

Please see below a revision to our Schedule of Charges, which takes effect **December 2, 2024**.

The majority of fees have remained unchanged; some reduced and some increased.

The occasional revision of fees is necessary to maintain service standards and be aligned with industry norm.

These updates are as a result of changes to market conditions and the introduction of new services being offered.

### **NEW FEES**

<b>GENERAL FEES</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
1. Cash Processing Fee - (Night Depository)	0.10% of the total value of the cash deposit over \$10,000 plus VAT
2. Cash Processing Fee – (Over the Counter (OTC))	Cash Deposit Over \$5,000 \$1.73 for every \$1,000.00 or part thereof in excess of \$5,000
3. Amexco Payments New	EC\$4.50 (US\$1.65) plus VAT per payment
4. Electronic Statements (via SWIFT)	US\$57.50 per month
5. Accounts closed within three (3) months of opening date ( <i>RightStart exempt</i> )	\$57.50
6. Account closed within six (6) months of opening date ( <i>RightStart exempt</i> )	\$46.00
7. Direct Debit Fee New	\$5.00 per request
8. Temporary credit card limit increase New	\$35.00
9. New Cheque Handling Fee	Encashment of cheque - \$2.00 per cheque; Deposit of other Banks' Cheque - \$1.15 per cheque

<b>MASTERCARD STANDARD (PERSONAL)</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
10. Additional Card Fee	XCD\$57.50
<b>MASTERCARD GOLD</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
11. Additional Card Fee	XCD\$115.00
<b>MASTERCARD AA (PERSONAL)</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
12. Additional Card Fee	XCD\$80.50

<b>REPUBLIC BANK VISA CREDIT CARD</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
13. Additional Card (for each additional card)	Co-Applicant:US\$25.00 plus VAT
14. Additional Card (for each additional card)	Co-Applicant: US\$50.00 plus VAT
15. Additional Card (for each additional card)	Co-applicant: US\$34.50 plus VAT

<b>POINT OF SALE MERCHANT SERVICES</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
16. POS Rolls	FREE
17. Damaged POS Terminals	Age – less than 2 years: \$630.00 + \$94.50 (VAT) = \$724.50 Age – 3-4 years: \$410.00 + \$61.50 (VAT) = \$471.50 Age – 5-7 years: \$175.00 + \$26.25 (VAT) = \$201.25 Age – 7+: \$65.00 + \$9.75 (VAT) = \$74.75

<b>OVERDRAFTS</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
18. Extension of Review Date on Expired Overdrafts	XCD\$115.00 minimum Or 1% of the overdraft limit plus VAT

## REVISED FEES

**(INCREASES, REDUCTIONS OR VAT ADDED)**

DEPOSIT ACCOUNTS	EFFECTIVE FROM DEC. 02, 2024
1. Career Builder	<p>Teller withdrawal fee: \$5.75 per in-branch debit/withdrawal <b>(Reduced)</b></p> <p>(Therefore, online transactions, ATM transactions and POS transactions are FREE.)</p>
2. Personal Chequing Account	<p>Monthly fee: \$14.95</p> <p>Withdrawal fee: five (5) free in-branch cheques/debits/withdrawals per month, thereafter \$5.75 per additional cheque, or in-branch debit/withdrawal.</p> <p>Free ATM, online or point of sale transactions <b>(Reduced)</b></p>

DEMAND & MORTGAGE	EFFECTIVE FROM DEC. 02, 2024
3. Negotiation Fee (Overseas) Re: Construction Loans	<p>1.5% of the loan amount +15% VAT (Minimum - \$575)</p>
4. Early Payment Fee	<p><b>Mortgages</b></p> <p>Repayment prior to 5 years: 5% of the original amount of the loan</p> <p>Repayment prior to 10 years: 7% of the original amount of the loan.</p>

SECURITY ITEMS	EFFECTIVE FROM DEC. 02, 2024
5. Photocopy of security documents	Free digital copy of recorded document; Photocopy of recorded document – \$115

REPUBLIC BANK VISA CREDIT CARD	EFFECTIVE FROM DEC. 02, 2024
6. Visa Classic Annual Membership Fee	Classic card: US\$40.00 plus VAT
7. Visa Business Annual Membership Fee	Business Card: US\$100.00 plus VAT
8. Visa Gold Annual Membership Fee	Visa Gold: US\$60.00 plus VAT
9. Card Replacement Fee (for Lost/Stolen Card)	US\$11.50

