

# Schedule of Charges

St. Maarten

Personal Banking

Effective: October 31, 2022

Last Updated: September 11, 2023

## Schedule of Charges

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## Schedule of Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

<b>Regular Chequing Accounts (Product Code 22)</b>	
Average balance to avoid monthly service fee	\$1,000.00
Monthly service fee for falling below average balance	\$8.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter \$2.50
Deposits/Credits – In Branch/Over The Counter	No Charge

<b>Chequing Plus Accounts (Product Code 9 &amp; 185*)</b>	
Average balance to avoid monthly service fee	\$3,000.00
Monthly service fee for falling below average balance	\$10.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter \$1.50
Deposits/Credits – In Branch/Over The Counter	No Charge

<b>Regular Savings Accounts (Product Code 180)</b>	
Average balance to avoid monthly service fee	\$5,000.00
Monthly service fee for falling below average balance	\$5.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$2.50
Deposits/Credits – In Branch/Over The Counter	No Charge

<b>Savings Plus Accounts (Product Code 724)</b>	
Average balance to avoid monthly service fee	\$5,000.00
Monthly service fee for falling below average balance	\$12.50
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter \$2.00
Deposits/Credits – In Branch/Over The Counter	No Charge

<b>Bank@Work Accounts (Product Code 820)</b>	
Withdrawals / Debits – Over The Counter	10 free, thereafter \$4.00 each
Deposits / Credits - In Branch/Over The Counter	No Charge

<b>Bank@School Accounts (Product Code 798)</b>	
Monthly service fee	No Charge
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

<b>SureStart (Junior Savers) Accounts (Product Code 125)</b>	
Monthly service fee	No Charge
Withdrawals / Debits – Over The Counter	4 free, thereafter \$1.50
Deposits / Credits - In Branch/Over The Counter	No Charge
<i>See Sundry Services Section for Applicable ABM charges</i>	

<b>Senior Savers Accounts (Product Code 176)</b>	
Monthly service fee	No Charge
Withdrawals / Debits – Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

<b>Seniors Chequing Accounts (Product Code 170)</b>	
Monthly service fee	No Charge
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

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### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Platinum Chequing Accounts (Product Code 792)	
Average balance to avoid monthly service fee	N/A
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

Fixed Deposit Accounts	
Transfer to another internal account on maturity	No Charge
Transfer to another institution on maturity	Draft or Wire Fee

Direct Banking Accounts (Product Code 706)	
Withdrawals / Debits – Over The Counter	\$4.00 each
Deposits / Credits - In Branch/Over The Counter	\$4.00 each

*Notes:*

1. \* - Product/Service Not offered to new clients
2. Senior Chequing & Savings Accounts - Commission Free Services on Local Mgr Cheques,
3. All figures are quoted in Netherlands Antillean Guilder unless otherwise stated.
4. \*\* OTC withdrawal, deposit and service fees are currently disabled

## Schedule of Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

UNITED STATES DOLLARS (USD)	
USD Chequing Accounts	
Minimum monthly service fee	USD \$5.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter USD \$0.50
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Savings Accounts	
Average balance to avoid monthly service fee	USD \$500.00
Minimum monthly service fee	USD \$2.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD \$1.00
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Money Multiplier Accounts (Product Code 13)	
Minimum monthly service fee	USD \$6.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	8 free, thereafter USD \$0.50
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Chequing Plus Accounts	
Average/Minimum balance to avoid monthly service fee	USD \$2500.00
Minimum monthly service fee	USD \$10.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	12 free, thereafter USD \$1.00
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Savings Plus Accounts (Product Code 898)	
Average/Minimum balance to avoid monthly service fee	USD \$2500.00
Minimum monthly service fee	USD \$7.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter USD \$1.00
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Direct Banking Accounts (Product Code 896)	
Minimum monthly service fee	No Charge
Withdrawals /Debits/Cheques – In Branch/Over The Counter	USD \$2.50
Deposits/Credits – In Branch/Over The Counter	USD \$2.50

