## **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                |
|--|--|---------|--------------------------|
| Monthy Overdraft Fere     \$8.80       Overdraft Peritem Fee     \$27.50       Service Charge     \$0.61       Withdravals     \$2.48       Peritem     Peritem       Yourthe Counter Cash Deposits Fee     \$10.00       Stamp Duty     \$0.40       Peritem     Peritem       Yourthe Counter Cash Deposits Fee     \$11.00       Monthy     \$11.00       Monthy Maintenance Fee     \$11.00       Monthy Maintenance Fee     \$11.00       Monthy Maintenance Fee     \$11.00       Monthy Maintenance Fee     \$11.00       Northy Overdraft Fee     \$27.50       Service Charge     \$1.10       Peritem Printols     \$2.48       Overdraft Peritem Fee     \$27.50       Service Charge     \$1.10       Peritem Printols     \$2.48       Stament Printols     \$2.48       Stament Printols     \$2.49       Stament Printols     \$2.40       State maintain minimum balance for<br>foreign currency acounti   | CURRENT A/C PERSONAL   |         |                          |
| Overdraft Per Item Fee         \$27.50           Service Charge         \$0.61         Per item           Withdrawals         \$2.48         Per Item Plus Stamp Duty           Over the-Counter Cash Deposits Fee         1%         Cash Value plus VAT           Dormant Account (applicable after 12 months<br>of no activaly)         \$11.00         Monthy           Transfer Fee (special request)         \$5.50         CURRENT AC BUSINESS           CURRENT AC BUSINESS         Monthy Minitenance Fee         \$11.00           Monthy Giverdraft Fee         \$8.80         Ocerdraft Per Item Fee           Service Charge         \$1.10         Per item           In-branch Withdrawals         \$2.48         Per item           Service Charge         \$1.10         Per item           Over the-Counter Cash Deposits Fee         \$10.00         Per item           Statement Princouts         \$11.00         Per item           Statement Princouts         \$11.00         Per item           Over the-Counter Cash Deposits Fee         \$2.48         Per item           Statement Princouts         \$3.00         Monthy           Feilure to maintain minimum balance for         \$27.50         Monthy           Feelure to maintain minimum balance for         \$3.00         Monthy <td>Minimum Balance on Foreign Currency A/C</td> <td>\$33.00</td> <td>Monthly</td>                                | Minimum Balance on Foreign Currency A/C                      | \$33.00 | Monthly                  |
| Service Charge     50.61     Per item plus Stamp Duty.       Stamp Duty     50.40     Per item plus Stamp Duty.       Over the Counter Cash Deposits Fee     1%     Cash Value plus VAT       Dormant Account (applicable after 12 months<br>of no activity)     \$11.00     Monthy.       Transfer Fee (special request)     \$5.50       CURRENT A/C BUSINESS       Wonthy Overdraft Fee     \$8.80       Overdraft Fer Item Fee     \$8.80       Overdraft Fer Item Fee     \$8.80       Overdraft Fer Item Fee     \$8.80       Service Charge     \$1.10       In-branch Withdrawals     \$2.48       Statement Printouts     \$11.00       Statement Printouts     \$27.50       Monthy     Cash Value plus VAT       Falure to maintain minimum balance   | Monthly Overdraft Fee  | \$8.80  |                          |
| Withdrawals     \$2.48     Per item plus Stamp Duty       Stamp Duty     \$0.40     Per item       Over-the-Counter Cash Deposits Fee     1%     Cash Value plus VAT       Transfer Fee (special request)     \$5.50     Current-Yacc BusiNesS       Outrand Account (applicable atter 12 months     0     Monthy       Transfer Fee (special request)     \$5.50     Current-Yacc BusiNesS       Monthy Maintenance Fee     \$11.00     Monthy Overdraft Fee       Overdraft Per Item Fee     \$27.50       Statement Printouts     \$11.00       Failure to maintain minimum balance for     foreign currency accounts Gevernment       Failure to maintain minimum balance for     \$27.50       Monthy     Cash Value plus VAT       Failure to maintain minimum balance for     foreign currency accounts Business       Sto0000 plus     1%     Cash Value plus VAT       Failure to maintain minimum balance for     foreign currency accounts Business       Sto0000 plus     1%     Cash Value plus VAT       Failure to maintain minimum balance for     foreign currency accounts Business       Sto0000 plus     1%     Cash Value plus VAT <td< td=""><td>Overdraft Per Item Fee</td><td>\$27.50</td><td></td></td<>  | Overdraft Per Item Fee                                       | \$27.50 |                          |
