



# **Schedule of Charges**

## **Anguilla**

### **Business Banking**

Effective: March 1, 2018



## Schedule of Charges

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## Schedule of Charges

### DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Chequing Accounts (Product Code 735 and 865)	
Monthly service fee	\$17.50
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$1.60 + stamp duty
Deposits/Credits – In Branch/Over The Counter	2 free, thereafter \$1.10

Unlimited Accounts (Product Code 765)	
Monthly service fee	\$70.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

Interest Accounts (Product Code 758)	
Monthly service fee	\$25.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$4.00 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

**Notes:**

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

### DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

UNITED STATES DOLLAR (USD)	
Chequing Accounts	
Average balance to avoid monthly service fee	N/A - First 90 days free of service charge
Minimum monthly service fee	\$12.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	2 free, thereafter \$0.75 + stamp duty
Deposits/Credits – In Branch/Over The Counter	4 free, thereafter \$0.75

Interest Accounts	
Average balance to avoid monthly service fee	\$5,000.00
Monthly service fee for falling below average balance	\$15.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	\$2.00 each + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

Unlimited Accounts	
Minimum monthly service fee	\$50.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge

**NOTES:**

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- All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.
- EUR currency fixed deposits and transaction accounts, where offered, are charged at a rate of 0.70% per annum.

## Schedule of Charges

### SUNDRY SERVICES

INTERNET AND TELEPHONE BANKING	
Monthly Access Fee	No Charge

WIRE TRANSFERS		
International Wire Transfers (local equivalent):	<b>Branch</b>	<b>Internet</b>
\$1 to \$99,999.99	\$135.50	\$78.50
\$100,000 and Over	\$140.50	\$83.50
Local / Regional Transfers:		
To an account held at other local banks via RTGS	N/A	N/A
To an account held at one of our regional branches	\$40.00	\$30.00
Incoming Wire Transfers:		
To credit an account at one of our branches		\$40.50
To credit an account held at other local banks		\$48.50
Payable on presentation of Photo Identification		\$48.50
Returned Wire Payments: Incoming and Outgoing		USD \$30.00 equiv.
Tracers on Wire Transfers		USD \$40.00 equiv.
Notes:		
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		
3. All wires are sent for Beneficiary to pay Correspondent fees by default. If the sender wishes to pay this fee, US\$24 will be added upfront to the cost of the wire.		

DRAFTS &/OR INTERNATIONAL MONEY ORDERS	
Local drafts (Manager's cheques)	\$22.00
USD Currency Drafts	\$57.00
Other Foreign Currency Drafts	\$52.00
Tracers on Local drafts	\$20.00 + costs
Tracer on Foreign drafts	\$108.00 + costs
Stop Payment on Local drafts	\$25.00
Stop Payment on Foreign drafts	\$170.00-(includes foreign bank fees)
Duplicate / Replacement drafts	Original draft fee

MAIL TRANSFERS	
Outgoing: inland and Overseas	\$15.00
Incoming (mail & telephone): processing fee	\$10.00
Incoming (mail/telephone): payment to another institution	\$10.00

STANDING ORDERS	
Set-up	\$20.00
Amendment	\$15.00
Internal Orders :	
Loan Payments or Annual fees for a FirstCaribbean service	No Charge
Between other accounts	\$15.00
External Standing Orders:	
To transfer funds LOCALLY	\$15.00 + draft fee
To transfer funds OVERSEAS	\$15.00 + draft/wire fee

BILL PAYMENT	
Via the Branch Counter	\$10.00
Via the ABM	No Charge
Via the Internet	No Charge
Via Standing Order (Diary Card) -bills sent to us for payment	\$10.00 + draft fee
Via Direct Debit (Pre-Authorized Payment)	N/A

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	\$30.00

CHEQUE RELATED	
Cheque books (all styles)	Cost + stamp duty
Stop payment on a local cheque (all reasons)	\$25.00 each
Stop payment on a foreign cheque (all reasons)	\$170.00(includes foreign bank fees)
Charge backs – (items returned to us by another bank):	
Local cheque	\$50.00
Foreign cheque	\$120.00
*Non-Sufficient Funds	\$80.00/\$30.00 + stamp duty

## Schedule of Charges

### SUNDRY SERVICES

Third Party (Non Customers) Cheque Cashing Fee	\$10.00
Foreign Cheque Processing Fee	\$15.00 + stamp duty

## Schedule of Charges

### SUNDRY SERVICES

FOREIGN CURRENCY EXCHANGE	
Charges for foreign currency transactions where same currency tendered as for that being purchased	1% Min \$10.00