## Schedule of Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

USD SureStart (Junior Savers) Accounts (Product Code 223)	
Minimum monthly service fee	No Charge
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Senior Savers Accounts (Product Code 221)	
Monthly service fee for falling below average balance	No Charge
Withdrawals / Debits – Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Seniors Chequing Accounts (Product Code 220)	
Monthly service fee for falling below average balance	No Charge
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Platinum Chequing Accounts (Product Code 904)	
Average balance to avoid monthly service fee	N/A
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

POUND STERLING (GBP)	
GBP Chequing Accounts	
Minimum monthly service fee	£4.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter £0.50
Deposits/Credits – In Branch/Over The Counter	No Charge

EURO DOLLARS (EUR)	
EUR Chequing Accounts (Product Code 122)	
Minimum monthly service fee	€ 5.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter €0.50
Deposits/Credits – In Branch/Over The Counter	No Charge

EUR Savings Accounts (Product Code 53)	
Minimum monthly service fee	€ 1.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	1 free, thereafter €0.50
Deposits/Credits – In Branch/Over The Counter	No Charge

- \* - Product/Service Not offered to new clients
- Senior Chequing & Savings Accounts - Commission Free Services on Local Mgr Cheques, Standing Orders & Traveller's Cheques
- All figures are quoted in Netherlands Antillean Guilder unless otherwise stated.

## Schedule of Charges

### SUNDRY SERVICES

ONLINE BANKING	
Monthly Access Fee	No Charge
1st Insights	No Charge

MAIL TRANSFERS	
Outgoing: Inland	Draft or wire fee
Incoming	No charge

WIRE TRANSFERS		
<b>International Outgoing Wire Transfers (local equivalent):</b>	<b>Branch</b>	<b>Internet</b>
\$1 to \$99,999.99	\$116.83	\$78.93
\$100,000 and Over	\$116.83	\$83.93
<b>1st Send Wire Transfer</b>		
\$1 to \$895.00	N/A	\$27.00
\$895.01 to \$17,900.00	N/A	\$67.00
<b>Local / Regional Transfers:</b>		
<u>Outgoing</u>		
To an account held at other local banks via RTGS	\$26.85	\$15.00
To an account held at one of our regional branches	\$55.00	\$45.00
<u>Incoming</u>		
Received from an account held at other local banks via RTGS (local currency transactions only)		\$15.00
<b>Incoming Wire Transfers:</b>		
To credit an account at one of our branches		\$23.93
To credit an account held at other local banks		\$28.93
Payable on presentation of Photo Identification		\$33.93
Returned Wire Payments: Incoming and Outgoing		USD \$30.00 equiv.
Tracers on Wire Transfers		USD \$40.00 equiv.
<b>Notes:</b>		
1. All figures are quoted in local currency unless otherwise stated.		
2. RTGS - Real Time Gross Settlement is an initiative of some local Central Banks that allows commercial banks to make (large) inter-bank transactions in real-time		

STANDING ORDERS	
Set-up	No Charge
Amendment	\$25.00/USD 11.00
<b>Internal Orders :</b>	
Loan Payments or annual fees for a FirstCaribbean service	No Charge
Between other accounts	\$12.00/USD 5.50
<b>External Standing Orders:</b>	
To transfer funds LOCALLY	\$19.50/USD 10.70
To transfer funds OVERSEAS	\$14.50/USD8.00 + Draft or Wire fee

BILL PAYMENT	
Via the Branch Counter	N/A
Via the ABM	No Charge
Via the Internet	No Charge
*Via Standing Order (Diary Card) -bills sent to us for payment	\$14.50/USD \$8.00
Via Direct Debit (Pre-Authorized Payment)	N/A

OTHER NEGOTIABLES	
Negotiations	\$12.00/USD \$5.50
Documentary	No Charge
Negotiations Up to \$25,000	1.00%
Negotiations Over \$25,000	3/4%

DRAFTS &/OR INTERNATIONAL MONEY ORDERS	
Local drafts (Manager's cheques)	\$15.00
USD Drafts	\$50.00
Other Foreign Currency Drafts:	\$45.00
Tracers on Local drafts	\$45.00/USD \$25.00
Tracer on Foreign drafts	\$72.00/USD \$40.00
Stop Payment on Local drafts	\$72.00/USD\$36.50
Stop Payment on Foreign drafts	\$112.00/USD \$62.50
Duplicate/Replacement drafts	Original draft fee