| Stamp Duy       \$0.40       Per item         Stamp Duy       Cash Value plus VAT         Domaint Account (applicable after 12 months       1%       Cash Value plus VAT         of no activity)       \$11.00       Monthly         Transfer Fee (special request)       \$5.50         CURRENT A/C BUSINESS       Monthly Adintenance Fee       \$11.00         Monthly Adintenance Fee       \$11.00       Monthly Adintenance Fee         Sarvice Charge       \$11.0       Per item         In-branch Withdrawals       \$2.48       Per item full         Statement Printouts       \$11.00       Stamp Duty         Statement Reside Statement Re | Service Charge   | \$0.61  | Per item                 |
| Over-the-Counter Cash Deposits Fee       1%       Cash Value plus VAT         Dormant Account (applicable after 12 months<br>of no activity)       \$11.00       Monthiy         Transfer Fee (special request)       \$5.50         CURRENT A/C BUSINESS         Monthy Overdraft Fee       \$8.80         Overdraft Fer Item Fee       \$27.50         Service Charge       \$11.00         In-branch Withdrawals       \$2.48         Stament Printouts       \$11.00         Stament Printouts       \$11.00         Stame Duty       \$0.40         Per item       Querter Terment         Stame Duty accounts Business </td <td>Withdrawals</td> <td>\$2.48</td> <td>Per Item plus Stamp Duty</td>  | Withdrawals  | \$2.48  | Per Item plus Stamp Duty |
| \$10,000,00 plus       1%       Cash Value plus VAT         Dormant Account (applicable after 12 months       \$11,00       Monthly         Transfer Fee (special request)       \$5,50         CURRENT ACC BUSINESS   |  | \$0.40  | Per item                 |
| Dormant Account (applicable after 12 months<br>of no activity)         \$11.00         Monthly           Transfer Fee (special request)         \$5.50           CURRENT A/C BUSINESS         Monthy Maintenance Fee         \$11.00           Monthy Overdraft Fee         \$8.80         Overdraft Per Hem Fee         \$27.50           Service Charge         \$11.00         Per item         Per item           In-branch Withdrawals         \$2.48         Per item plus Stamp Duty         Statement Printouts         \$11.00           Stamp Duty         \$0.40         Per item         Statement Printouts         \$11.00           Failure to maintain minimum balance for         foreign currency accounts Business         \$33.00         Monthly           Failure to maintain minimum balance for         foreign currency accounts Business         \$55.00         Monthly           BS External Maintenance Fee         \$22.00         Monthly         Statement Printouts         Statement Printouts           Statement Printouts         1%   |  | 1%      | Cash Value plus VAT      |
| Transfer Fee (special request)       \$5.50         CURRENT A/C BUSINESS         Monthly Maintenance Fee       \$11.00         Monthly Overdraft Fee       \$8.80         Overdraft Per Item Fee       \$27.50         Service Charge       \$11.0         In-branch Withdrawals       \$2.48         Per item       Dury Stamp Duty         Stament Printouts       \$11.00         Stamp Duty       \$0.40       Per item         Over-the-Counter Cash Deposits Fee       \$10.00         \$10.00.00 plus       1%       Cash Value plus VAT         Failure to maintain minimum balance for       Gord         foreign currency accounts Business       \$33.00       Monthly         B& External Maintenance Fee       \$22.00       Monthly         BC CURRENT ACCOUNTS       Teal Counter Cash Deposits Fee       \$20.00         Stotop accurst Business       \$55.00       Monthly         Over-the-Counter Cash Deposits Fee       \$20.00       Nonthly         Stotop accurst Business       \$55.00       Monthly         Over-the-Counter Cash Deposits Fee       \$20.00       Stotomer Cash Value plus VAT         Stotop accurst Business       \$55.00       Monthly       Stotopaccurst Busines         Over-the-Counter   | Dormant Account (applicable after 12 months                  |         |                          |
| CURRENT A/C BUSINESS         Monthly Maintenance Fee       \$11.00         Monthly Overdraft Fee       \$28.80         Overdraft Per Item Fee       \$27.50         Service Charge       \$11.0         In-branch Withdrawals       \$2.48         Statement Printouts       \$11.00         Statement Printouts       \$27.50         Monthly       Bis External Maintenance Fee         Statemal Maintenance Fee       \$22.00         Bis External Maintenance Fee       \$22.00         Monthly       Statement Printouts         Statement Printouts       \$55.00         Monthly       Statement Printouts         Statement Printouts       \$11.00         Voert-Boounts Busines  |  |         | working                  |
