

Schedule of Charges

Aruba

Retail

Effective: September 3, 2018

Schedule of Charges

CONTENTS

- 1 PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL**
- 2 PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY**
- 3 SUNDRY SERVICES**
- 4 LENDING AND CARD SERVICES**
- 5 TRADE SERVICES**

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	Charges	Foreign Exchange Tax	State Ordinance Exchange Tariff	Final Charges
	(pre-tax)	1.30%	0.250%	
Platinum Savings Accounts (Product Code 953)				
Monthly service fee	No Charge	N/A	N/A	No Charge
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge	N/A	N/A	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge	N/A	N/A	No Charge
Platinum Chequing Accounts (Product Code 785)				
Monthly service fee	AWG 3.00	N/A	N/A	AWG 3.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge	N/A	N/A	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge	N/A	N/A	No Charge
SureStart (Junior Savers) Accounts				
Monthly service fee	No Charge	N/A	N/A	No Charge
Withdrawals/debits - Over the Counter	No Charge	N/A	N/A	No Charge
Deposits/Credits - In Branch/Over the Counter	No Charge	N/A	N/A	No Charge
Fixed Deposit Accounts				
Transfer to another internal account on maturity	No Charge	N/A	N/A	No Charge
Transfer to another institution on maturity	Draft or Wire Fee	N/A	N/A	Draft or Wire fee

Early Redemption Fees - Non-redeemable Fixed deposits *only* :

Terms	\$5,000 -	\$100,000 -	\$200,000 -	\$1,000,000 & Over
	\$99,999	\$199,999	\$999,999	
365 days	\$53	\$265	\$530	\$2,650

Notes:

1. All figures are quoted in Aruban Florin unless otherwise stated.

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY				
	Charges	Foreign Exchange	State Ordinance	Final Charges
	(pre-tax)	Tax	Exchange Tariff	
		1.30%	0.250%	
USD Platinum Chequing Accounts (Product Code 904)				
Monthly service fee	USD 13.50	N/A	N/A	USD 13.50
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge	N/A	N/A	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge	N/A	N/A	No Charge
USD Platinum Savings Accounts (Product Code 952)				
Monthly service fee	No Charge	N/A	N/A	No Charge
Withdrawals /Debits/Cheques – In Branch/Over The Counter	No Charge	N/A	N/A	No Charge
Deposits/Credits – In Branch/Over The Counter	No Charge	N/A	N/A	No Charge

Notes:

1. All figures are quoted in Aruban Florin 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				
	Charges	Foreign Exchange Tax	State Ordinance Exchange	Final Charges
	(pre-tax)	1.30%	Tariff 0.250%	
INTERNET AND TELEPHONE BANKING				
Monthly Access Fee	No Charge	N/A	N/A	No Charge
WIRE TRANSFERS				
International Wire Transfers (local equivalent):				
BRANCH				
\$1 to \$999,999.99	AWG 65.00	1.3% x Transfer Amt	0.25% xTransfer Amt	
INTERNET				
\$1 to \$999,999.99	AWG 35.00	1.3% x Transfer Amt	0.25% xTransfer Amt	
Local / Regional Transfers:				
BRANCH				
To an account held at other local banks via ACH	AWG 5.30	N/A	N/A	AWG 5.30
To an account held at one of our regional branches	AWG 3.18			AWG 3.18
INTERNET				
To an account held at other local banks via ACH	No Charge	N/A	N/A	No Charge
To an account held at one of our regional branches	AWG 1.06			AWG 1.06
Incoming Wire Transfers:				
To credit an account at one of our branches	No Charge	N/A	N/A	No Charge
Payable on presentation of Photo Identification				
Returned Wire Payments: Incoming and Outgoing	N/A	N/A	N/A	N/A
Tracers on Wire Transfers	USD 26.50 equiv	N/A	N/A	USD 26.50 equiv
Notes:				
1. All figures are quoted in local currency (AWG) unless otherwise stated.				
2. All wires are sent for Beneficiary to pay Correspondent fees by default. If the sender wishes to pay this fee, charges "OUR" will be applied.				
DRAFTS &/OR INTERNATIONAL MONEY ORDERS				
Local drafts (Manager's cheques)	AWG 26.50	N/A	N/A	AWG 26.50
USD Currency Drafts (IMOs)	USD \$25.00	1.3% x Transfer Amt	0.25% xTransfer Amt	
Other Foreign Currency Drafts	USD \$25.00	1.3% x Transfer Amt	0.25% xTransfer Amt	
Tracers on Local drafts	N/A	N/A	N/A	N/A
Tracer on Foreign drafts	AWG 42.40	N/A	N/A	AWG 42.40
Stop Payment on Local drafts	AWG 26.50	N/A	N/A	AWG 26.50
Stop Payment on Foreign drafts	AWG 68.90	N/A	N/A	AWG 68.90
Duplicate / Replacement drafts	Original draft fee	N/A	N/A	Original draft fee
FOREIGN CURRENCY EXCHANGE				
Local currency for foreign currency - FCIB Customer	Daily rates apply	1.3% Transfer Amt	0.25% Transfer Amt	
Local currency for foreign currency - Non Customer	Daily rates apply + AWG\$10.60	1.3% Transfer Amt	0.25% Transfer Amt	
Foreign currency for local currency - FCIB Customer	Daily rates apply	N/A	N/A	Daily rates apply
Foreign currency for local currency - Non Customer	Daily rates apply + AWG \$10.60	N/A	N/A	Daily rates apply + AWG \$10.60

Schedule of Charges

SUNDRY SERVICES					
	Charges	Foreign Exchange Tax	State Ordinance Exchange	Final Charges	
	(pre-tax)	1.30%	Tariff 0.250%		
ABM					
New issue / replacement of expired or stolen card	No Charge	N/A	N/A	No Charge	
Replacement of lost card	AWG 26.50	N/A	N/A	AWG 26.50	
**Mini Statement Print	AWG 1.59	N/A	N/A	AWG 1.59	
ABM Deposits	No Charge	N/A	N/A	No Charge	
ABM Withdrawals:					
At a FirstCaribbean ABM	No Charge	N/A	N/A	No Charge	
At another bank's ABM	N/A	N/A	N/A	N/A	
Point of Sale purchases	N/A	N/A	N/A	N/A	
STATEMENTS					
Mailed / Regular / diary filled statement	No Charge	N/A	N/A	No Charge	
Duplicate / Additional / Interim statement	AWG 15.90 each	N/A	N/A	AWG 15.90 each	
Screen print / photocopy	AWG 15.90 each	N/A	N/A	AWG 15.90 each	
E-statement:					
Set Up	No Charge	N/A	N/A	No Charge	
ACCOUNT CLOSURE					
Chequing:					
Within 90 days	AWG 53.00	N/A	N/A	AWG 53.00	
Within 180 days	AWG 21.20	N/A	N/A	AWG 21.20	
Savings:					
Within 90 days	AWG 106.00	N/A	N/A	AWG 106.00	
Within 180 days	AWG 53.00	N/A	N/A	AWG 53.00	
DORMANCY PROTECTION					
Initial Notice (when account goes dormant after 2 years of inactivity)	AWG 31.80	N/A	N/A	AWG 31.80	
Notice thereafter (every 2 years of inactivity)	AWG 31.80 each	N/A	N/A	AWG 31.80 each	
Reactivation	AWG \$21.20	N/A	N/A	AWG \$21.20	
Transfer to Central Bank (after 10 years of dormancy)	N/A	N/A	N/A	N/A	
TRANSFERS					
Transfers Inward:					
Credit to an account at a CIBC FirstCaribbean Branch	N/A	N/A	N/A	N/A	
To other banks and other bodies	N/A	N/A	N/A	N/A	
Transfers Outward:					
Drafts – Issue	AWG 25.00	1.3% xTransfer Amt	0.25% xTransfer Amt		
Refund where a caution is required to be placed	N/A	N/A	N/A	N/A	
International Payment Order	N/A	N/A	N/A	N/A	
STANDING ORDERS					
Set-up	No Charge	N/A	N/A	No Charge	
Internal Orders :					
Loan Payments or Annual fees for a FirstCaribbean service	No Charge	N/A	N/A	No Charge	
Transfer to other <u>local</u> currency accounts	AWG 3.18	N/A	N/A	AWG 3.18	
Transfer to other <u>foreign</u> currency accounts	AWG 3.18			AWG 3.18	
External Standing Orders:					
To transfer funds <u>LOCALLY</u>	AWG 5.30	N/A	N/A	AWG 5.30	
To transfer funds <u>OVERSEAS</u>	AWG 10.60+ draft/wire fee	1.3% x Transfer Amt	0.25% xTransfer Amt		