ACCOUNT TRANSFERS	
By customer via our ABM, telephone or online Banking	No Charge
By customer via another Bank ABM	N/A
By us on written/faxed/telephoned instructions	\$47.00/USD \$26.00

## Schedule of Charges

### SUNDRY SERVICES

TRANSFERS	
Transfers Inward:	
Credit to an account at a FirstCaribbean Branch	\$15.00/USD \$8.50
To other banks and other bodies	\$29.00/USD \$16.00
Funds held on instructions of correspondents, drawn by beneficiary in one amount by installment per drawing:	
Under \$5000	\$20.00/USD\$11.00
\$5000 to \$10,000	\$29.00/USD \$16.00
\$10,000 to \$15,000	\$40.00/USD \$22.00
Over \$15,000	\$58.00/USD \$32.00
Transfers Outward:	
Drafts – Issue	\$20.00/USD\$11.00
Refund where a caution is required to be placed	\$48.00/USD\$26.50
International Payment Order	1/4% Min. \$20.00/USD \$11.00

FOREIGN CURRENCY EXCHANGE	
Charges for foreign currency transactions where same currency tendered as for that being purchased	1% Min. \$22.00/USD \$13.20
Local currency for foreign currency	Daily rate applies
Foreign currency for local currency	Daily rate applies
Preparation & Submission of FC forms for Approval	N/A
Registration of inward investment with Central Bank	N/A
Registration for funds for repatriation	N/A

ABM	
New issue / replacement of expired or stolen card	No Charge
Replacement of lost card	\$20.00
**Mini Statement Print	\$1.50
ABM Deposits	No Charge
ABM Withdrawals:	
At a FirstCaribbean ABM	\$1.50
At another bank's ABM	N/A
Point of Sale purchases	N/A

**\*\*FREE ABM Withdrawals & Ministatements for the following account types:  
Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing**

DORMANCY PROTECTION	
Initial Notice (when account goes dormant after 2 years of inactivity)	\$54.00/USD\$30.00
Notice thereafter (every year of inactivity)	\$54.00/USD\$30.00
Reactivation	N/A
Transfer to Central Bank (after 10years of dormancy)	N/A

TRAVELERS CHEQUES	
Cashed In	\$21.60/USD \$12.00

ACCOUNT CLOSURE	
Within 90 days	\$29.00/USD \$16.00
Within 180 days	\$20.00/USD \$11.00

CHEQUE RELATED	
Cheque books (all styles)	Cost + stamp duty
Stop payment on a local cheque (all reasons)	\$72.00/USD\$36.50
Stop payment on a foreign cheque (all reasons)	\$112.00/USD \$62.50 (includes foreign bank fees)
Charge backs – (items returned to us by another bank):	
Local cheque	\$45.00
Foreign cheque	\$100.00
Non-Sufficient Funds	\$80.00/USD\$45.00
Technical Flaw	\$20.00/USD \$11.00
Third Party (Non Customers) Cheque Cashing Fee	\$9.00
Foreign Cheque Processing Fee	\$10.00 + stamp duty

STATEMENTS	
Mailed / Regular / diary filled statement	No Charge
Duplicate / Additional Statement	\$36.00/USD \$20.00
Interim statement/ screen print / photocopy	\$9.00/USD\$5.00
Held for collection	\$22.50/USD\$12.50
E-statement:	
Set Up	No Charge
Monthly Subscription Fee (to be collected via standing order)	
Daily files	US\$50.00 / account
Weekly Files	US\$20.00 / account
Monthly Files	US\$15.00 / account
Transaction Fee	No charge

RESEARCH	
Where vouchers are held at local branch	\$10.00/USD \$5.50
Search for Cheques:	
Same Month (within 30 days of last statement)	\$10.00/USD \$5.50
2 months - 12 Months	\$20.00/USD \$11.00
Over 1 Year	\$29.00/USD \$16.00
Search for other Vouchers:	
Same Month (within 30 days of last statement):	
1-5 Vouchers / Items	\$55.00/USD\$30.50
Each additional Voucher / Item	\$54.00/USD\$30.00
Up to 3 months	
1-5 Vouchers / Items	\$55.00/USD\$30.50
Each additional Voucher / Item	\$54.00/USD\$30.00
Over 3 months and up to 7 Years:	
1-5 Vouchers / Items	\$61.00/USD\$33.74
Each additional Voucher / Item	\$54.00/USD\$30.00