MASTERCARD STANDARD (CORPORATE)	EFFECTIVE FROM DEC. 02, 2024
10. Additional Card Fee	XCD\$57.50

MASTERCARD STANDARD (PERSONAL/CORPORATE)	EFFECTIVE FROM DEC. 02, 2024
11. Annual Membership Fee	XCD\$103.50 plus VAT
12. Late Payment Fee	XCD\$28.75 minimum Or 3% of the minimum payment due in respect of any billing period plus VAT (Reduced)
13. Over Limit Fee	XCD\$40.25 minimum Or +r 5% of the amount in excess plus VAT (Reduced)
14. Replacement Card Fee	XCD\$50.00 plus VAT
15. Cash Advance	XCD\$15 plus VAT minimum Or 3.2% plus VAT
16. Statement Copy Fee	XCD\$10.00 plus VAT (1-6 months) XCD\$15.00 plus VAT (over 6 months)

MASTERCARD GOLD	EFFECTIVE FROM DEC. 02, 2024
17. Annual Membership Fee	XCD\$218.50 plus VAT
18. Late Payment Fee	XCD\$28.75 minimum <span style="float: right;">Or</span> 3% of the minimum payment due in respect of any billing period plus VAT <b>(Reduced)</b>
19. Over Limit Fee	XCD\$40.25 minimum Or 5% of the amount in excess plus VAT <b>(Reduced)</b>
20. Replacement Card Fee	XCD\$50.00 plus VAT
21. Cash Advance	XCD\$15 plus VAT minimum Or 3.2% plus VAT
22. Statement Copy Fee	XCD\$10.00 plus VAT (1-6 months) XCD\$15.00 plus VAT (over 6 months)

MASTERCARD AA (PERSONAL)	EFFECTIVE FROM DEC. 02, 2024
23. Annual Membership fee	XCD\$143.75 plus VAT
24. Late Payment Fee	XCD\$28.75 minimum Or 3% of the minimum payment due in respect of any billing period plus VAT <b>(Reduced)</b>
25. Over Limit Fee	XCD\$40.25 minimum Or 5% of the amount in excess plus VAT <b>(Reduced)</b>
26. Replacement Card Fee	XCD\$50.00 plus VAT
27. Cash Advance	XCD\$15 plus VAT minimum Or 3.2% plus VAT
28. Statement Copy Fee	XCD\$10.00 plus VAT (1-6 months) XCD\$15.00 plus VAT (over 6 months)

SAFE DEPOSITS LOCKERS		EFFECTIVE FROM DEC. 02, 2024
29. Safe Deposit Locker-Visit		6 free visits per year Thereafter \$23.00 per visit
SUNDRY CHARGES		EFFECTIVE FROM DEC. 02, 2024
30. Sundry Charges Queries – ATM Reviews of DVR, Footage from ATM etc.		\$189.75
31. Payment instructions/ Transfer of funds from one a/c to another (written request) (RightStart exempt)		\$46.00 *** Pensioners - \$20.00 Plus \$3.00 (VAT) (Total - \$23.00) (Reduced)

GENERAL FEES & SERVICES		EFFECTIVE FROM DEC. 02, 2024
32. NSF Item Fee		\$57.50 per cheque
33. Returned foreign items (Personal/Commercial)		\$34.50/US\$15.00 (Reduced) Plus the foreign bank charge
34. Manual Payroll		XCD\$115.00 minimum Or XCD\$34.50 flat fee + XCD\$3.45 per payee
35. Payroll Processing Fee		0.05% of the value of the payroll file (Reduced) • Minimum Fee: EC\$6.90 or foreign currency equivalent (Reduced) • Maximum Fee: EC\$575.00 or foreign currency equivalent
36. Large Cash Withdrawal Request - Business entities		0.50% on amounts in excess of \$50,000 Plus 15% VAT