| Monthly Maintenance Fee     \$11.00       Monthly Overdraft Fee     \$8.80       Overdraft Per Item Fee     \$27.50       Service Charge     \$1.10       In-branch Withdrawals     \$2.48       Statement Printouts     \$11.00       Statement Printouts     \$11.00       Stamp Duty     \$0.40       Over draft Cash Deposits Fee     \$10.00       Stomp Outs     1%       Cash Value plus VAT       Failure to maintain minimum balance for       foreign currency accounts Government       S27.50     Monthly       Failure to maintain minimum balance for       foreign currency accounts Government       S27.50     Monthly       BS External Maintenance Fee     \$22.00       S10.000.00 plus     1%       Cash Value plus VAT       Failure to maintain minimum balance for       foreign currency accounts Business       S10.000.00 plus     1%       Cash Value plus VAT       S11.00       Over-the-Counter Cash Deposits Fee       \$10.000.00 plus     1%       Cash Value plus VAT </td <td></td> <td>ψ0.00</td> <td></td>  |  | ψ0.00   |                          |
| Monthly Overdraft Fee     \$8.80       Overdraft Per Item Fee     \$27.50       Service Charge     \$1.10       In-branch Withdrawals     \$2.48       Statement Printouts     \$11.00       Statement Printouts     \$27.50       Monthly     Per item       Pailure to maintain minimum balance for     \$27.50       foreign currency accounts Business     \$33.00       BS External Maintenance Fee     \$22.00       Nonthly     BBC       BS External Maintenance Fee     \$22.00       Nonthly     Cash Value plus VAT       SAVINGS ACCOUNT - LOCAL CURRENCY     Cash Value plus VAT       Minimum amount to open Bahamian A/C     \$25.00       Statement Printouts     \$11.00       Over-the-Counter Cash Deposits Fee     \$0.00       \$10.000.00 plus     1% <td></td> <td>\$11.00</td> <td></td>   |  | \$11.00 |                          |
| Overdraft Per Item Fee     \$27.50       Service Charge     \$1.10     Per item       In-branch Withdrawals     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$11.00       Stamp Duty     \$0.40     Per item       Over-the-Counter Cash Deposits Fee     \$10.00.00 plus     1%       Failure to maintain minimum balance for     \$27.50     Monthly       Foreign currency accounts Government     \$27.50     Monthly       BS External Maintenance Fee     \$22.00     Monthly       BC CURRENT ACCOUNTS     Failure to maintain minimum balance for     \$10.00.00 plus       Foreign currency accounts Business     \$55.00     Monthly       BC CURRENT ACCOUNTS     Failure to maintain minimum balance for     \$10.00.00 plus       SAVINGS ACCOUNT - LOCAL CURRENCY     Worthly     Cash Value plus VAT       Minimum amount to open Bahamian A/C     \$25.00     Monthly       Statement Printouts     \$11.00     \$10.00.00     \$10.00.00       Vithdrawals     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$11.00     \$10.00.00       Statement Printouts     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$2.48     Per item plus Stamp Duty       Stamp Tax     \$0.40     -       - Interest is calculated on the in   |  |         |                          |
| Service Charge     \$1.10     Per item       In-branch Wilhdrawals     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$11.00       Stamp Duty     \$0.40     Per item       Over-the-Counter Cash Deposits Fee     \$10.000.00 plus     1%       Failure to maintain minimum balance for     Starpen or starting minimum balance for       foreign currency accounts Business     \$33.00     Monthly       BS External Maintenance Fee     \$22.00     Monthly       BG CURRENT ACCOUNTS     Failure to maintain minimum balance for     Failure to maintain minimum balance for       foreign currency accounts Business     \$33.00     Monthly       BS External Maintenance Fee     \$22.00     Monthly       BG CURRENT ACCOUNTS     Failure to maintain minimum balance for     foreign currency accounts Business       foreign currency accounter Cash Deposits Fee     \$55.00     Monthly       SAVINGS ACCOUNT - LOCAL CURRENCY     Cash Value plus VAT       Minimum amount to open Bahamian A/C     \$25.00     Monthly       Statement Printouts     \$11.00     Over-the-Counter Cash Deposits Fee       \$10.000.00 plus     1%     Cash Value plus VAT       Vithdrawals     \$2.48     Per item plus Stamp Duty       Stamp Tax     \$0.40     -       - Interest is calculated on the minimum quarterly balanco of st25  |  | *       |                          |
