

Fees & Charges

British Virgin Islands

 **Republic Bank (BVI) Limited**

SUNDRY CHARGES

ITEM	FEES
ATM withdrawal Fees at Republic Bank ATMs	Free ATM Withdrawals.
ATM/POS Debit Charges (Other Bank ATMs in territory) a. Approved ATM Transactions Withdrawals	US\$3.00 Applied to: TimeSaver Savings Plus RightStart Career Builder Personal Chequing Account E-free Optimizer Major League Accounts

SUNDRY CHARGES

ITEM	FEES
ATM-Related Customer Queries Reviews of DVR, footage from the ATM	Manager's Discretion
Certificates of Balance	US\$25.00
Cheque Books Regular Personal Cheques 2x25 Regular Personal Cheques 4x25 Duplicate Personal Cheques 2x25 Duplicate Personal Cheques 4x25 Regular Commercial Cheques 1x50 Regular Commercial Cheques 4x50 Regular Commercial Cheques 1x100	Vendor cost to be applied
Dormant Letter Notice	US\$50.00
Official Cheques - International	US\$25.00 plus the applicable fee stated below: \$1 - 10,000 1/4% min \$10 \$10,001 - 40,000 1/8% min \$25 \$40,001 - 200,000 1/16% min \$50 \$200,001 - \$500,000 1/32% min \$125 \$500,001 - or more 1/64% min \$150, max \$250 Out of pocket expenses in all cases

SUNDRY CHARGES

ITEM	FEES
Handling Fee for Lost Certified Cheques	US\$15.00 (Duplicate/Replacement Manager's Cheque & Draft)
Debit Card Replacement	US\$20.00
NSF Fee - Cheque items returned for insufficient funds	US\$50.00 per item
Overdrawn Account Fee	US\$10.00
Photocopying (per item)	US\$5.00
Queries: · Over one (1) year · Between six (6) months to one (1) year · Under six (6) months	US\$35.00
Requests for Information on Customer's Accounts: Attorney's Request on Accounts/ Estates of Deceased Customers	No charge
Statements · Daily Statement · Statements requested outside of normal cycle · Duplicate Statements	US\$5.00

SUNDRY CHARGES

ITEM	FEES
Other Letters e.g. Statements of Auto Transfers Paid, Confidential Reports, Certificate of Interest Paid/ Earned.	Manager's Discretion
Stop Payment Order (Stop Personal/Commercial Cheques)	US\$15.00
Supplying data to Auditing Firms Depending on work involved: when it involves only simple Certificate of Balance (payable by Customer).	US\$25.00
Transfer of Funds Customer written instructions to transfer funds from one account to another within the bank	US\$5.00
Voucher Searches	US\$35.00
Transfer to Cover Cheques	US\$5.00

BUSINESS ACCOUNTS

ITEM	FEES
<p>Surcharge on large cash deposit transactions when both of the following apply:</p> <ul style="list-style-type: none"> • Total Cash is greater than 25K • Transaction is conducted within last hour prior to close of business day 	<p>US\$1.00 for every \$1000.00</p>

FOREIGN TRADE - PURCHASE

ITEM	FEES
<p>Incoming Mail and Telegraphic Transfer Payments</p> <ul style="list-style-type: none"> • Handling Charge where payments made to another Bank in US\$ - Deduct from proceeds • Handling Charge where payments made to another Bank in foreign currency - Deduct from proceeds • Handling Charge where funds to be credited to a US\$ account at a Branch - Deduct from proceeds • Handling Charge where funds to be credited to a foreign currency account at a Branch - Deduct from proceeds • Handling Charge where beneficiary to be advised to collect funds - Deduct from proceeds • Dishonoured items – charged back to customer's account. 	<p>US\$10.00 of the currency being credited</p>

FOREIGN TRADE - SALE

ITEM	FEES
Drafts · Local Charge · Foreign Bank Charge	US\$25.00
Cost of processing ‘STOP’ instructions on Drafts	US\$10.00
Investigations Where Republic Bank’s error is determined Where no Bank error is determined	No charge US\$35.00
Wire transfer Requested Online Swift Bank Charges Requested In-Branch Swift Bank Charges	US\$25.00 US\$15.00 US\$25.00 US\$35.00

FOREIGN BANK CHARGES

ITEM	FEE
Queries and Amendments - US Banks	
a. Enquiry regarding non-receipt of funds by beneficiary depending on the date of original payment	US\$50.00 to US\$75.00
b. Amendments to Value date, Account number, Beneficiary name, Beneficiary bank	US\$50.00
c. Recall of funds sent in error	US\$50.00
d. Returned funds	US\$35.00 plus foreign bank charges of US\$15.00

