



Schedule of Charges

St. Lucia

Business Banking

Effective: Dec 3, 2018

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Schedule of Charges

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Schedule of Charges

DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

| Chequing Accounts (Product Code 746) | |
|--|--|
| Monthly service fee | \$30.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter \$1.60 + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 2 free, thereafter \$1.10 |

| Unlimited Accounts (Product Code 776) | |
|--|-----------|
| 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 763) | |
|--|---------------------|
| Average balance to avoid monthly service fee | \$13,000.00 |
| Monthly service fee for falling below average balance | \$20.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | \$4.00 + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | No Charge |

Notes:

1. * - Product/Service Not offered to new clients
2. All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.

Schedule of Charges

DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

| UNITED STATES DOLLAR (USD) | |
|--|---|
| USD Chequing Accounts | |
| Monthly service fee | USD 15.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter USD 1.00 each + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 2 free, thereafter USD 1.00 each |

| CANADIAN DOLLAR (CAD) | |
|--|---|
| CAD Chequing Accounts | |
| Monthly service fee | CAD 10.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter CAD 1.00 each + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 2 free, thereafter CAD 1.00 each |

| POUND STERLING (GBP) | |
|--|---|
| GBP Chequing Accounts | |
| Monthly service fee | GBP 10.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter GBP 1.00 each + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 2 free, thereafter GBP 1.00 each |

Notes:

1. All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.
2. 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): | | |
| \$1 to \$99,999.99 | Branch | Internet |
| | \$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 | | \$53.50 |
| 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) | \$15.00 + stamp duty |
| USD Drafts | \$47.00 + stamp duty |
| Other Foreign Currency Drafts | \$47.00 + stamp duty |
| Tracers on Local drafts | \$25.00 + costs |
| Tracer on Foreign drafts | \$108.00 + costs |
| Stop Payment on Local drafts | \$35.00 |
| Stop Payment on Foreign drafts | \$170.00(includes foreign bank fees) |
| Duplicate / Replacement drafts | Original draft fee |

| MAIL TRANSFERS | |
|------------------|---------|
| Outgoing: Inland | \$10.00 |
| Incoming: | \$10.00 |

| STANDING ORDERS | |
|---|--------------------------|
| Set-up | \$12.00 |
| Amendment | \$15.00 |
| Internal Orders: | |
| Payment for loans or annual fees for a FirstCaribbean service | No Charge |
| Between other accounts | No Charge |
| External Standing Orders: | |
| To transfer funds LOCALLY | \$17.00 |
| To transfer funds OVERSEAS | \$10.00 + Draft/wire fee |

| BILL PAYMENT | |
|---|---------------------|
| Via the Branch Counter | No Charge |
| Via the ABM | No Charge |
| Via the Internet | No Charge |
| Via Standing Order (Diary Card) -bills sent to us for payment | \$10.00 per payment |
| 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 or to cover cheques without prior instructions | \$30.00 |

| CHEQUE RELATED | |
|--|--------------------------------------|
| Cheque books (all styles) | Cost + stamp duty |
| Stop payment on a local cheque (all reasons) | \$35.00 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 |
| 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 |
| Local currency for foreign currency | Daily rate applies |
| Foreign currency for local currency | Daily rate applies |
| Preparation & Submission of FC forms for Approval | \$125.00 |
| Registration of inward investment with Central Bank | \$100.00 |
| Registration for funds for repatriation | \$125.00 |

| 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 | \$2.00 |
| 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 statement | \$55.00 each |
| Screen print / photocopy/Interim statement | \$15.00 each |
| Held at branch for collection | \$35.00 |
| 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 |