<b>FOREIGN TRADE – SALE</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
37. Online Electronic Funds Transfer (EFT) Transactions	\$2.30 per transfer
38. Stop Payment – Foreign Draft	\$57.50 + foreign bank charge <b>(Reduced)</b>
<b>FOREIGN TRADE - PURCHASE</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
39. Repair Fee for Incoming Transfers	US\$11.50/EC\$23.00 <b>(Reduced)</b>
40. Handling Charge for Incoming Payments Made to Another Bank in Local Currency	US\$11.50/EC\$23.00 <b>(Reduced)</b>
41. Handling Charge for Incoming Payments Made to Another Bank in Foreign Currency	US\$11.50/EC\$23.00 <b>(Reduced)</b>
42. Handling Charge for Incoming Transfer Where Beneficiary to Be Advised to Collect Funds	US\$11.50/EC\$23.00 <b>(Reduced)</b>



**UNCHANGED FEES**  
**(NO CHANGES)**

REPUBLIC BANK VISA CREDIT CARD	EFFECTIVE FROM DEC. 02, 2024
1. Late Payment Fee	US\$8.00 minimum Or 3% of the minimum payment due in respect of any billing period
2. Monthly Interest	1.33% per month (16% per annum)
3. Cash Advance	2.3%
4. Over Limit Fee	5% of the amount in excess Minimum US\$12.00

POINT OF SALE MERCHANT SERVICES	EFFECTIVE FROM DEC. 02, 2024
5. IP Terminal - Monthly Fee	\$34.50 per month
6. Wireless Terminal - Monthly Fee	\$86.25 per month
7. One Time Set-up Fee	\$373.75
8. Merchant Volume Commission	Republic Bank Debit Card at Point of Sale 1.75% Other Transactions Up to 5%

DEPOSIT ACCOUNTS	EFFECTIVE FROM DEC. 02, 2024
9. RightStart	No monthly fee No ATM/in-branch withdrawal fee
10. e-Free	No monthly fee Teller withdrawal fee: \$11.50 per month for each month in which an in-branch debit/withdrawal occurs
11. Savings Plus	No monthly fee Withdrawal fee: two (2) free debits/withdrawals per quarter, thereafter \$5.75 per additional in-branch, ATM or point of sale debit/withdrawal Free online banking transactions
12. Major League	Maintenance fee: \$3.45 per month
13. TimeSaver	Monthly fee: \$5.75 Teller withdrawal fee: \$3.45 per in-branch debit/withdrawal
14. Optimizer	Monthly fee: \$5.75 (Free ATM, Point of Sale and Online Banking transactions) Withdrawal fee: \$2.30 per in-branch debit/withdrawal, ATM cash withdrawal or Point of Sale debit, once the account balance is below \$10,000.00
15. Personal Foreign Currency Account - USD	Monthly fee: US\$3.45 Withdrawal fee: US\$1.73 per debit/withdrawal

<b>16. Personal Foreign Currency Account - CAD</b>	<b>Monthly fee: CAD\$3.45</b> <b>Withdrawal fee: CAD\$1.73 per debit/withdrawal</b>
<b>17. Personal Foreign Currency Account - GBP</b>	<b>Monthly fee: £2.01</b> <b>Withdrawal fee: £1.73 per debit/withdrawal</b>
<b>18. Personal Foreign Currency Account - EUR</b>	<b>Monthly fee: €2.30</b> <b>Withdrawal fee: €1.73 per debit/withdrawal</b>
<b>19. Chequing Account - Commercial</b>	<b>Monthly fee: \$28.75</b> <b>Debits: \$1.73</b> <b>Credits: \$1.15</b>
<b>20. Commercial Foreign Currency Account - USD</b>	<b>Monthly fee: USD\$3.45</b> <b>Debits: USD\$1.73</b>
<b>21. Commercial Foreign Currency Account - CAD</b>	<b>Monthly fee: CAD\$3.45</b> <b>Debits: CAD\$1.73</b>
<b>22. Commercial Foreign Currency Account - GBP</b>	<b>Monthly fee: £2.01</b> <b>Debits: £1.73</b>
<b>23. Commercial Foreign Currency Account - EUR</b>	<b>Monthly fee: €2.30</b> <b>Debits: €1.73</b>
<b>24. Surcharge on large cash deposit transactions when both of the following apply:</b> <ul style="list-style-type: none"> <li>• Total Cash is greater than 25K and</li> <li>• Transaction is conducted within last hour prior to close of business day</li> </ul>	<b>0.1% of the value of the cash deposited plus 15% VAT</b>

