BOB SCHEDULE OF FEES

Effective August 2018 (Revised January 2024)



Note: The fees listed in this schedule are an extract of the Bank's full Fee Schedule and have been published for basic personal and business banking services. Any charges not listed in this schedule can be obtained from the Bank upon request. The information contained in this schedule is subject to change.

Bank of The Bahamas Limited Head Office: 397-3000 www.BankBahamas.com

BOB

Effective Aug 2018 | Revised Jan 2024

A. DEPOSIT BUSINESS

CURRENT AC PERSONAL Minimum Balance on Foreign Currency A/C \$33.00 Monthly Monthy Overdraft Free \$83.00 Overdraft Per Item Fee \$27.50 Service Charge \$0.61 Per item plus Stamp Duy Stamp Duy Overdraft Per Item Fee \$27.50 Service Charge \$0.41 Per item plus Stamp Duy Over-the-Counter Cash Deposits Fee \$10.00 Overthe-Counter Cash Deposits Fee \$10.00 Overthe-Counter Cash Deposits Fee \$11.00 Transfer Fee (special request) \$5.50 CURRENT A/C BUSINESS Counter Cash Deposits Fee \$11.00 Monthy Maintenance Fee \$11.00 Monthy Overdraft Fee \$2.48 Per item Overdraft Per Item Fee \$2.48 Per item Stamp Duy Stamp Duy Statement Princouts \$11.00 Stamp Duy Stamp Duy Stamp Duy Stamp Duy Statement Princouts \$11.00 Stamp Duy Stamp Duy Stamp Duy Stamp Duy Statement Princouts \$11.00 Stamp Duy Stamp Duy Stamp Duy Stamp Duy Statement Princouts \$11.00 Stamp Duy Stamp Duy Stamp Duy Stamp Duy </th <th></th> <th>Amount</th> <th>Frequency</th>		Amount	Frequency
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Statement Printouts \$11.00	Withdrawals		Per item plus Stamp Duty
	Statement Printouts	\$11.00	



Effective Aug 2018 | Revised Jan 2024

Over-the-Counter Cash Deposits Fee \$10,000.00 plus	1%	Cash Value plus VAT
SAVINGS ACCOUNT - FOREIGN		
CURRENCY Over-the-Counter Cash Deposits Fee		
\$10,000.00 plus	1%	Cash Value plus VAT
Statement Printouts	\$11.00	
	Amount	Frequency
SAVINGS ACCOUNT - FOREIGN CURRENCY (contd.)		
Withdrawals	\$2.48	Per Item plus Stamp Duty
Stamp duty	\$0.40	
Failure to maintain minimum balance for foreign currency accounts Business	\$30.80	Monthly
Interest is not paid when balances fall below the minimum balance to open account		
TERM/TIME DEPOSITS		
Penalty interest for early redemption	\$38.50	Rate less 2% interest or minimum of \$35
Additions to fixed deposits	\$33.00	
AUTOMATED BANKING MACHINES		
Deposits, Transfers	\$0.00	Free
Replacement card	\$11.00	
Withdrawals	\$1.10	Per Transaction
Withdrawals – Other Bank Cards	\$3.30	
PAYMENTS/CHEQUE HANDLING		
Cash Withdrawals \$20,000.00 to \$99,999.99	.50%	Cash value plus VAT
Cash Withdrawals \$100,000.00 - \$499,999.99	0.75%	Cash value plus VAT
Cash Withdrawals \$500,000.00 - \$999,999.99	<u>0.73%</u> 1%	Cash value plus VAT
Cash Withdrawals \$1,000,000.00 -		
\$1,499,999.99 Cash Withdrawals \$1,500,000.00 -	1.5%	Cash value plus VAT
\$1,999,999.99	1.75%	Cash value plus VAT
Cash Withdrawals \$2,000,000.00 and above	2%	Cash value plus VAT
Chargeback/Returned Item	\$33.00	
In Branch transfers	\$5.50	
In Branch Withdrawals & Debits	\$2.48	Per item plus stamp duty
Cheque Cashing for NON-BOB Customers	\$5.50	Per Item
NSF (Returned cheques)	\$33.00	
O/D Cheque Handling	\$22.00	
Handling/Processing Post-Dated Cheques	\$4.40	Per item
Standing Order Payments	\$16.50	
DAY & NIGHT DEPOSITS		
Night Depository Annual Rental Fee	\$82.50	Plus cost of bags
Total Daily Night Deposits under10,000.00 Fee		
per bag	\$4.40	Per bag
h	\$4.40 \$55.00	Per bag Per 100
per bag Disposable Bags (100 per box) Lost/Broken Key (replacement)		

Fees are inclusive of Value Added Taxes (VAT).

Certain transactions are subject to Government Stamp Tax.