| MISCELLANEOUS SERVICES | |
|---|---|
| Audit Certificate | |
| Current Year and 1 Year prior to Current Year | \$50.00 |
| 2 Years prior to Current Year | \$75.00 |
| 3 Years prior to Current Year | \$100.00 |
| 4 or 5 Years prior to Current Year | \$200.00 |
| Special letters: balances, interest, consultants, banks | \$20.00 |
| Special letters to Credit Bureaus / Overseas banks | \$45.00 + cost of airmail / relex / wire |
| Credit Report – written to local institution | \$50.00 |
| Credit Report – written to Overseas institution | \$45.00 + cost of airmail / relex / wire |
| Certificate / Confirmation of balance | \$50.00 |
| Statement of Interest paid | \$25.00 |
| Courier charge | \$25.00 |
| Fax sent / received for a customer | N/A |
| Signature verification | No Charge |
| Photocopying documents | \$5.00 per sheet |
| Coin/Cash Handling | 1% Minimum \$10.00 |
| Coin Orders (requesting coin)-Same day request | 1% Minimum \$10.00 |
| Late submission of Financial Statements | N/A |
| Third-party withdrawals | \$10.00 |
| No passbook transaction (excluding internal entries) | \$5.00 |
| Replacement of lost passbook (where applicable) | \$15.00 |
| Site Cast Items | \$25.00 |

| TRAVELER'S CHEQUES | |
|---|---|
| Cashed in: where value is up to EC\$500.00 equivalent | Amex: \$32.40 + stamp duty Visa: \$32.40 +stamp duty |
| Cashed in: where value is over EC\$500.00 equivalent | \$32.40 +stamp duty |

Schedule of Charges

SUNDRY SERVICES

| ACCOUNT CLOSURE | |
|-----------------|---------|
| Within 90 days | \$30.00 |
| Within 180 days | \$25.00 |

| 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 each |
| Reactivation | No Charge |
| Transfer to Central Bank (<i>after 15 years of dormancy</i>) | No Charge |

| TROUBLESOME ACCOUNTS | |
|----------------------------|------------------------------|
| First notification | \$30.00 |
| Subsequent warning letters | \$50.00 |
| Solicitor's letter | \$50.00 + solicitor's charge |

| SAFETY DEPOSIT BOXES | |
|--|---|
| Annual Rental Fees: | |
| Small (1.5 x 5) | \$150.00 |
| Medium (2.5 x 5) | \$200.00 |
| Large (2.5 x 10) | \$250.00 |
| **Refund of Annual Rental Fee (box closed before year end) | Annual fee less outstanding charges & taxes |
| Other Fees: | |
| Number of free visits | 5 per month |
| Additional visits | \$30.00 each |
| Forced entry / Drilling of Box | \$250.00 |
| Listing of contents | N/A |
| Estate opening of box | N/A |
| Replacement / Lost key | Covered in forced entry |
| Notification of Safety Deposit arrears | N/A |

| SAFEKEEPING AND SECURITIES | |
|---|---------------------------|
| Annual (Rental) Fees: | |
| Sealed envelopes | \$100.00 |
| Sealed packages | \$100.00 |
| Sealed boxes: | |
| Small | \$125.00 |
| Large | \$175.00 |
| Locked boxes, trunks, etc. | \$300.00 |
| Stocks, Debentures, Share Certificates, Deeds, Treasury Bills safekeeping | N/A |
| Other Fees: | |
| Number of free visits | 5 per annum |
| Additional visits | \$30.00 each |
| Obsolete collateral | \$50.00 + \$5.00 per item |

| RESEARCH | |
|--|----------------------------|
| Where vouchers are held at local branch | \$10.00 |
| Same Month (within 30 days of last statement): | |
| 1-5 Vouchers / Items | \$11.00 |
| Each additional Voucher / Item | \$10.00 each |
| Up to 3 months: | |
| 1-5 Vouchers / Items | \$11.00 |
| Each additional Voucher / Item | \$10.00 each |
| Over 3 months and up to 7 Years: | |
| 1-5 Vouchers / Items | \$60 - \$140 discretionary |
| Each additional Voucher / Item | \$10.00 |

Schedule of Charges

SUNDRY SERVICES

| 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. **Please refer to Section 6 of the Safety Deposit Box Agreement for further instructions.