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DEMAND & MORTGAGE LOANS	EFFECTIVE FROM DEC. 02, 2024
25. Commitment Fee	0.1% of approved loan amount per month Plus 15% VAT of the amount collected
26. Delinquent Payment 7 Days or More	2% of monthly installment Minimum \$60.00 per month Maximum \$500.00 per month
27. Negotiation Fee (Residents)	1% of the loan amount + 15% VAT (Minimum - \$460) <u>\$5k and under</u> Minimum \$345.00 <u>Top ups: \$5k and under</u> Minimum \$345.00
28. Negotiation Fee For (Non-Residents)	1.5% of the loan amount +15% VAT (Minimum - \$575)
29. Negotiation/ Arrangement Fee - Business Loans	1% - 2% of the loan amount + 15% VAT (Minimum - \$460)
30. Negotiation Fee (Local) Re: Construction Loans	1% of the loan amount + 15% VAT (Minimum - \$460)
31. Certificate of Interest Paid	\$57.50

<b>32. Postponement of Installment/Waiver</b>	<b>2% of installment + 15% VAT (Minimum \$57.50) + interest due</b>
<b>ROLL OVER BUDGET LOANS (e.g., Insurance Loans)</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>33. Negotiation Fee</b>	<b>1% of the loan amount + 15% VAT)</b> <b>****</b> <b>\$2,500 and Over</b> <b>\$460</b> <b>****</b> <b>Under \$2,500</b> <b>\$287.50</b>

<b>OVERDRAFTS</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>34. Unauthorized OD – penalty interest rate</b>	<b>4.0% above advised rate (Maximum 16%)</b>
<b>35. Overdraft Negotiation Fee New/Renewal</b>	<b>1% + 15% VAT</b> <b>Minimum \$460</b> <b>*****</b> <b>Personal Overdrafts</b> <b>Up to \$2.5k (Minimum - \$345)</b> <b>Over \$2,500 – 1% + 15% VAT</b> <b>(Minimum - \$460)</b>
<b>SECURITY ITEMS</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>36. Searches in Security File</b>	<b>\$115</b>
<b>GUARANTEES – Given by the Bank (Except Shipping Guarantee/Air freight Guarantee)</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>

37. All Guarantees, bonds & indemnities	<u>With Cash collateral</u> 1 ½% per annum + 15% VAT of the amount collected Minimum \$345.00 <u>Without cash collateral</u> 2% per annum + 15% of the amount collected Minimum \$460.00
38. Expired Customs Guarantees	Charge plus 15% VAT applies on a monthly basis until cancellation of bond (Annual fees charged on establishment of the bond divided by 12) Plus Penalty fee of \$575.00 per month

VISA TRAVEL MONEY CARD	EFFECTIVE FROM DEC. 02, 2024
39. Cash Out Fee	US\$9.20

VISA DEBIT CARD - BALANCE ENQUIRY ATM/POS/ONLINE FEES	EFFECTIVE FROM DEC. 02, 2024
40. Balance Enquiry - Republic Bank customer at Republic Bank ATM	Free
41. Balance Enquiry - Republic Bank customer at another Bank ATM in Territory	\$2.30
42. Balance Enquiry - Republic Bank customer at an International ATM (Overseas)	\$2.30
43. Balance Enquiry - Another Bank customer in Territory at Republic Bank ATM	\$6.33
44. Balance Enquiry - Another International Bank customer (overseas) at a Republic Bank ATM	\$6.33
45. Declined Balance Enquiry - Republic Bank customer at Republic Bank ATM	Free



<b>46. Declined Balance Enquiry - Republic Bank customer at another Bank ATM in Territory</b>	<b>\$2.30</b>
<b>47. Declined Balance Enquiry - Republic Bank customer at International ATM (overseas)</b>	<b>\$2.30</b>