| In-branch Withdrawals     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$11.00       Stamp Duty     \$0.40     Per item       Over-the-Counter Cash Deposits Fee     \$10.00.00 plus     1%       Stature to maintain minimum balance for     foreign currency accounts Government     \$27.50       Monthly     Failure to maintain minimum balance for     foreign currency accounts Business       Statement Printouts     \$33.00     Monthly       BS External Maintenance Fee     \$22.00     Monthly       BS CURRENT ACCOUNTS     Failure to maintain minimum balance for     foreign currency accounts Business       Foreign currency accounts Business     \$55.00     Monthly       Dec CURRENT ACCOUNTS     Failure to maintain minimum balance for       Failure to maintain minimum balance for     foreign currency accounts Business       Over-the-Counter Cash Deposits Fee     \$10.00.00 plus     1%       Statement Printouts     \$25.00     Monthly       Over-the-Counter Cash Deposits Fee     \$0.00     Statement Printouts       S10.000.00 plus     1%     Cash Value plus VAT       Statement Printouts     \$11.00     Statement Printouts       S10.000.00 plus     1%     Cash Value plus VAT       Vithdrawals     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$11.00<  |  |         | Der itom                 |
| Statement Printouts     \$11.00       Stamp Duty     \$0.40       Over-the-Counter Cash Deposits Fee     1%       Cash Value plus VAT       Failure to maintain minimum balance for     \$27.50       foreign currency accounts Government     \$27.50       Failure to maintain minimum balance for     \$33.00       foreign currency accounts Business     \$33.00       B\$ External Maintenance Fee     \$22.00       BC CURRENT ACCOUNTS     Failure to maintain minimum balance for       foreign currency accounts Business     \$55.00       Monthly     Cash Value plus VAT       SAVINGS ACCOUNT - LOCAL CURRENCY     Cash Value plus VAT       Minimum amount to open Bahamian A/C     \$25.00       Statement Printouts     \$11.00       Over-the-Counter Cash Deposits Fee     \$10,000.00       \$10,000.00 plus     1%       Cash Value plus VAT  |  |         |                          |
| Stamp Duty     \$0.40     Per item       Over-the-Counter Cash Deposits Fee     1%     Cash Value plus VAT       Failure to maintain minimum balance for     \$27.50     Monthly       Foreign currency accounts Government     \$27.50     Monthly       Failure to maintain minimum balance for     \$27.50     Monthly       Foreign currency accounts Business     \$33.00     Monthly       B\$ External Maintenance Fee     \$22.00     Monthly       BC CURRENT ACCOUNTS     Failure to maintain minimum balance for       foreign currency accounts Business     \$55.00     Monthly       Over-the-Counter Cash Deposits Fee     \$10.000.00 plus     1%       Cash Value plus VAT     SAVINGS ACCOUNT - LOCAL CURRENCY       Minimum amount to open Bahamian A/C     \$25.00       Statement Printouts     \$11.00       Over-the-Counter Cash Deposits Fee     \$10,000.00 plus       \$10,000.00 plus     1%     Cash Value plus VAT       Withdrawals     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$0.40     -       Ver-the-Counter Cash Deposits Fee     \$0.40       *00,000.00 plus     1%     Cash Value plus VAT       Withdrawals     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$11.00        Withdrawals     \$2.40  |  | ······  |                          |
| Over-the-Counter Cash Deposits Fee       1%       Cash Value plus VAT         Failure to maintain minimum balance for       \$27.50       Monthly         Foreign currency accounts Government       \$27.50       Monthly         Failure to maintain minimum balance for       foreign currency accounts Business       \$33.00       Monthly         B\$ External Maintenance Fee       \$22.00       Monthly       Monthly         BC CURRENT ACCOUNTS       Failure to maintain minimum balance for       foreign currency accounts Business       \$55.00         Failure to maintain minimum balance for       foreign currency accounts Business       \$55.00       Monthly         Over-the-Counter Cash Deposits Fee       \$22.00       Monthly       Cash Value plus VAT         SAVINGS ACCOUNT - LOCAL CURRENCY       Monthly       Cash Value plus VAT         Minimum amount to open Bahamian A/C       \$25.00       Monthly Service Fee       \$0.00         Statement Printouts       \$11.00       Cover-the-Counter Cash Deposits Fee       \$10.000.00 plus       1%       Cash Value plus VAT         Vithdrawals       \$2.48       Per item plus Stamp Duty       Stamp Tax       \$0.40   |  |         | Dor itam                 |