SAFETY DEPOSIT BOXES	
Small (1 1/2 *5)	\$117.00/USD\$65.00
Small (2 1/2 x 5)	\$180.00/USD\$100.00
Medium (5 x 5)	\$270.00/USD\$150.00
Medium (2 1/2 x 10)	\$360.00/USD\$200.00
Large (5 x 10)	\$495.00/USD\$275.00
X - Large	\$630.00/USD\$350.00



## Schedule of Charges

### SUNDRY SERVICES

SAFEKEEPING AND SECURITIES	
Annual (Rental) Fees:	
Sealed envelopes	\$43.50/USD\$24.00
Sealed boxes / packages:	
Small	\$60.00/USD\$33.00
Large	\$79.00/USD\$44.00
Locked boxes, trunks, etc.	\$300.00/USD\$165.00
Stocks, Debentures, Share Certificates, Deeds, Treasury Bills safekeeping:	
Per Item	\$11.00/USD\$6.00
Per Annum	\$52.50/USD\$30.00
Other Fees:	
Number of free visits per month	No Charge
Additional visits per month	\$11.00/USD\$6.00
Clipping coupons	N/A
Obsolete collateral	\$65.00/USD \$36.00

MISCELLANEOUS SERVICES	
Audit Certificate	\$20.00/USD \$11.00
Certificate / Confirmation of balance	\$20.00/USD \$11.00
Certificate of interest Paid	\$20.00/USD \$11.00
Reference Letters	\$20.00/USD \$11.00
Fax sent / received for a customer - per page:	
Local	\$3.60/USD\$2.00
Overseas	\$3.60/USD\$2.00
Signature verification	No Charge
Insurance on Registered Mail	N/A
Photocopying documents	N/A
Coin Orders (requesting coin)-Same day request	1% Min. \$10.00
Coin Handling ( <i>exchanging for Bills</i> )	1% Min. \$5.00
Hold Mail	\$22.50/USD \$11.00

LARGE CASH DEPOSITS	
Fee for depositing large cash deposits in-Branch	\$9 per every \$1,000 in cash deposited over USD\$5,000 equiv.
Fee for depositing large cash deposits via Night deposits	\$0.50 per every \$1,000 in cash deposited over USD\$10,000 equiv.

**Notes:**

- \* - Product/Service Not offered to new clients
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## Schedule of Charges

### LENDING AND CARD SERVICES

LENDING SERVICES	
OVERDRAFTS	
Setup Fee	1.5% Min. \$240.00
Annual Renewal Fee	\$240.00
Excess Overdraft Fee	\$90.00
Unauthorized Overdraft Fee	\$90.00

*Note: Overdraft interest rates are charged separately. See rate bulletin for rates.*

VISA DEBIT CARDS - KYD & USD CURRENCIES	
ANG VISA DEBIT CARDS	
Annual Fees	No charge
Fast Card Fees ( <i>Courier charges only</i> )	\$45.00 USD equiv
ABM Balance Inquiry Fee:	
At a local FirstCaribbean ABM	No charge
At another bank's ABM	\$2.00
ABM Withdrawals:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$4.50
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	\$6.00
Point of Sale Purchases	Free
Replacement & Additional Cards - Classic	\$20.00
Replacement & Additional Cards - Platinum	\$20.00
Stamp Duty	No Charge
Declined Transactions:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$2.00
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	\$2.00

CREDIT CARDS	
CREDIT CARDS	
<i>See Credit Card Schedules of Charges</i>	

USD VISA DEBIT CARDS	
Annual Fees	No charge
Fast Card Fees ( <i>Courier charges only</i> )	\$45.00
ABM Balance Inquiry Fee:	
At a local FirstCaribbean ABM	No charge
At another bank's ABM	\$0.50
ABM Withdrawals:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$3.00
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	\$3.00
Point of Sale Purchases:	Free
Replacement & Additional Cards - Classic	\$5.00
Replacement & Additional Cards - Platinum	\$10.00
Stamp Duty	No Charge
Declined Transactions:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$1.00
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	\$1.00