<b>VISA DEBIT CARD – WITHDRAWALS</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
48. Withdrawal - Republic Bank customer at local Republic Bank ATM	Free
49. Withdrawal - Republic Bank customer at another Bank ATM in territory	\$6.33
50. Withdrawal - Republic Bank customer at an International ATM (overseas)	\$6.33
51. Withdrawal - Another Bank customer in territory at Republic Bank ATM	\$6.33
52. Withdrawal - Another International Bank customer (overseas) at Republic Bank ATM	\$6.33
53. Declined Withdrawal - Republic Bank customer at local Republic Bank ATM	Free
54. Declined Withdrawal - Republic Bank customer at another Bank ATM in territory	\$2.30
55. Declined Withdrawal - Republic Bank customer at International ATM (overseas)	\$6.33
<b>VISA DEBIT CARD - DEPOSITS</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
56. Republic Bank customer at Republic Bank ATM	Free
<b>VISA DEBIT CARD - ACCOUNT TRANSFERS</b>	<b>REPUBLIC BANK</b>
57. Republic Bank customer at Republic Bank ATM	Free
58. Republic Bank customer making online purchases	Free

<b>VISA DEBIT CARD - POINT OF SALE</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>59. POS - Republic Bank customer at Republic Bank Merchant</b>	<b>Free</b>
<b>60. POS - Republic Bank customer at another Bank Merchant in territory</b>	<b>Free</b>
<b>61. POS - Republic Bank customer at an International Bank Merchant (overseas)</b>	<b>Free</b>
<b>62. POS - Another Bank customer in territory at Republic Bank Merchant</b>	<b>Free</b>
<b>63. POS - Another International Bank customer (overseas) at Republic Bank Merchant</b>	<b>Free</b>
<b>64. Declined POS - Republic Bank customer at Republic Bank Merchant</b>	<b>Free</b>
<b>65. Declined POS - Republic Bank customer at another Bank Merchant in territory</b>	<b>Free</b>
<b>66. Declined POS - Republic Bank customer at an International Bank Merchant (overseas)</b>	<b>Free</b>
<b>67. Declined POS - Another Bank customer in territory at Republic Bank Merchant</b>	<b>Free</b>
<b>68. Declined POS - Another International Bank customer (overseas) at Republic Bank Merchant</b>	<b>Free</b>

GENERAL FEES & SERVICES	EFFECTIVE FROM DEC. 02, 2024
69. Certificate of Balance/ Reference Letter	\$34.50
70. Audit Reports or Certificates	\$115.00
71. Personal with stub (25 - 50)	Vendor fees plus stamp duty
72. Republic Bank branded Grey Personal Cheque without stub (1 x 25)	
73. Republic Bank branded Blue Personal Cheque without stub (1 x 25)	
74. Business Cheque-1 Part, 1 Per Page. (With stub and duplicate) (50 – 100)	
75. Business Cheque-1 Part, 2 Per Page. (With stub) (200)	
76. Business Cheque-2 Part, 1 Per Page. (With stub and duplicate) (50)	
77. Business Cheque-2 Part, 2 Per Page (With stub and duplicate) (100 – 200)	
78. Dormant Account Fee	\$17.25 per notice
79. Statements-Duplicate	\$34.50
80. Debit Card Replacement	\$28.75
81. Night Safe Deposit Bags	\$2.30 per bag/ \$115.00 per bundle of 50
82. Voucher Search	\$28.75
83. Official Cheque/Draft	\$23.00 plus stamp duty
84. Official Cheque/Draft - Major League	Stamp duty only

**GENERAL FEES & SERVICES**
**EFFECTIVE FROM DEC. 02, 2024**

<b>85. Lost Local Draft-Handling Fee</b>	<b>\$34.50</b>
<b>86. Auto Transfer Facility Fee</b> <i>(per account regardless of the no. of orders)</i>	<b>\$28.75</b>
<b>87. New</b> <b>Returned Cheques - Other</b> <i>(Cheques returned from other banks)</i>	<b>\$34.50 per item</b>
<b>88. Stop Payment Order</b>	<b>\$34.50</b>
<b>89. Transfer to Cover Cheques</b>	<b>\$40.25</b>
<b>90. Airmail Charge</b>	<b>Courier Fee</b>
<b>91. Safekeeping</b>	<b>\$287.50</b>
<b>92. Photocopies (per sheet)</b>	<b>\$5.75 per sheet</b>
<b>93. Utility Bill Payment</b>	<b>Free</b> <b>(Facilitated via Online Banking only)</b>