NIGHT SAFE FACILITIES

ITEM	FEE
Tamper Evident Disposable Commercial Deposit Bags 9 x 12	US\$50.00 per annum + US\$25.00 per 100 disposable wallets

SAFETY DEPOSIT LOCKERS

ITEM	FEES
Box Size:	
Small (1 ½ x 5 x 24)	Small: US\$100.00 per annum
Medium (2 ½ x 5 x 24)	Medium: US\$200.00 per annum
Large (2 ½ x 10 ¾ x 24)	Large: US\$275.00 per annum
Broached Box (Drilling of Boxes)	US\$150.00
Lost Key Replacement (Lost or Broken Keys)	US\$50.00 plus any additional cost

CERTIFICATE OF DEPOSIT

ITEM	FEE
LOCAL CURRENCY	
Early Redemption Not Allowed Within 31 Days (applicable only to Personal Certificate of Deposit holders)	Not allowed
Redemption Between 32 - 89 Days	0.15% of the annual interest rate
Redemption Between 90 - 179 Days	0.25% of the annual interest rate
Redemption Between 180 - 364 Days	0.50% of annual interest rate
Lost Certificate of Deposit	N/A

Overdraft Facilities

			O/D Facility Fee- Commercial	O/D Facility Fee - Personal	Minimum Overdraft Interest Charge- Cal on max daily balance - NO TAX
		When Is Charge Applied	One Period	One Period	Month End
Commercial Account	USD	Commercial Chequing Commercial USD	1/4% - 1% of the amount, min USD\$250.00	0.00	USD\$15.00
Personal Account	USD	Personal Chequing Account- PCA Optimizer Major League Career Builder E-free	0.00	USD\$50.00	USD\$15.00

LOAN CHARGES

ITEM	FEES
LOCAL CURRENCY Commercial Loan	US\$250.00 - Late fee
Advance of Letter of Credit	Negotiation Fee 0.25% - 1% of loan amount, min US\$250.00 Extension Fee 0.25% - 1% of loan amount, min US\$250.00
Advance of Letters of Credit	Establishment Fee - Non cash secured Letters of Credit First 3 Months Plus fee for each additional 30 days or part thereof 1% on amount plus wire transfer fee 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.) 1% Min \$35 +20 for OITS cost

LOAN CHARGES

ITEM	FEES
Commercial Mortgage Loan	US\$250.00 - Late fee Origination Fee 0.25% - 1% of loan amount Refinance Fee 0.25% - 1% of new funds Extension Fee 0.25% - 1% of new funds
Personal Loans	Under US\$5K - US\$50.00; Above US\$5K - US\$75K - Late Fee US\$35
Residential Mortgage	Application Fee US\$175 Late Fee US\$60 Negotiation Fee 1.5% of loan amount Refinance Fee 1.35% - 1.5% of new funds Extension/Renewal Fee 1.35% -1.5% of new funds

CREDIT CARD PROFILE

	MASTERCARD STANDARD	MASTERCARD GOLD	MASTERCARD GOLD	MASTERCARD GOLD	MASTERCARD AA	MASTERCARD BUSINESS AA EXECUTIVE	MASTERCARD BUSINESS
	CUSTOMER	CUSTOMER	SCOTIALINE SECURED	SCOTIALINE UNSECURED	CUSTOMER	CUSTOMER	CUSTOMER
ANNUAL MEMBERSHIP FEE	USD30.00	USD55.00	USD55.00	USD55.00	USD65.00	USD75.00	USD50.00
LATE PAYMENT FEE	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00
OVER LIMIT FEE	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00
REPLACEMENT CARD FEE	USD10.00	USD10.00	USD10.00	USD10.00	USD10.00	USD10.00	USD10.00
CASH ADVANCE	3%, minimum USD5.00	3%, minimum USD5.00	3%, minimum USD5.00	3%, minimum USD5.00	3%, minimum USD5.00	3%, minimum USD5.00	3%, minimum USD5.00
INTEREST RATES	19.50%	16.50%	16.50%	16.50%	19.50%	19.50%	19.50%
STATEMENT COPY FEE	USD5.00	USD5.00	USD5.00	USD5.00	USD5.00	USD5.00	USD5.00
DISHONOURED CHEQUE FEE	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00	USD40.00
COPY OF TRANSACTION CHARGE SL	USD5.00	USD5.00	USD5.00	USD5.00	USD5.00	USD5.00	USD5.00