ABM	
New issue / replacement of expired or stolen card	No charge
Replacement of lost card	\$15.00
**Mini Statement Print	\$1.50
ABM Deposits	No charge
ABM Withdrawals:	
At a FirstCaribbean ABM	\$2.00
At another bank's ABM	N/A
Point of Sale purchases	\$1.00

**\*\*FREE ABM Withdrawals & Ministatements for the following account types:**

Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing

STATEMENTS	
Mailed / Regular / diary filled statement	No Charge
Duplicate / Additional / Interim statement	\$55.00
Screen print / photocopy	\$35.00
E-statement:	\$15.00
Set Up	No Charge
Monthly Subscription Fee <i>(to be collected via standing order)</i>	
Daily files	US\$50.00 / account
Weekly Files	US\$20.00 / account
Monthly Files	US\$15.00 / account
Transaction Fee	No charge

ACCOUNT CLOSURE	
Within 90 days	\$30.00
Within 180 days	\$30.00

MISCELLANEOUS SERVICES	
Audit Certificate	N/A
Certificate / Confirmation of balance	\$30.00
Certificate of interest Paid	\$27.00
Reference Letters / Credit reports	\$30.00
Fax sent / received for a customer: Local and Overseas	N/A
Signature verification	No Charge
Insurance on Registered Mail	N/A
Photocopying documents	N/A
Coin Orders (requesting coin)	1% Minimum \$10.00
Coin/Cash Handling	1% Minimum \$10.00
Third Party Withdrawals	\$10.00

TRAVELER'S CHEQUES	
Cashed in	Amex No Charge Others \$32.40

SAFETY DEPOSIT BOXES	
Not Available	

SAFEKEEPING AND SECURITIES	
Annual (Rental) Fees:	
Sealed envelopes	\$125.00
Sealed boxes / packages:	
Small	\$150.00
Medium	\$150.00
Large	\$150.00
Stocks, debentures, share certificates, Deeds, treasury bills	\$150.00
Other Fees:	
Number of free visits per annum	2
Additional visits per month	\$10.00 each
Obsolete collateral	\$50.00 per annum



## Schedule of Charges

### SUNDRY SERVICES

DORMANCY PROTECTION	
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	\$20.00
Notice thereafter <i>(every year of inactivity)</i>	\$20.00
Reactivation	No Charge
Transfer to Central Bank <i>(after 15 years of dormancy)</i>	No Charge

RESEARCH	
Same Month (within 30 days of last statement)	\$26.00
Up to 3 months	\$26.00
Over 1 Year and up to 7 Years	\$50.00

LARGE CASH DEPOSITS	
Fee for depositing large cash deposits in-Branch	\$13.50 per every \$1,000 in cash deposited over \$13,500
Fee for depositing large cash deposits via Night deposits	\$0.50 per every \$1,000 in cash deposited over \$27,000

Notes: 1. \* - Product/Service Not offered to new clients 2. All figures are quoted in Eastern Caribbean Dollars unless otherwise stated. 3. \$30 NSF fee for all foreign current products.

## Schedule of Charges

### LENDING AND CARD SERVICES

LENDING SERVICES	
OVERDRAFTS	
Setup / Annual Renewal Fee	1% Min. \$150.00
Temporary Overdraft Setup Fee	1% Min. \$100.00
Excess Overdraft Fee <i>(in addition to encroachment rate)</i>	1% Min. \$80.00
Unauthorized Overdraft Fee <i>(in addition to encroachment rate)</i>	2% Min. \$80.00
<i>Note: Overdraft interest rates are charged separately. See rate bulletin for rates.</i>	

LOANS & MORTGAGES
<i>See Loans Section on the Intranet</i>

VISA DEBIT CARDS - XCD & USD CURRENCIES	
XCD VISA DEBIT CARDS	
Monthly Maintenance Fee	N/A
Fast card Fees	N/A

CREDIT CARDS
CREDIT CARDS
<i>See Credit Card Section on the Intranet</i>

*Notes:*

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USD VISA DEBIT CARDS	
Monthly Maintenance Fee	USD \$6.00
Fast card Fees	USD \$45.00

## 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	\$0.75
Per credit to employee account with Another Bank	\$1.25
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)	\$25.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$2.00
Per credit to employee account with Another Bank	\$20.00
Late transmission of payroll file	\$25.00