Schedule of Charges

SUNDRY SERVICES				
	Charges	Foreign Exchange Tax	State Ordinance Exchange Tariff	Final Charges
	(pre-tax)	1.30%	0.250%	
BILL PAYMENT				
Via the Internet	No Charge	N/A	N/A	No Charge
FUNDS TRANSFERS				
By customer on written/faxed/ telephoned instructions - to a <u>local</u> currency account	AWG 5.30	N/A	N/A	AWG 5.30
By customer on written/faxed/telephone instructions - to a <u>foreign</u> currency account	AWG 5.30	1.3% x Transfer Amt	0.25% x Transfer Amt	
CHEQUE RELATED				
Cheque books (all styles) (all cost included)	N/A	N/A	N/A	N/A
Stop payment on a <u>local</u> cheque (all reasons)	AWG 26.50 each	N/A	N/A	AWG 26.50 each
Stop payment on a <u>foreign</u> cheque (all reasons)	AWG 68.90 <i>(includes foreign bank fees)</i>	N/A	N/A	\$65.00 <i>(includes foreign bank fees)</i>
Charge backs – (items returned to us by another bank):				
Local cheque	AWG 26.50	N/A	N/A	AWG 26.50
Foreign cheque	AWG 53.00	N/A	N/A	AWG 53.00
Non-Sufficient Funds	AWG 31.80	N/A	N/A	AWG 31.80
Third Party (Non Customers) Cheque Cashing Fee	AWG 5.30	N/A	N/A	AWG 5.30
Foreign Cheque Processing Fee	AWG 26.50	N/A	N/A	AWG 26.50
MISCELLANEOUS SERVICES				
Audit Certificate	AWG 26.50	N/A	N/A	AWG 26.50
Certificate / Confirmation of balance	AWG 15.90	N/A	N/A	AWG 15.90
Certificate of interest Paid (Copy)	AWG 26.50	N/A	N/A	AWG 26.50
Reference Letters	AWG 15.90	N/A	N/A	AWG 15.90
Reference Letters: provided on the same day	AWG 26.50	N/A	N/A	AWG 26.50
Signature verification	AWG 5.30	N/A	N/A	AWG 5.30
Insurance on Registered Mail	Cost	N/A	N/A	Cost
Photocopying documents	AWG 5.30 per sheet	N/A	N/A	AWG 5.30 per sheet
Coin Orders (requesting coin-Same day request)	N/A	N/A	N/A	N/A
Coin Handling (exchanging for Bills)	N/A	N/A	N/A	N/A
RESEARCH				
Where vouchers are held at local branch	AWG 21.20 per hour	N/A	N/A	AWG 21.20 per hour
Search for vouchers:				
Same Month (within 30 days of last statement):				
1-5 Vouchers / Items	AWG 21.20 per hour	N/A	N/A	AWG 21.20 per hour
Each additional Voucher / Item	Covered above	N/A	N/A	Covered above
2 months - 12 Months:				
1-5 Vouchers / Items	AWG 21.20 per hour	N/A	N/A	AWG 21.20 per hour
Each additional Voucher / Item	Covered above	N/A	N/A	Covered above
Over 1 Year and up to 7 Years:				
1-5 Vouchers / Items	AWG 21.20 per hour	N/A	N/A	AWG 21.20 per hour
Each additional Voucher / Item	Covered above	N/A	N/A	Covered above

