

BOB SCHEDULE OF FEES

Effective June 2025



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

A. DEPOSIT BUSINESS

	Amount	Frequency
CURRENT A/C PERSONAL		
Minimum Balance on Foreign Currency A/C	\$33.00	Monthly
Monthly Maintenance Fee	\$8.80	or \$0.61 per item (whichever is greater)
Monthly Overdraft Fee	\$8.80	
Overdraft Per Item Fee	\$27.50	
Service Charge	\$0.61	Per item
In-branch deposit fee (less than \$10,000.00)	\$2.20	
In-branch withdrawals	\$3.30	Per Item plus Stamp Duty
Stamp Duty	\$0.40	Per item
Over-the-Counter Cash Deposits Fee \$10,000.00 plus	1%	Cash Value plus VAT
Dormant Account (applicable after 12 months of no activity)	\$11.00	Monthly
Transfer Fee (special request)	\$9.90	
CURRENT A/C BUSINESS		
Monthly Maintenance Fee	\$11.00	or \$1.10 per item (whichever is greater)
Monthly Overdraft Fee	\$8.80	
Overdraft Per Item Fee	\$27.50	
Service Charge	\$1.10	Per item
In-branch withdrawals	\$3.30	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%	Cash Value plus VAT
Failure to maintain minimum balance for 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
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	<i>Interest is calculated on the minimum quarterly balance of \$25.00 & paid semi-annually</i>
Monthly Service Fee	\$0.00	
Statement Printouts	\$11.00	
Over-the-Counter Cash Deposits Fee \$10,000.00 plus	1%	Cash Value plus VAT
In-branch withdrawals	\$3.30	Per item plus Stamp Duty
Stamp Tax	\$0.40	
BUSINESS SAVINGS ACCOUNT - LOCAL		
Monthly Maintenance	\$11.00	
In-branch withdrawals	\$3.30	Per item plus Stamp Duty
Statement Printouts	\$11.00	

Fees are inclusive of Value Added Taxes (VAT).
 Certain transactions are subject to Government Stamp Tax.

Over-the-Counter Cash Deposit Fee (\$10,000.00 +)	1%	Cash Value plus VAT
	Amount	Frequency
SAVINGS ACCOUNT - FOREIGN CURRENCY		
Over-the-Counter Cash Deposits Fee \$10,000.00 plus	1%	Cash Value plus VAT
In-branch withdrawal fee	\$3.30	
Statement Printouts	\$11.00	
SAVINGS ACCOUNT - FOREIGN CURRENCY (contd.)		
In-branch withdrawals	\$3.30	Per Item plus Stamp Duty
Stamp duty	\$0.40	
Failure to maintain minimum balance for foreign currency accounts Business	\$33.00	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	Minimum or depending on product type between 1/3 of total interest to 3 months of interest or 2% of the interest rate, whichever is higher
Additions to fixed deposits	\$33.00	
AUTOMATED BANKING MACHINES		
Deposits, Transfers	\$0.00	Free
Maximum Daily Withdrawal Amount	\$2000	
Withdrawals – Local on Us – BOB Visa Debit Card	\$1.65	Per Transaction Plus GST
Withdrawals –Non-BOB International Bank Cards	\$5.50	
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	1%	Cash value plus VAT
Cash Withdrawals \$1,000,000.00 - \$1,499,999.99	1.5%	Cash value plus VAT
Cash Withdrawals \$1,500,000.00 - \$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	\$3.30	Per item plus stamp duty
NSF (Returned cheques)	\$38.50	
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 (per account)	\$82.50	Plus cost of bags
Total Daily Night Deposits under \$10,000.00 Fee per bag	\$4.40	Per bag
Disposable Bags (100 per box)	\$55.00	Per 100

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Lost/Broken Key (replacement)	\$110.00	Plus cost of key
Notification of Rental Arrears	\$2.20	each
Cash Handling Fee	1/2% + VAT	Cash deposit value over \$10,000.00
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 (per account)		

OTHER DEPOSIT ACCOUNT RELATED SERVICES

	Quarterly Minimum + VAT	
Premier Banking Management Fee		for 1-3 accounts under the same name
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
Fees Schedule Printout/Copy	\$ 5.50	First page + 2.20 each page thereafter

STOP PAYMENT FEES

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 BALANCES

- 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	

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- Drilling Box	\$110.00
- Replacing Lock	\$220.00 Plus cost of lock

Amount Frequency
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

DRAFTS / MONEY TRANSFERS

Official Cheques (Managers Cheques)/Wire Transfers	\$11.00
Foreign Currency Draft: BSD Accounts	\$11.00
Foreign Currency Draft: USD Accounts	
up to \$5,000	\$33.00
\$5,001 - \$10,000	\$44.00
\$10,001 - \$25,000	\$55.00
\$25,001 - \$100,000	\$66.00
\$100,001 - \$500,000	\$165.00
\$500,001 and over	\$220.00

RTGS TRANSFER

Bank to Bank Transfer (Incoming & Outgoing)	\$11.00	Plus GST
Special Settlements Fee	\$11.00	

SWIFT CHARGES

All Destinations	\$33.00
Wire Repair Fee (per wire)	\$27.50

INTERNATIONAL WIRE TRANSFERS

Wire repair/return/recall BSD Accounts	\$5.50	
Wire repair/return/recall Foreign Currency	\$77.00	
	Online In-branch	
Wire Transfers: BSD Accounts		
Up to \$5,000	\$22.00 Plus SC	\$49.50 Plus Swift Charges
\$5,001 - \$10,000	\$33.00 Plus SC	\$60.50 Plus Swift Charges
\$10,001 - \$25,000	\$44.00 Plus SC	\$71.50 Plus Swift Charges
\$25,001 - \$100,000	\$55.00 Plus SC	\$82.50 Plus Swift Charges