**Notes:**

- \* - Product/Service Not offered to new clients
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## Schedule of Charges

### CORPORATE SERVICES

E-PAY (PAYROLL; SUPPLIER PAYMENTS; DIRECT DEBITS)	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$10.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$0.50
Per credit to employee account with Another Bank	\$0.75
Late transmission of payroll file	\$20.00

E-Cheque Card Accounts	
Minimum monthly service fee	No Charge
Withdrawals / Cheques per entry	\$0.75
Deposits / Credits per entry	\$0.75

MANUAL PAYROLL - Paper List Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$30.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$1.50
Per credit to employee account with Another Bank	\$9.00
Late transmission of payroll file	\$40.00
Prepare drafts for their employees	\$8.50/draft +\$5.50 ea. pmt

MANUAL PAYROLL - Cash Envelope Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$30.00
Transaction Fee (per credit/payment):	
Cash paid to employees	\$1.50
Envelopes filled and paid to employees or collected by employer	\$1.50
Late transmission of payroll file	\$25.00
Prepare drafts for their employees	\$8.50/draft +\$5.50 ea. pmt

OVER-THE-COUNTER PAYROLL	
Set up Fee	N/A
Service Fee (monthly)	N/A
Operational Fee (per payroll run)	\$60.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$1.50
Per credit to employee account with Another Bank	\$9.00
Same day or immediate request	\$80.00 -(Includes Operational Fee)

NIGHT WALLET DEPOSITORY	
Annual Fees:	
Canvas Wallets	\$120.00/USD\$65.00
Disposable Bags	\$99.00/USD\$55.00
Short Term Rental (30 days or less):	
Canvas Bags	N/A
Disposable Bags	N/A
Safekeeping (where contents remain in bag):	
Canvas Bags	N/A
Disposable Bags	N/A
Rebates:	
Canvas Bags	1/12 annual fee for each unused month
Disposable Bags	As Above
Per Package of 100 (Disposable Only):	
Small: 9 x 12	\$60.00
Medium: 12 x 16	\$65.00
Large: 19 x 28	\$70.00
Replacement and Repairs:	
Canvas Bag	Cost
Canvas Bag Keys	\$43.50/USD \$24.00
Trap Door Key	\$43.50/USD \$24.00
Additional Key	\$43.50/USD \$24.00

ONLINE BILL PAYMENT	
<i>Where a company signs up as a Biller on FirstCaribbean Internet Banking</i>	
Charge Per Payment	\$1.00

E-STATEMENT PRICING	
Statement Frequency	Fee
Via swift:	
Daily	ANG\$89.50/USD\$50
Monthly	ANG\$26.85/USD\$15
Via Email:	
Daily	ANG\$44.75/USD\$25
Weekly	ANG\$26.85/USD\$15
Monthly	ANG\$17.90/USD\$10

SWEEPS and ZBAs	
Set-up fee	
Standard Set Up	ANG\$89.50/USD\$50
Additional Set Up	ANG\$17.90/USD\$10

**Notes:**

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## Schedule of Charges

### TRADE SERVICES

BONDS, INDEMNITIES & GUARANTEES	
Without full cash (or equivalent) collateral:	
First \$50k	2.5% Min \$317.00/USD \$176.00
Over \$50k	Additional 1.00%
With full cash (or equivalent) collateral:	
First \$15k	\$210.00/USD 116.00
\$15k to \$50k	\$415.00/USD \$230.00
Over 50k	\$1050.00/USD \$585.00
Sealing of Guarantees	Manager's Discretion
Performance Bond	2.5% per annum