| Failure to maintain minimum balance for<br>foreign currency accounts Government       \$27.50       Monthly         Failure to maintain minimum balance for<br>foreign currency accounts Business       \$33.00       Monthly         B\$ External Maintenance Fee       \$22.00       Monthly         BC CURRENT ACCOUNTS       Testernal Maintenance Fee       \$22.00         Failure to maintain minimum balance for<br>foreign currency accounts Business       \$55.00       Monthly         BC CURRENT ACCOUNTS       Testernal Maintenance Fee       \$22.00         Failure to maintain minimum balance for<br>foreign currency accounts Business       \$55.00       Monthly         Over-the-Counter Cash Deposits Fee<br>\$10,000.00 plus       1%       Cash Value plus VAT         SAVINGS ACCOUNT - LOCAL CURRENCY       Minimum amount to open Bahamian A/C       \$25.00         Monthly Service Fee       \$0.00       Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee<br>\$10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty         Stamp Tax       \$0.40       -         - Interest is calculated on the minimum quarterly balance of<br>\$25.03 µ ad semi-annaly       \$11.00         BUSINESS SAVINGS ACCOUNT - LOCAL       Testemated Printouts       \$11.00         Withdrawals       \$2.48       Per i          | Over-the-Counter Cash Deposits Fee                           |         |                          |
| Failure to maintain minimum balance for       \$33.00       Monthly         B\$ External Maintenance Fee       \$22.00       Monthly         IBC CURRENT ACCOUNTS       Failure to maintain minimum balance for         Foreign currency accounts Business       \$55.00       Monthly         Over-the-Counter Cash Deposits Fee       \$55.00       Monthly         SAVINGS ACCOUNT - LOCAL CURRENCY       Cash Value plus VAT         Minimum amount to open Bahamian A/C       \$25.00         Monthly Service Fee       \$0.00         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       \$11.00         Vithdrawals       \$2.48         Per item plus Stamp Duty       Stamp Tax         • Interest is calculated on the minimum quarterly balance of \$25.00 so 4 paid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL       Withdrawals         * Statement Printouts       \$11.00         • Interest is calculated on the minimum quarterly balance of \$25.00 so 4 paid semi-annually       Stamp Tax         • Interest is Calculated on the minimum quarterly balance of \$25.00 so 4 paid semi-annually       Stamp Tax         • Untdrawals       \$2.48       Per item plus Stamp Duty         Statement Printouts       \$11.00         Withdrawals       \$2.48       Per item plus Stamp Duty  | Failure to maintain minimum balance for                      |         |                          |
| B\$ External Maintenance Fee       \$22.00       Monthly         IBC CURRENT ACCOUNTS       Failure to maintain minimum balance for         Failure to maintain minimum balance for       foreign currency accounts Business       \$55.00         Over-the-Counter Cash Deposits Fee       \$10,000.00 plus       1%       Cash Value plus VAT         SAVINGS ACCOUNT - LOCAL CURRENCY       Minimum amount to open Bahamian A/C       \$25.00         Monthly Service Fee       \$0.00         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       \$11.00         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       \$10,000.00 plus         \$10,000.00 plus       1%         Cash Value plus VAT         Withdrawals       \$2.48         Per item plus Stamp Duty         Stamp Tax       \$0.40         - Interest is calculated on the minimum quarterly balance of \$25.00 & pails semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL         Monthly Maintenance       \$11.00         Withdrawals       \$2.48       Per item plus Stamp Duty         Statement Printouts       \$2.48       Per item plus Stamp Duty  | Failure to maintain minimum balance for                      |         |                          |