OVER-THE-COUNTER PAYROLL	
Set up Fee	N/A
Service Fee (monthly)	N/A
Operational Fee (per payroll run)	\$40.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$2.00
Per credit to employee account with Another Bank	\$20.00
Same day/immediate request	\$60.00

E-STATEMENT PRICING	
Statement Frequency	Fee
Via swift:	
Daily	XCD\$135.13/USD\$50
Monthly	XCD\$40.54/USD\$15
Via Email:	
Daily	XCD\$67.56/USD\$25
Weekly	XCD\$40.54/USD\$15
Monthly	XCD\$27.70/USD\$10

NIGHT WALLET DEPOSITORY	
Annual Fees:	
Canvas Wallets	N/A
Disposable Bags	\$250.00
Short Term Rental (30 days or less):	
Canvas Bags	N/A
Disposable Bags	\$50.00
Safekeeping (where contents remain in bag):	
Canvas Bags	\$25.00
Disposable Bags	\$15.00
Rebates:	
Canvas Bags and Disposable Bags	1/2 annual fee for each unused month
Per Package of 100 (Disposable Only):	
Small: 9 x 12	\$55.00 (\$0.55 each)
Medium: 12 x 16	\$60.00 (\$0.60 each)
Large: 19 x 28	\$65.00 (\$0.65 each)
Replacement and Repairs:	
Canvas Bag	N/A
Canvas Bag Keys	\$50.00
Trap Door Key	\$50.00
Additional Key	\$50.00

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

SWEEPS and ZBAs	
Set-up fee	
Standard Set Up	XCD\$135.13/USD\$50
Additional Set Up	XCD\$27.03/USD\$10

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## Schedule of Charges

### TRADE SERVICES

BONDS, INDEMNITIES & GUARANTEES	
Custom / Bid / Tender Bonds:	
Without full Cash Collateral	1% per annum
With full Cash Collateral	1% per annum

LETTERS OF CREDIT - EXPORT	
Clean and Documentary:	
Up to \$50,000 local equivalent	1%
Over \$50,000 local equivalent	0.75%
Amendments	\$75.00
Advising Credits	\$100.00
Advising Amendments to Credits	\$100.00
Confirming Credit	\$272.72

LETTERS OF CREDIT - IMPORT	
Opening – Irrevocable or Revocable:	1% Min \$100.00
First 3 months or part thereof:	
Up to \$50,000.00	0.75%
Excess of \$50,000.00	0.25% Min \$75.00
Each additional month:	
Amendments, Increases, Extension	0.25% Min \$75.00 per month or part thereof
Standby Credits ( <i>e.g credits in support of facilities</i> ):	
First 3 months or part thereof:	
Up to \$50,000.00	1% Min. \$100.00
Excess of \$50,000.00	0.75%
Transferable Credits:	
First 3 months or part thereof	0.5% Min \$75.00
Each Additional month	0.125%

BILLS FOR COLLECTION - INWARD	
Collection Commission:	
Up to \$25,000.00	1% Min \$50.00/US\$18.52
\$25,000.00 & over	0.75% Min \$100.00/US\$37.00
Holding Commission:	
Sight Bills ( <i>commencing month after goods' arrival</i> )	\$50.00 p.m./US\$18.52
Delivery orders	\$40.00 /US\$14.80
Guarantees Re: Shipping or missing bills of lading:	\$60.00 each
First 3 months or part thereof	\$60.00/US\$22.20
Each additional month	40.00/US\$14.80
Payments to agents:	
Return of documents charges	\$75.00
Storage of Goods (customs bonds)	\$75.00 + out of pocket expenses
Extending due date / altering tenor of bill	\$50.00
Bills paid in installments	\$50.00
Re-shipping of goods	\$50.00
Endorsement of shipping documents as attorney	\$35.00
Endorsement of parcel post notice	\$25.00
Certificate of transfer of title to goods	\$35.00
Statement of Past Due Bills	\$30.00
Insurance of goods	\$3.00 per each \$100.00
Protest fee	\$150.00 + legal cost
Bills for acceptance and return:	\$60.00
Remittance of proceeds	Draft or Wire fee
Clean Collection:	
Cheques received for collection	0.25% Min \$35.00



## Schedule of Charges

### TRADE SERVICES

BILLS FOR COLLECTION - OUTWARD	
Cheques:	
Foreign Cheques up to \$25,000	1%
Foreign Cheques in excess of \$25,000	0.75%
Clean	0.25% Min \$35.00
Documentary Collections/ Handling Fee:	
Up to \$25,000 local equivalent	1% Min \$50.00
Over \$25,000 local equivalent	0.75%

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