Schedule of Charges

SUNDRY SERVICES				
	Charges	Foreign Exchange Tax	State Ordinance Exchange Tariff	Final Charges
	(pre-tax)	1.30%	0.250%	

LARGE CASH DEPOSITS				
Fee for large cash deposited in branches (over the counter)	AWG 5.30 per every \$1,000 in cash deposited over USD5,000 equiv.	N/A	N/A	AWG 5.30 per every \$1,000 in cash deposited over USD5,000 equiv.
Fee for large cash deposited via Night Wallet	AWG 0.53 per every \$1,000 in cash deposited over USD10,000 equiv.	N/A	N/A	AWG 0.53 per every \$1,000 in cash deposited over USD10,000 equiv.

Notes:

1. All figures are quoted in Aruban Florin unless otherwise stated.

Schedule of Charges

LENDING AND CARD SERVICES

	Charges	Foreign	State Ordinance	Final Charges
	Exchange Tax	Exchange Tax	Exchange Tariff	
	(pre-tax)	1.30%	0.250%	
LENDING SERVICES				
OVERDRAFTS				
Setup / Annual Renewal Fee	1.00% Min. AWG. 100.00	N/A	N/A	1.00% Min. AWG. 100.00
Temporary Overdraft Setup Fee	1.00% Min. AWG. 100.00	N/A	N/A	1.00% Min. AWG. 100.00
Excess Overdraft Fee <i>(in addition to encroachment rate)</i>	1.00% Min. AWG. 100.00	N/A	N/A	1.00% Min. AWG. 100.00
Unauthorized Overdraft Fee <i>(in addition to encroachment rate)</i>	2.00% Min. AWG 100.00	N/A	N/A	2.00% Min. AWG 100.00

Note: Overdraft interest rates are charged separately.

CARD SERVICES				
VISA DEBIT CARDS				
Annual Fees	No charge	N/A	N/A	No charge
Fast Card Fees <i>(Courier charges only)</i>	AWG 80.00	N/A	N/A	AWG 80.00
ABM Balance Inquiry Fee:				
At a local FirstCaribbean ABM	No charge	N/A	N/A	No charge
At another bank's ABM	No charge	N/A	N/A	No charge
ABM Withdrawals:				
At a local FirstCaribbean ABM	No charge	N/A	N/A	No charge
At another local bank's ABM	AWG 5.00	N/A	N/A	AWG 5.00
At International/Overseas bank's ABM <i>(Including FirstCaribbean ABMs in another country)</i>	AWG 5.00	N/A	N/A	AWG 5.00
Point of Sale Purchases	Free	N/A	N/A	Free
Replacement & Additional Cards - Classic	AWG 10.00	N/A	N/A	AWG 10.00
Replacement & Additional Cards - Platinum	AWG 20.00	N/A	N/A	AWG 20.00
Stamp Duty	N/A	N/A	N/A	N/A
Declined Transactions:				
At a local FirstCaribbean ABM	No charge	N/A	N/A	No charge
At another local bank's ABM	AWG 2.00	N/A	N/A	AWG 2.00
At International/Overseas bank's ABM <i>(Including FirstCaribbean ABMs in another country)</i>	AWG 2.00	N/A	N/A	AWG 2.00

Notes:

1. All figures are quoted in Aruban Florin unless otherwise stated.

Schedule of Charges

TRADE SERVICES

	Charges	Foreign Exchange Tax	State Ordinance Exchange Tariff	Final Charges
	(pre-tax)	1.30%	0.250%	
BONDS, INDEMNITIES & GUARANTEES				
Performance Bonds	1.33% p.a. Min 265.00	N/A	N/A	1.33% p.a. Min 265.00
Customs Bond	1.06% p.a. Min 265.00	N/A	N/A	1.06% p.a. Min 265.00
Guarantee Bond	1.33% p.a. Min 265.00	N/A	N/A	1.33% p.a. Min 265.00