| IBC CURRENT ACCOUNTS         Failure to maintain minimum balance for foreign currency accounts Business       \$55.00       Monthly         Over-the-Counter Cash Deposits Fee \$10,000.00 plus       1%       Cash Value plus VAT         SAVINGS ACCOUNT - LOCAL CURRENCY         Minimum amount to open Bahamian A/C       \$25.00         Monthly Service Fee       \$0.00         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee \$10,000.00 plus       1%         Cash Value plus VAT       Withdrawals         \$24.88       Per item plus Stamp Duty         Stamp Tax       \$0.40         - Interest is calculated on the minimum quarterly balance of \$25.00 spaid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL         Monthly Maintenance       \$11.00         Withdrawals       \$2.48         Per item plus Stamp Duty         Statement Printouts       \$1.00         Withdrawals       \$2.48         Per item plus Stamp Duty         Statement Quarterly balance of \$25.00 spaid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL         Monthly Maintenance       \$11.00         Withdrawals       \$2.48       Per item plus Stamp Duty         Statemenent Printouts       \$2.48 <td>foreign currency accounts Business</td> <td>\$33.00</td> <td>Monthly</td>  | foreign currency accounts Business                           | \$33.00 | Monthly                  |
| Failure to maintain minimum balance for       \$55.00       Monthly         Over-the-Counter Cash Deposits Fee       \$10,000.00 plus       1%       Cash Value plus VAT         SAVINGS ACCOUNT - LOCAL CURRENCY       Iminum amount to open Bahamian A/C       \$25.00         Monthly Service Fee       \$0.00         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       \$11.00         S10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       \$0.40         *10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty         Statement-munuly       \$11.00       \$25.00 & paid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL       \$0.40       \$2.48         Monthly Maintenance       \$11.00       \$2.48         Withdrawals       \$2.48       Per item plus Stamp Duty         Statement Printoute       \$11.00       \$2.48  |  | \$22.00 | Monthly                  |
| foreign currency accounts Business       \$55.00       Monthly         Over-the-Counter Cash Deposits Fee       1%       Cash Value plus VAT         SAVINGS ACCOUNT - LOCAL CURRENCY       Imimum amount to open Bahamian A/C       \$25.00         Monthly Service Fee       \$0.00       Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       \$11.00       Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       \$10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty       Stamp Tax       \$0.40         • Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually       \$11.00       Statement Printouts       \$0.40         BUSINESS SAVINGS ACCOUNT - LOCAL       \$11.00       Statement Printouts       \$0.40       Statement Printouts         Statement Printouts       \$0.40       \$0.40       Statement Printouts       \$0.40         Statement Printouts       \$0.40       Statement Printouts       \$0.40       Statement Printouts         BUSINESS SAVINGS ACCOUNT - LOCAL       \$0.40       Statement Printouts       \$0.40       Statement Printouts       \$0.40       \$0.40       \$0.40       \$0.40       \$0.40       \$0.40       \$0.40       \$0.40       \$0.40       \$0.40<   |  |         |                          |
| \$10,000.00 plus       1%       Cash Value plus VAT         SAVINGS ACCOUNT - LOCAL CURRENCY         Minimum amount to open Bahamian A/C       \$25.00         Monthly Service Fee       \$0.00         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       \$11.00         \$10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty         Statom and unterry balance of \$25.00 & paid semi-annually       \$11.00         BUSINESS SAVINGS ACCOUNT - LOCAL       \$11.00         Monthly Maintenance       \$11.00         Withdrawals       \$2.48         Per item plus Stamp Duty         Statement Printouts       \$11.00         Statement Printouts       \$2.48         Per item plus Stamp Duty       \$2.48         Statement Printouts       \$2.48         Per item plus Stamp Duty       \$2.48   | foreign currency accounts Business                           | \$55.00 | Monthly                  |
| SAVINGS ACCOUNT - LOCAL CURRENCY         Minimum amount to open Bahamian A/C       \$25.00         Monthly Service Fee       \$0.00         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       1%         \$10,000.00 plus       1%         Cash Value plus VAT         Withdrawals       \$2.48         Per item plus Stamp Duty         Stamp Tax       \$0.40         - Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL         Monthly Maintenance       \$11.00         Withdrawals       \$2.48         Per item plus Stamp Duty  |  | 1%      | Cash Value plus VAT      |