LETTERS OF CREDIT: IMPORT (OUTWARD) CLEAN & DOCUMENTARY	
Acceptance including Accepting bill on ourselves and/or procuring acceptance abroad	Min \$63.00/USD \$35.00
Amendments, Extensions and Increases:	
Extensions per month	¼ % Min \$63.00/USD \$35.00
Other amendments – per amendment	\$63.00/USD \$35.00
Opening – Irrevocable or Revocable:	
Three months validity	1% Min \$277.00/USD \$154.00
Each additional month	3/8%
Documentary credits - other:	
Revolving Credits (Opening commission)	
Standby Credits	1% for first 3 months 3/8% per additional month
Transferable credit	1% for first 3 months 3/8% per additional month

DOCUMENTARY COLLECTIONS (IMPORT & EXPORT) - cont'd	
Return charges - each	\$60.00/USD\$33.00
Shipping Guarantees/Guarantees re Missing Bills of Lading:	
First 3 months	1/2% Min \$52.50/USD\$29.00
Each additional month	\$100.00/USD\$55.00
Statement of Past Due Bills (provided to drawers on	\$43.50/USD\$24.00
<b>Inward cheques:</b>	
Drawn on local non-FirstCaribbean bank	\$110.00/USD\$60.00
Drawn in Foreign Currency on a FirstCaribbean CFC account in another foreign currency	1.5% Min \$43.50/USD24.00
Cheques received for Collection	\$43.50/USD\$24.00
Drawn on CFC account in same currency as cheque at local FirstCaribbean branch	1.5% Min \$43.50/USD24.00
Presented through clearing for credit payment	1.5% Min \$43.50/USD24.00
Special presentations (i.e. requiring immediate advice of fate)	\$43.50/USD\$24.00
Unpaid – Additional charge of	\$40.00/USD\$22.00
Holding fee for bill unpaid / un-acceptance after 3 months	\$52.50/USD\$29.00
<b>Outward:</b>	
Letters (first free, thereafter includes postage)	\$11.00/USD\$6.00
Telephone calls – 1st free	Cost
Tracers - 1st free:	
Telex	\$43.50/USD\$24.00
Fax	\$31.50/USD\$17.50
<b>Clean:</b>	
Collections (Cheques, Sight Bills and Clean Accepted usage bills)	1% Min\$43.50 Max. \$990.00

LETTERS OF CREDIT: EXPORT (OUTWARD) CLEAN & DOCUMENTARY	
Acceptances	½ % Min \$63.00/USD \$35.00
Advising Inward Credit	\$63.00/USD \$35.00
Advising Amendment	\$63.00/USD \$35.00
Confirming a Credit	½ % per month Min \$115.00/USD\$64.00
Examination of documents	\$54.00/USD\$30.00
Third Party payments (inland)	Transfer inward tariff
Transferable and Divisible Credit	½ %

DOCUMENTARY/BILLS FOR COLLECTIONS (IMPORT & EXPORT)	
<b>Inward</b> (Clean and Documentary except cheques:	
Bills accepted by non-account holders domiciled at branch (normally discharged)	\$52.50/USD \$29.00
Bill for Acceptance and Return	\$52.50/USD \$29.00
Bills paid in installments for each installment - plus normal commission charges	\$22.00/USD\$12.00
Certificate of Transfer of Title to good per certification per set of documents	\$52.50/USD \$29.00
Collection commission on bills:	
Up to \$25,000 (min)	1% Min \$55.00/USD \$29.00
Over \$25,000 (max)	1% Min \$1000.00/USD \$550.00
Endorsement of shipping documents as attorney	\$52.50/USD \$29.00
Endorsement of parcel post receipt	\$43.50/USD\$24.00
Extending the due date or altering tenor of bill	\$43.50/USD\$24.00
Holding commission per month	\$31.00/USD\$17.50
Indemnities given to secure acceptance or payment for collection	½ % of stamp duty Min \$105.00/ \$USD 58.00
Letters of release/delivery orders	\$73.00/USD\$40.00
Re-shipping of goods plus holding and return charges and out of pocket expenses	\$105.00/USD\$58.00

Notes:

## Schedule of Charges

### TRADE SERVICES

Unpaid – Standard tariff on value of collection	\$52.50/USD\$29.00
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1. \* - Product/Service Not offered to new clients

2. All figures are quoted in Netherlands Antillean Guilder unless otherwise stated.