Cash Handling Fee Rentals for less than 12 months are subject to a charge of 1/12 annual rental for each month or part thereof subject to a minimum fee of \$25.00+VAT	1/2% + VAT	Cash deposit value over \$10,000.00
OTHER DEPOSIT ACCOUNT RELATED SERVICES		
Over-the-Counter Cash Deposits Fee \$10,000.00 plus	1%	Cash Value plus VAT
Account closed after 90 days	\$0.00	No charge
Account closed within 90 days	\$27.50	Per account
Auditors Bank Confirmation	\$44.00	
Certification of Account Balances	\$22.00	
Court Appearance by Bank Personnel	\$71.50	Per hour or minimum \$65.00 + VAT
Credit Report	\$22.00	
Exchange Control Approval Letter	\$33.00	
Hold Mail	\$16.50	Monthly
Imaged Cheque(s)	\$1.10	Per image
Interim Statements	\$11.00	Per Request
Letter to Consulate	\$22.00	Per Request
Reference Letters	\$22.00	
Statement Printout	\$11.00	Per printout
STOP PAYMENT FEES		
Managers (Official) Cheque	\$22.00	

Managers (Official) Cheque	\$22.00	
Local Cheque	\$22.00	
Foreign Currency Draft (up to \$25,000)	\$33.00	
Foreign Currency Draft (\$25,001 - \$50,000)	\$55.00	
Foreign Currency Draft (over \$50,001)	\$110.00	

UNCLAIMED BAL	ANCES

- Inactive one year	\$27.50	First Notice
- Transfer balance to Central Bank	\$27.50	Per Transfer
- Request balance from Central Bank	\$27.50	Per Transfer
- Dormant Status	\$11.00	Monthly
- Notification of Drafts & Official Cheques	\$6.60	Per Notification

B. SAFEKEEPING SERVICES

	Amount	Frequency
SAFETY DEPOSIT BOXES		
- Small	\$110.00	Annually
- Medium	\$220.00	Annually
- Large	\$440.00	Annually
- Extra large	\$550.00	Annually
- Replacement Keys	\$110.00	
- Drilling Box	\$110.00	
- Replacing Lock	\$220.00	Plus cost of lock

Fees are inclusive of Value Added Taxes (VAT).

Certain transactions are subject to Government Stamp Tax.

Effective Aug 2018 | Revised Jan 2024

BOB

SAFETY DEPOSIT BOXES		
- Estate Opening	\$110.00	
- Notification of Arrears	\$2.20	
SAFEKEEPING FEES		
- Access Fee – includes 2 monthly visits	\$55.00	Annually
-Stock Certificates/Bonds	\$220.00	Annually
- Sealed Envelopes	\$110.00	Annually
- Small Packages	\$110.00	Annually
-Large Packages	\$220.00	Annually

C. PAYMENT SERVICES

1.00 1.00 3.00 4.00 5.00 5.00 5.00 0.00 1.00 Plus GST 1.00 1.00 1.00 Plus GST 1.00
1.00 3.00 4.00 5.00 5.00 5.00 0.00 1.00 Plus GST 1.00 3.00
1.00 3.00 4.00 5.00 5.00 5.00 0.00 1.00 Plus GST 1.00 3.00
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4.00 5.00 5.00 5.00 0.00 1.00 Plus GST 1.00 8.00
4.00 5.00 5.00 5.00 0.00 1.00 Plus GST 1.00 8.00
5.00 5.00 5.00 0.00 1.00 Plus GST 1.00 3.00
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I.00 Plus Swift Charges
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Effective Aug 2018 | Revised Jan 2024



Amount	Frequency
5%	2.5% Premium, 2.5% Escrow
\$22.00 \$27.50	
\$27.50 \$77.00	
\$77.00	
\$137.50	
\$6.60	
* 2.00	
\$11.00	
\$0.00	
\$55.00	Per Payroll File
	Per Payroli File Per Transaction
	Per Transaction Per Transaction
Ψν	Per transaction
\$25.00	Per Payroll File Minimum
\$0.83	Per Account Transfer
\$0.83	Per Account Transfer
\$3.30	Per Envelope
	Minimum \$12.00
\$16.50	
\$110.00	Per Month
\$0.77	Per Transaction
\$110.00	
\$0.66	Per Transaction
φ0.00	
	5% \$22.00 \$27.50 \$77.00 \$77.00 \$1137.50 \$6.60 \$0.00 \$0.00 \$11.00 \$0.00 \$11.00 \$0.00 \$11.00 \$0.00 \$11.00 \$0.83 \$2.20 \$25.00 \$3.30 \$2.20 \$25.00 \$3.30 \$2.20 \$3.30 \$2.20 \$3.30 \$2.20

Effective Aug 2018 | Revised Jan 2024



STANDING ORDERS		
Payments to other banks	\$22.00	
Payments to business establishments	\$22.00	
Family Island Branches	\$22.00	
Transfer between accounts at BOB	\$6.60	
SEARCH FOR RECORDS		
Minimum Charges	\$33.00	
Per hour	\$33.00	