| Monthly Service Fee       \$0.00         Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       1%       Cash Value plus VAT         §10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty         Stamp Tax       \$0.40         - Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL         Monthly Maintenance       \$11.00         Withdrawals       \$2.48       Per item plus Stamp Duty  |  |         |                          |
| Statement Printouts       \$11.00         Over-the-Counter Cash Deposits Fee       1%       Cash Value plus VAT         \$10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty         Stamp Tax       \$0.40         - Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually       \$0.40         BUSINESS SAVINGS ACCOUNT - LOCAL       \$0.40         Monthly Maintenance       \$11.00         Withdrawals       \$2.48       Per item plus Stamp Duty         Statement Printouts       \$2.48       Per item plus Stamp Duty  | Minimum amount to open Bahamian A/C                          | \$25.00 |                          |
| Over-the-Counter Cash Deposits Fee       1%       Cash Value plus VAT         \$10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty         Stamp Tax       \$0.40         - Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL         Monthly Maintenance       \$11.00         Withdrawals       \$2.48       Per item plus Stamp Duty  | Monthly Service Fee  | \$0.00  |                          |
| \$10,000.00 plus       1%       Cash Value plus VAT         Withdrawals       \$2.48       Per item plus Stamp Duty         Stamp Tax       \$0.40         - Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL         Monthly Maintenance       \$11.00         Withdrawals       \$2.48       Per item plus Stamp Duty  |  | \$11.00 |                          |
| Withdrawals       \$2.48       Per item plus Stamp Duty         Stamp Tax       \$0.40         - Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually         BUSINESS SAVINGS ACCOUNT - LOCAL         Monthly Maintenance       \$11.00         Withdrawals       \$2.48       Per item plus Stamp Duty  | •  |         | Cook Value NAT           |
| Stamp Tax     \$0.40       - Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually       BUSINESS SAVINGS ACCOUNT - LOCAL       Monthly Maintenance     \$11.00       Withdrawals     \$2.48       Per item plus Stamp Duty  |  |         |                          |
| <ul> <li>Interest is calculated on the minimum quarterly balance of \$25.00 &amp; paid semi-annually</li> <li>BUSINESS SAVINGS ACCOUNT - LOCAL</li> <li>Monthly Maintenance \$11.00</li> <li>Withdrawals \$2.48 Per item plus Stamp Duty</li> <li>Statement Printouts</li> </ul>   |  | ······  |                          |
| Monthly Maintenance     \$11.00       Withdrawals     \$2.48     Per item plus Stamp Duty  | - Interest is calculated on the minimum quarterly balance of | <b></b> |                          |
| Withdrawals     \$2.48     Per item plus Stamp Duty  | BUSINESS SAVINGS ACCOUNT - LOCAL                             |         |                          |
| Withdrawals     \$2.48     Per item plus Stamp Duty       Statement Printouts     \$2.48     Per item plus Stamp Duty  | Monthly Maintenance  | \$11.00 |                          |
| Statement Printouts \$11.00  | Withdrawals  |         | Per item plus Stamp Duty |
|  | Statement Printouts  | \$11.00 |                          |



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| Over-the-Counter Cash Deposits Fee<br>\$10,000.00 plus                            | 1%                 | Cash Value plus VAT                      |
|---|--------------------|--|
| SAVINGS ACCOUNT - FOREIGN   |                    |  |
| CURRENCY<br>Over-the-Counter Cash Deposits Fee                                    |                    |  |
| \$10,000.00 plus  | 1%                 | Cash Value plus VAT                      |
| Statement Printouts   | \$11.00            |  |
|   | Amount             | Frequency                                |
| SAVINGS ACCOUNT - FOREIGN<br>CURRENCY (contd.)                                    |                    |  |
| Withdrawals   | \$2.48             | Per Item plus Stamp Duty                 |
| Stamp duty  | \$0.40             |  |
| Failure to maintain minimum balance for<br>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><br>1% | Cash value plus VAT                      |
| Cash Withdrawals \$1,000,000.00 -   |                    |  |
| \$1,499,999.99<br>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<br>\$55.00  | Per bag<br>Per 100                       |
| per bag<br>Disposable Bags (100 per box)<br>Lost/Broken Key (replacement)         |                    |  |

Fees are inclusive of Value Added Taxes (VAT).