Schedule of Charges

LENDING AND CARD SERVICES

| LENDING SERVICES | |
|--|---------------------|
| OVERDRAFTS | |
| Setup/Annual Renewal Fee | 1% Min. \$135.00 |
| Temporary Overdraft Setup Fee | 1% Min. \$100.00 |
| Excess Overdraft Fee | 1% Minimum \$160.00 |
| Unauthorized Overdraft Fee | 2% Minimum \$160.00 |
| <i>Note: Overdraft interest rates are charged separately. See rate bulletin for rates.</i> | |

Notes:

- * - Product/Service Not offered to new clients

| CREDIT CARDS | |
|--|--|
| CREDIT CARDS | |
| <i>See Credit Card Schedule of Charges</i> | |

| VISA DEBIT CARDS - XCD CURRENCY | |
|---|-------------------|
| XCD VISA DEBIT CARDS | |
| Annual Fees | No Charge |
| Monthly Maintenance Fee | No Charge |
| Fast Card Fees (<i>Courier charges only</i>) | \$118.00 |
| 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 | 2% Minimum \$8.00 |
| At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>) | 2% Minimum \$8.00 |
| Point of Sale Purchases | Free |
| Replacement & Additional Cards - Classic | \$25.00 |
| Replacement & Additional Cards - Platinum | \$25.00 |
| Stamp Duty | NA |
| Declined Transactions: | |
| At a local FirstCaribbean ABM | No Charge |
| At another local bank's ABM | \$1.50 |
| At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>) | \$1.50 |

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 |

| 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 | \$20.00 |
| Late transmission of payroll file | \$40.00 |

| 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 | \$3.00 |
| Envelopes filled and paid to employees or collected by employer | \$5.00 |
| Late transmission of payroll file | \$40.00 |

| 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 | 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 |

| 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): | |
| Cash paid to employees | \$25.00 per transaction |
| Envelopes filled and paid to employees or collected by employer | \$20.00 |
| Same day or immediate request | \$80.00 |

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

Schedule of Charges

CORPORATE SERVICES

| NIGHT WALLET DEPOSITORY | |
|---|---|
| Annual Fees: | |
| Canvas Wallets | \$250.00 |
| Disposable Bags | \$230.00 |
| Short Term Rental (30 days or less): | |
| Canvas Bags | \$30.00 |
| Disposable Bags | \$25.00 |
| Safekeeping (where contents remain in bag): | |
| Canvas Bags | N/A |
| Disposable Bags | N/A |
| Rebates: | |
| Canvas Bags and Disposable Bags | 1/12 annual fee per unused Month; Subject to min. Rental fee of \$25.00 |
| Per Package of 200 (Disposable Only): | |
| Small: 9 x 12 | \$45.00 per 50 bags \$90.00 per 100 bags \$50.00 per 50 bags |
| Medium: 12 x 16 | \$100.00 per 100 bags \$55.00 per 50 bags |
| Large: 19 x 28 | \$110.00 per 100 bags |
| Replacement and Repairs: | |
| Canvas Bag repairs | \$50.00 |
| Canvas Bag replacement | \$150.00 |
| Canvas Bag Keys | \$50.00 |
| Trap Door Key | \$50.00 |
| Additional Key | \$50.00 |

Notes:

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Schedule of Charges

TRADE SERVICES

| BILLS FOR COLLECTION - INWARD | |
|---|--|
| Interest charge – local / foreign currency: | |
| Sight or Tenor | Under advice |
| Exchange charge – local / foreign currency: | |
| Sight or Tenor | Exchange rate applies (Where applicable) |
| Foreign currency collection: paid for in the same or another foreign currency | 1% + exchange rate applies |
| Collection commission: | |
| On bills up to local \$25,000 | |
| On bills excess local \$25,000 | 1%, min \$50.00 |
| Holding Commission <i>(Commencing month after goods arrive):</i> | 0.75% |
| Sight bills | \$50.00 |
| Matured / Accepted bills | \$50.00 |
| Delivery order charges | \$40.00 |
| Shipping guarantees / Guarantees re missing bills of lading: | |
| First 3 months or part thereof | \$50.00 |
| Each additional month | \$50.00 |
| Payments to agents | \$60.00 |
| Return of documents charges | \$75.00 |
| Extending due date / altering tenor of bill | \$50.00 |
| Bills paid in installments | \$50.00 |
| Re-shipping of goods | \$175.00 + Return fee + holding charges |
| Shipping documents endorsement as attorney | \$50.00 |
| Endorsement of parcel post notice | \$30.00 |
| Certificate of transfer of title to goods | \$50.00 |
| Insurance of goods | \$3 per \$100 + expenses |
| Protest fee | \$150.00 + expenses |
| Airmail charges | Cost |
| Proceeds remittance by wire <i>(On Principal's instructions)</i> | See wire fees |
| Cheques received for collection: | |
| Up to \$250.00 | \$20.00 + cost |
| \$250 - \$1,000 | \$40.00 + cost |
| Over \$1,000 | \$50.00 + cost |

| BILLS FOR COLLECTION - OUTWARD | |
|---|-------------------------------|
| Handling Charge - Sight & Tenor: | |
| On bills up to local \$25,000 | 1%, min \$50.00 |
| On bills excess local \$25,000 | 0.75% on excess. Min \$250.00 |
| Interest Charge – Local / Foreign Currency: | |
| Sight or Tenor | Under advice |
| Amendments | \$35.00 each |
| Tracers | No Charge |

| BONDS, INDEMNITIES & GUARANTEES | |
|---|-------------------------|
| Performance Bonds | 2% per annum |
| Guarantee Bonds: | |
| <u>without</u> full cash (or equivalent) collateral: | |
| First \$25k | 2.00% p.a. Min \$150.00 |
| \$25k to \$50k | 1.50% p.a. |
| Over 50k | 1.50% on excess |
| <u>with</u> full cash (or equivalent) collateral: | |
| Any amount | 0.75% p.a. Min \$150.00 |
| Missing bill of lading: | |
| First 3 months | \$50.00 |
| Each additional month | \$50.00 |
| Sealing of Guarantees | 2.00% where applicable |
| Indemnities to ensure acceptance or payment of collection | 2.00% |

Schedule of Charges

TRADE SERVICES

| LETTERS OF CREDIT - IMPORT | |
|---|---------------------|
| Sight to 3 days: | |
| For 90 days or part thereof : | |
| Up to \$50,000 | 1%, min \$75.00 |
| Excess of \$50,000 | 0.75% |
| Each additional month | 0.125%, min \$50.00 |
| Term – maximum 1 year: | |
| For 90 days or part thereof : | 1%, min \$75.00 |
| Up to \$50,000 | 0.75% |
| Excess of \$50,000 | 0.125%, min \$50.00 |
| Each additional month | 0.125%, min \$50.00 |
| Amendments / Increases / Extensions: | |
| Amendment | \$50.00 |
| Increases / extensions during first 90 days | 0.5%, min \$50.00 |
| Increases / extensions over 90 days | 0.125%, min \$50.00 |
| Revolving credit: | |
| First 90 days | 1% |
| After 90 days | 3.50% |
| Transit interest on drawings | Borrowing cost |
| Refunds on prepaid credit | Borrowing cost |
| Branch or corresponding charges | Cost |

| LETTERS OF CREDIT - EXPORT | |
|--|----------------------|
| Advising credits & amendments to credits | 0.5%, min \$75.00 |
| Confirming irrevocable credits: | |
| For 90 days or part thereof (Including advising fee) | 1%, min \$100.00 |
| After 90 days | 3.75% of the balance |
| Acceptance by Signatory Bank | 0.5%, min \$50.00 |
| Negotiation – sight or tenor drawings: | |
| Up to local equivalent \$10,000 | 0.75%, min \$50.00 |
| Over local equivalent \$10,000 | 0.5%, min \$50.00 |
| Transferable and divisible credits | 0.5%, min \$50.00 |

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