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\$100,001 - \$500,000	\$71.50 Plus SC	\$99.00 Plus Swift Charges
\$500,001 and over	\$82.50 Plus SC	\$110.00 Plus Swift Charges
	Online	In-branch
Wire Transfers: USD Accounts		
up to \$5,000	\$33.00 Plus SC	\$49.50 Plus Swift Charges
\$5,001 - \$10,000	\$44.00 Plus SC	\$60.50.00Plus Swift Charges
\$10,001 - \$25,000	\$55.00 Plus SC	\$71.50 Plus Swift Charges
\$25,001 - \$100,000	\$66.00 Plus SC	\$82.50 Plus Swift Charges
\$100,001 - \$500,000	\$154.00 Plus SC	\$165.00 Plus Swift Charges
\$500,001 and over	\$209.00 Plus SC	\$220.00 Plus Swift Charges

Amount Frequency
ICM (International Currency Market

ICM Purchases	5%	2.5% Premium, 2.5% Escrow
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INCOMING WIRES

Incoming Wires	\$22.00
Wire Repair Fee (per wire)	\$27.50
Wire Return Fee (per wire)	\$77.00
Wire Recall Fee (per wire)	\$77.00

COLLECTION ITEMS

Clean Documents and Cheques	\$137.50
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ONLINE BANKING

Personal (access)	\$0.00
Business (access)	\$0.00
Domestic Funds Transfer (Local - RTGS)	\$5.50
Domestic Funds Transfer (Local - ACH)	\$1.10
Prepaid Card Load Fee	\$2.20

PAYROLL SERVICES
Manual

- Processing Fee	\$55.00	Per Payroll File
- External - Account Transfer	\$3.30	Per Transaction
- Internal - Account to Account	\$2.20	Per Transaction
Rush fee	\$110.00	For requests received one day prior to the effective payment date

Online/Electronic

- Processing Fee	\$27.50	Per Payroll File (less than 35 people)
Processing Fee	\$0.83	Per person (Payroll file of 35+ people)
- External - Account Transfer	\$0.83	Per Account Transfer
- Internal - Account Transfer	\$0.83	Per Account Transfer
Payroll Envelopes (stuffed)	\$3.30	Per Envelope
Payroll Envelopes (empty)	\$1.10	Minimum \$12.00
Call in Service	\$16.50	
Rush fee	\$110.00	For requests received one prior to effective payment date

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BILL PAYMENT
Manual (No Electronic Exchange of Information)

Processing Fee - Bill Payment Company	\$110.00	Per Month
Transaction Fee	\$0.77	Per Transaction
Set Up	\$110.00	

Online/Electronic

Monthly Service Charge	\$11.00	Per Month
- Transaction Fee	\$0.66	Per Transaction
- Set up	\$55.00	

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	\$2000.00	Per day
Local On-Us Debit Card withdrawal	\$1.65	Plus GST

NON BOB CARDS

In-Branch Cash Advance – Non-BOB	\$16.50
ATM Withdrawals - Non-BOB International Cards	\$5.50

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
POS Out-of-country fee (approved)	1.25%
POS Local fee (approved)	\$0.00
POS Local Transaction Declined	\$1.10
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 PREPAID CARDS

Annual Membership Fee Primary Card Holder	\$38.50
Immediate Load - Online	\$2.20
Immediate Load - ATM	\$2.75
Immediate Load – Branch	\$27.50
Regular Load - Branch	\$5.50
Transaction Fee (Local)	\$0.61
Transaction Fee (International)	\$0.61 Plus 1.25% exchange rate + 1.5% G.S.T.
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

VISA GIFT CARDS

Regular Loads	\$5.50
Transaction Fee (Local)	\$0.61
Transaction Fee (International)	\$0.61 Plus 1.25% Foreign exchange rate + 1.5% G.S.T.

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	Plus \$10 GST
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 Merchant Services Representative at 397-3044 or 397-3014 or Email merchant_services@bankbahamas.com

E. LENDING SERVICES
Amount Frequency
COMMERCIAL MORTGAGES

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

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**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
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CONSUMER LOANS

Application/Commitment Fee	1%-2% +VAT	Or a prescribed minimum fee
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COMMERCIAL LOANS

Commitment Fee	1% +VAT
Early Repayment	6 months interest + VAT
Annual Review	\$550.00

OVERDRAFTS

Over Limit	\$38.50
Weekly Overdraft Fee	\$8.80
Per Item Charge	\$27.50
Excesses to Contractual rate (Default Rate)	18% + VAT
Weekly Overdraft Fee	\$8.80
Unauthorized Overdraft Fee	\$33.00

COMMERCIAL OVERDRAFTS

Commitment fee	1%-2% + VAT
Overlimit fees per item	\$38.50 Plus G.S.T.
Annual Review Fees (Business Accounts)	\$220.00

OTHER LENDING FEES

Commitment Fee	1% - 2% + VAT 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
Others	\$11.00

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F. AGENCY BANKING SERVICES

BOB's Agency Banking service charges for over-the-counter transactions in Marsh Harbour, Abaco

	Amount	Frequency
Deposit Fee (less than \$2,500)	\$5.50	
Deposit Fee (\$2,500 to \$9,999.99)	\$8.25	
Deposit Fee (\$10,000 or more)	0.75% + VAT	
Withdrawal Fee (up to \$4,999.99)	\$4.40	Plus GST
Withdrawal Fee (\$5,000 to \$9,999.99)	\$5.50	Plus GST
Withdrawal Fee (\$10,000 or more)	\$11.00	Plus GST

Disclaimer:

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