Certain transactions are subject to Government Stamp Tax.



| Cash Handling Fee<br>Rentals for less than 12 months are subject to<br>a charge of 1/12 annual rental for each month<br>or part thereof subject to a minimum fee of<br>\$25.00+VAT | 1/2% + VAT | Cash deposit value over \$10,000.00 |
|--|------------|-------------------------------------|
| OTHER DEPOSIT ACCOUNT RELATED SERVICES   |            |                                     |
| Over-the-Counter Cash Deposits Fee<br>\$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.

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## 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<br>1.00<br>3.00<br>4.00<br>5.00<br>5.00<br>5.00<br>0.00<br>1.00 Plus GST<br>1.00<br>1.00<br>1.00 Plus GST<br>1.00 |
|--|
| 1.00<br>3.00<br>4.00<br>5.00<br>5.00<br>5.00<br>0.00<br>1.00 Plus GST<br>1.00<br>3.00                                  |
| 1.00<br>3.00<br>4.00<br>5.00<br>5.00<br>5.00<br>0.00<br>1.00 Plus GST<br>1.00<br>3.00                                  |
| 3.00<br>4.00<br>5.00<br>5.00<br>5.00<br>0.00<br>1.00 Plus GST<br>1.00  |
| 4.00<br>5.00<br>5.00<br>5.00<br>0.00<br>1.00 Plus GST<br>1.00<br>8.00  |
| 4.00<br>5.00<br>5.00<br>5.00<br>0.00<br>1.00 Plus GST<br>1.00<br>8.00  |
| 5.00<br>5.00<br>5.00<br>0.00<br>1.00 Plus GST<br>1.00<br>3.00  |
| 8.00<br>5.00<br>0.00<br>1.00 Plus GST<br>1.00<br>8.00  |
| 5.00<br>0.00<br>1.00 Plus GST<br>1.00<br>3.00  |
| 0.00<br>1.00 Plus GST<br>1.00<br>3.00  |
| 3.00   |
| 3.00   |
| 3.00   |
| 3.00   |
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| <b>.</b>   |
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|  |
| I.00 Plus Swift Charges  |
|  |
| 3.00 Plus Swift Charges  |
| 4.00 Plus Swift Charges  |
| 5.00 Plus Swift Charges  |
| 5.00 Plus Swift Charges  |
| 5.00 Plus Swift Charges  |
| 0.00 Plus Swift Charges  |
| ~  |
|  |

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| Amount             | Frequency   |
|--------------------|---|
|                    |   |
| 5%                 | 2.5% Premium, 2.5% Escrow   |
|                    |   |
|                    |   |
| \$22.00<br>\$27.50 |   |
| \$27.50<br>\$77.00 |   |
| \$77.00            |   |
|                    |   |
| \$137.50           |   |
|                    |   |
|                    |   |
| \$6.60             |   |
|                    |   |
| <b>*</b> 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%<br>\$22.00<br>\$27.50<br>\$77.00<br>\$77.00<br>\$1137.50<br>\$6.60<br>\$0.00<br>\$0.00<br>\$11.00<br>\$0.00<br>\$11.00<br>\$0.00<br>\$11.00<br>\$0.00<br>\$11.00<br>\$0.83<br>\$2.20<br>\$25.00<br>\$3.30<br>\$2.20<br>\$25.00<br>\$3.30<br>\$2.20<br>\$3.30<br>\$2.20<br>\$3.30<br>\$2.20 |

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| 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-<br>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<br>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 |           |
|  |         |           |

|      | DDED |     | CADD | <u> </u> |
|------|------|-----|------|----------|
| 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                 |
|  |         |                                 |

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| 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<br>Holder | \$27.50 |                                 |
| VISA GOLD CREDIT CARDS                         |         |                                 |
| Annual Membership Fee Primary Card Holder      | \$82.50 |                                 |
| Annual Membership Fee Secondary Card<br>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 +<br>VAT |             |  |
|                      |                            |             |  |

| RESIDENTIAL MORTGAGES/ REAL<br>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



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| 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%<br>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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