<b>SAFE DEPOSITS LOCKERS</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>94. Safe Deposit Locker-Rental</b>	Extra Small - \$184.00 Small - \$230.00 Medium - \$299.00 Large – \$460.00 Extra Large – \$575.00
<b>95. Lost Key Replacement</b>	\$143.75 plus cost of drilling /other costs, if applicable
<b>96. Broached Box/Drilling of Box</b>	\$230 Plus cost of drilling and other cost
<b>FIXED DEPOSITS</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>97. Lost CD Receipt</b>	\$11.50 or foreign currency equivalent

<b>SUNDRY CHARGES</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>98. Certificate of Interest Paid - Personal</b>	\$57.50
<b>99. Internet Banking (IB) Partners Payment Collection Fee</b>	\$1.73
<b>100. Certificate Of Interest Paid – Non- Personal</b>	\$115.00
<b>101. Statement of Auto Transfers Paid</b>	\$57.50
<b>102. Attorney Request On A/C Of Deceased</b>	\$115.00
<b>103. Queries</b>	\$57.50
<b>104. Overdrawn Account Fee (EC\$ Savings Account)</b>	Free
<b>105. Overdrawn Account Fee (US\$ Savings Account)</b>	Free
<b>106. Statement Of Interest Received</b>	\$57.50
<b>107. Statements Requested Outside of Normal Statement Cycle</b>	\$28.75
<b>108. Paper Statement</b>	\$17.25

<b>E-COMMERCE/EPAY VIA FYGARO</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>109. Monthly Fee (Basic) 1 User</b>	<b>US\$14.99 per month</b>
<b>110. Monthly Fee (Pro) Up to 5 Users</b>	<b>US\$19.99 per month</b>
<b>111. Monthly Fee (Advanced) Up to 10 User</b>	<b>US\$59.99 per month</b>
<b>112. One-time Set up Fee</b>	<b>US\$45 – US\$60.00</b>
<b>113. Website Option</b>	<b>USD\$30 per month</b>
<b>114. Processing Fee</b>	<b>US\$0.25 per transaction (automatically deducted at the end of the month via credit card)</b>
<b>115. Merchant's Credit Card Commission rate</b>	<b>Up to 5%</b>

<b>E-COMMERCE/EPAY VIA FIRST ATLANTIC COMMERCE (FAC)</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>116. One-time Set up Fee</b>	<b>US\$100.00 per merchant, per integration</b>
<b>117. Monthly Support Fee</b>	<b>US\$75.00 per merchant</b>
<b>118. Per Transaction Fee</b>	<b>US\$0.25 per transaction</b>
<b>119. Kount</b>	<b>US\$0.10</b>
<b>120. Merchant's Credit Card Commission Rate</b>	<b>Up to 5%</b>

<b>E-COMMERCE/EPAY VIA FISERV</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>121. One-time Set up Fee</b>	<b>US\$100.00 per merchant, per integration</b>
<b>122. Monthly Support Fee</b>	<b>US\$75.00 per merchant</b>
<b>123. Per Transaction Fee</b>	<b>US\$0.25 per transaction</b>
<b>124. Merchant's Credit Card Commission Rate</b>	<b>Up to 5%</b>

<b>E-COMMERCE/EPAY VIA CYBERSOURCE</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>125. One-time Set up Fee</b>	<b>US\$200.00 per merchant, per integration</b>
<b>126. Monthly Support Fee</b>	<b>US\$75.00 per merchant</b>
<b>127. Per Transaction Fee</b>	<b>US\$0.25 per transaction</b>
<b>128. Merchant's Credit Card Commission Rate</b>	<b>Up to 5%</b>

<b>FOREIGN TRADE – SALE</b>		<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>Online Wire Transfer Fees</b>		
129. Online Wire Transfer /Swift Funds Transfer - Foreign Fee via RepublicOnline		\$57.50
130. Online Wire Transfer - Bank Commission via RepublicOnline		\$57.50
<b>In-branch Wire Transfer Fees</b>		
131. In-branch Wire Transfer /Swift Funds Transfer - Foreign Fee		\$57.50
132. In-branch Wire Transfer - Bank Commission		\$57.50
133. In-branch Wire Transfer - Handling Fee		\$17.25 per transaction
134. In-branch Electronic Funds Transfer (EFT) Transactions		\$5.75 per transaction
135. Foreign Currency Drafts - Sale		\$51.75 plus stamp duty
136. Investigation		\$34.50 plus foreign bank charge where no bank error is determined
<b>FOREIGN TRADE - PURCHASE</b>		<b>EFFECTIVE FROM DEC. 02, 2024</b>
137. Handling Fee for Incoming Wires to Credit an XCD Account		\$23.00
138. Handling Fee for Incoming Wires to Credit a Foreign Account		11.50 of the currency
139. Bills Negotiated Handling Fee (foreign cheques)		\$11.50 plus stamp duty