LETTERS OF CREDIT - EXPORT				
Advising Credits	AWG 58.30	N/A	N/A	AWG 58.30
Amendments to credits	AWG 58.30 + swift/mail costs	N/A	N/A	AWG 58.30 + swift/mail costs
Confirming credits	1.06% Min \$58.30	N/A	N/A	1.06% Min \$58.30
Drawings	0.27% Min \$58.30	N/A	N/A	0.27% Min \$58.30

LETTERS OF CREDIT - IMPORT				
Acceptance including Accepting bill on ourselves and/or procuring acceptance abroad	N/A	N/A	N/A	N/A
Establishment Commission	N/A	N/A	N/A	N/A
Sight to 3 days:				
For the first quarter	1.06% Min 58.30 + SWIFT costs	N/A	N/A	1.06% Min 58.30 + SWIFT costs
Each additional month	1.06% Min 58.30 + SWIFT costs	N/A	N/A	1.06% Min 58.30 + SWIFT costs
Term – Max 1 year:				
For the first quarter	1.06% Min 58.30 + SWIFT costs	N/A	N/A	1.06% Min 58.30 + SWIFT costs
Each additional month	1.06% Min 58.30 + SWIFT costs	N/A	N/A	1.06% Min 58.30 + SWIFT costs
Amendments, Extensions and Increases:				
Amendments	AWG 58.30 + charges	N/A	N/A	AWG 58.30 + charges
Extensions	AWG 58.30 + charges	N/A	N/A	AWG 58.30 + charges
Increases	AWG 58.30 + charges	N/A	N/A	AWG 58.30 + charges

Schedule of Charges

TRADE SERVICES

	Charges	Foreign State Ordinance	Final Charges
	Exchange Tax	Exchange Tariff	
	(pre-tax)	1.30%	0.250%
DOCUMENTARY COLLECTIONS (IMPORT & EXPORT)			
Clean Collection:			
Handling Charge:	N/A	N/A	N/A
All amounts	0.53% Min \$11.66 Max 106.00	N/A	0.53% Min \$11.66 Max 106.00
Inward (clean or Documentary except cheques):			
Interest charge – Local or Foreign Currency:	AWG 79.50	N/A	AWG 79.50
Sight	0.80% Min 58.30 Max \$265.00	N/A	0.80% Min 58.30 Max \$265.00
Term	1.00% Min 58.30 Max \$265.00	N/A	1.00% Min 58.30 Max \$265.00
Collection Commission:			
All amounts	0.80% Min 58.30 Max \$265.00	N/A	0.80% Min 58.30 Max \$265.00
Holding Commission:			
Sight bills	AWG 11.66 per month	N/A	AWG 11.66 per month
Matured / Accepted Bills	AWG 11.66 per month	N/A	AWG 11.66 per month
Shipping Guarantees (Guarantees re Missing Bills of Lading)			
First 3 months or part thereof	1.06% Min \$53.00	N/A	1.06% Min \$53.00
Each Additional month	1.06% Min \$53.00	N/A	1.06% Min \$53.00
Return (of Documents) Charges	AWG 11.66 + holding fee	N/A	AWG 11.66 + holding fee
Protest Fee	AWG 58.30 + legal costs	N/A	AWG 58.30 + legal costs
Airmail Charges	AWG 5.83	N/A	AWG 5.83
Inward:			
Cheques received for collection	0.53% Min \$11.66 Max 106.00	N/A	0.53% Min \$11.66 Max 106.00
Outward:			
Foreign Cheques	0.53% Min \$11.66 Max 106.00	N/A	0.53% Min \$11.66 Max 106.00
Clean (coupons, bonds, debentures)	0.53% Min \$11.66 Max 106.00	N/A	0.53% Min \$11.66 Max 106.00
Charge	AWG 8.75	N/A	AWG 8.75

Notes:

1. All figures are quoted in Aruban Florin unless otherwise stated.