balance falls below \$500
- \$2.00 for every additional debit transaction, only if the balance falls below \$500

Savings Accounts

Savings Plus

Features and Benefits

- 2% interest, which is paid monthly***
- Free quarterly e-statements
- Free self-service transactions between your accounts

Rates and Fees

- 2 free withdrawals per quarter, thereafter \$5.00 per withdrawal.

Age-Based Accounts

Right Start

Features and Benefits

- For persons 19 years old and under
- No monthly fee
- 2% interest, which is paid monthly***
- Free quarterly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- \$3.00 for every teller withdrawal
- \$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 \$3.00/month
- \$3.00 for every teller withdrawal

Major League

Features and Benefits

- For persons 60 years old and over
- No monthly fee
- 2% interest, which is paid monthly***
- 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

USD Personal Foreign Account

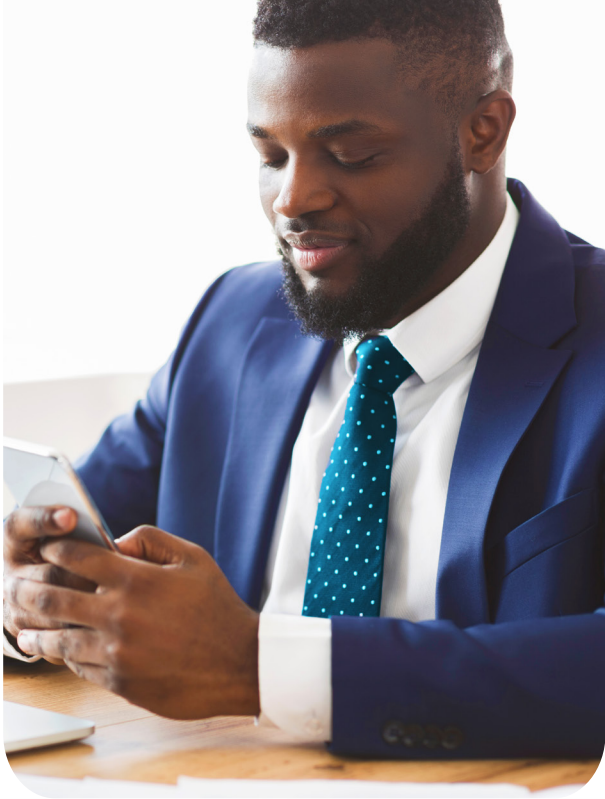
Features and Benefits

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

Rates and Fees

- Flat fee of \$5.00/month
- \$1.50 USD for every debit transaction

** 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.

\$20.00 plus stamp duty

Minimum Overdrawn Monthly Charge:

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

\$30.00

NSF Cheque:

Non-sufficient funds in the account at the time that a cheque is being withdrawn from the account.
Item deposited and subsequently charged.

\$75.00

Safety Deposit Box Rental Fee:

A fee charged for renting a safety deposit box at the branch.

\$300.00 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.

\$30.00

Wire Transfer Swift:

Apply to both International and Caribbean wire transfers.

\$50.00

Bank Commission:

Apply to International wire transfers.

\$50.00

Term Deposits

Certificate of Deposit

Available Term	Minimum Balance Required		Interest Payment Frequency
	XCD	USD	
30 days, 60 days, 90 days and 180 days	\$5,000.00	\$2,800.00	At Maturity
1 year, 2 years and 3 years	\$5,000.00	\$2,800.00	At Maturity

Please contact your nearest branch to confirm the Interest Rate.

For the most up-to-date fees and charges, please refer to our Fees & Charges document online.

Currency

- All fees listed are quoted in XCD, unless otherwise indicated.
- For St. Kitts & Nevis ONLY, a 17% VAT will be applied to all fees and charges.

Notes



Republic Bank



republicbankanguilla.com



ai.republicbank@rfhl.com



republicbankdominica.com



republicbank.dm@rfhl.com



republicbankstlucia.com



republicbank.lc@rfhl.com



republicbankstkitts.com



kn.republicbank@rfhl.com



republicbankstvincent.com



vc.republicbank@rfhl.com

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

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