D. CARD SERVICES

	Amount	Frequency
AUTOMATED BANKING MACHINES (ABM- ATM)		
Withdrawals - Local Maximum	\$1500.00	Per day
Withdrawals - BOB	\$1.10	
Replacement Card	\$11.00	
NON BOB CARDS		
In-Branch Cash Advance – Non-BOB	\$16.50	
ATM Withdrawals - Non-BOB	\$3.30	

VISA DEBIT CARD		
Deposits, Transfers, Bill Payments, and Balance Inquiry (BOB ATM)	\$0.00	
Local On-Us withdrawal	\$1.65	
Local- Other Bank Withdrawal	\$3.30	
Any Bank ATM Withdrawal (Out of Country)	\$3.30	Plus 1.5%
POS Out-of-country fee (approved)	\$0.00	Plus 1.5%
POS Local fee (approved)	\$0.00	
ATM or POS Transaction (Out-of-country) -		
Declined	\$1.10	
Other bank ATM (in-country) - Declined	\$1.10	
Other bank Balance Inquiry (in-country)	\$1.10	
Other bank Balance Inquiry (out-of-country)	\$1.10	
Dispute Fee (Legitimate Transaction/s)	\$38.50	
Issuance of replacement card	\$ 5.50	
Fast Card Fee	\$55.00	

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VISA	PREP	AID	CARD	5

VISA PREPAID CARDS		
Annual Membership Fee Primary Card Holder	\$38.50	
Immediate Loads - ATM	\$2.75	
Immediate Loads – Branch & Online	\$27.50	
Transaction Fee (Local)	\$0.60	Plus stamp duty
Transaction Fee (International)	\$0.60	Plus exchange rate & stamp duty
Cash Advance Minimum Fee	\$5.50	3% of amount min \$5.00
Inactivity Fee (after 90 days of inactivity)	\$2.20	Per Month
NSF	\$0.00	Per Transaction

Effective Aug 2018 | Revised Jan 2024



VISA GIFT CARDS		
Regular Loads	\$5.50	
Transaction Fee (Local)	\$0.60	Plus stamp duty
Transaction Fee (International)	\$0.60	Plus exchange rate & stamp duty
VISA CLASSIC CREDIT CARDS (contd.)		
Annual Membership Fee Primary Card Holder	\$38.50	
Annual Membership Fee Secondary Card Holder	\$27.50	
VISA GOLD CREDIT CARDS		
Annual Membership Fee Primary Card Holder	\$82.50	
Annual Membership Fee Secondary Card Holder	\$66.00	
OTHER CARD FEES		
Application Fee	\$38.50	
Cash Advance	\$5.50	3% of or Min.\$5.00
Late Payment Fee	\$22.00	
Lost/Stolen Card Fee	\$27.50	
Over limit Fee	\$33.00	
PIN Request Fee	\$22.00	
Replacement Card	\$27.50	
Statement Fee	\$8.80	
Research Fee	\$38.50	

For details on our Merchant and E-Commerce service channels please contact a Branch representative.

E. LENDING SERVICES

	Amount	Frequency	
COMMERCIAL MORTGAGES			
Commitment Fee	1% +VAT	Minimum Fee	
Annual Review	\$550.00		
Early Repayment	3 months interest + VAT		

RESIDENTIAL MORTGAGES/ REAL ESTATE		
Application/Commitment Fee	1%-2%	Plus VAT
	6 months interest +	
Early Repayment	VAT	
Annual Review	\$110.00	
HOME EQUITY LOANS		
Application/Commitment Fee	1%-2% + VAT	

CONSUMER LOANS	
Application/Commitment Fee	1%-2% +VAT

COMMERCIAL LOANS



Effective Aug 2018 | Revised Jan 2024

Forly Bonovmont		
Early Repayment	6 months interest + VAT	
Annual Review	\$550.00	
OVERDRAFTS		
Over Limit	\$33.00	
Neekly Overdraft Fee	\$8.80	Minimum monthly charge
Per Item Charge	\$27.50	
Excesses to Contractual rate (Default Rate)	18% + VAT	
Neekly Overdraft Fee	\$8.80	
Jnauthorized Overdraft Fee	\$33.00	

Commitment fee	1%-2% + VAT	
Overlimit fees per item	\$27.50 Plus G.S.T.	
Annual Review Fees (Business Accounts)	\$220.00	

OTHER LENDING FEES		
Commitment Fee	1% - 2% + VAT	
Government Stamp Fees	0.2% secured and 1% unsecured + VAT	
Late Payment	1% or \$38.50	
Legal Fees	2.5% + VAT	
Refinancing/Renegotiation	1%-2% + VAT	
Copies of Appraisals	\$110.00	
Annual Review	\$550.00	
Loan Restructure Fee	\$110.00	

Disclaimer:

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