<b>BILLS FOR COLLECTION</b>		<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>INWARD/OUTWARD</b>		
<b>140. Endorsement Of Shipping Documents as Attorney</b>		<b>\$115 per set</b>
<b>141. Certification Of Transfer of Title of Goods</b>		<b>\$40.25 per set of documents</b>
<b>142. Insurance Of Goods</b>		<b>\$5.75 per \$100 per month</b>
<b>143. Change Of Tenor</b>		<b>\$57.50</b>
<b>144. Protesting Fees</b>		<b>\$172.50 + Solicitor's fees</b>
<b>145. Airmail Charges</b>		<b>Flat Charge – \$6 plus \$1 for each additional correspondence</b>
<b>146. Discharged Unpaid Bills</b>		<b>\$115.00</b>
<b>147. Cheques Sent on Collection</b>		<b>\$57.50</b>
<b>148. Providing Schedule Of O/S Bills</b>		<b>\$28.75 per request</b>

<b>BILLS FOR COLLECTION</b>		<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>INWARD/OUTWARD</b>		
<b>149. Exchange Charge - East Caribbean Areas Outside Grenada</b>	<b>Nil</b>	
<b>150. Foreign Currency</b>	<b>Use selling rate of relative currency</b>	
<b>151. Collection Commission</b>	<b>\$0-\$25K</b> <b>Min 1%+ 15% VAT (Min. \$86.25)</b> <b>Over \$25K</b> <b>0.75% + 15% VAT</b>	
<b>152. Holding Commission</b>	<b>\$92.00 per month or part thereof.</b>	
<b>153. Delivery Orders</b>	<b>\$46.00</b>	
<b>154. Shipping Guarantees &amp; Letters of Guarantee/ Indemnities, Missing Bills of Lading and Airway Bill</b>	<b>\$115 for the first three months.</b> <b>\$69.00 thereafter.</b>	
<b>155. Payments To Agents</b>	<b>\$40.25</b>	
<b>156. Bills Paid by Installment</b>	<b>\$86.25 per installment</b>	

<b>LETTER OF CREDIT - OUTWARD</b>	<b>EFFECTIVE FROM DEC. 02, 2024</b>
<b>157. Commercial, Clean &amp; Documentary Credits, Sight and Up to Three Days Sight</b>	<p>For the first three months or part thereof 1% for the first \$100,000 + 15% VAT (Min \$172.50)+</p> <p>0.75% on amounts in excess of 100,000 + 15% VAT + 0.25% for each succeeding month or part thereof +15 % VAT</p> <p>(Maximum period 1 year)</p>
<b>158. Term</b>	<p>For the first three months or part thereof 1% for the first \$100k + 15% VAT (Min \$172.50) +</p> <p>0.75% on amounts in excess of 100,000 + 15% VAT + 0.25% per thirty days or part thereof tenor or term acceptance + 15 % VAT</p> <p>(Maximum period 1 year)</p>
<b>159. Amendments- Extensions</b>	<p>0.25% per month or part thereof + 15% VAT (Min \$115.00) + Foreign bank charges</p> <p>(Maximum period one year from date credit originally established)</p>
<b>160. Increases In the Amount During Validity</b>	<p>Commission based on initial charge + 15% VAT (Min \$115.00)</p>
<b>161. Other Amendments</b>	<p>\$115.00 per amendment + foreign bank charges</p>
<b>162. Correspondent Bank Charges</b>	<p>Any charge, commission, expenses, etc. claimed by branches or correspondents in connection with outward letters of credit are</p> <p>to be collected from the client or based on agreement between parties.</p>
<b>163. Cancellation of Credit</b>	<p>\$100 plus foreign bank charges</p> <p>(Exempt from VAT)</p>

LETTER OF CREDIT - INWARD	EFFECTIVE FROM DEC. 02, 2024
164. Commercial, Clean & Documentary credits, sight and up to three days sight	<u>Negotiation</u> 0.75% for the first \$100,000 + 15% VAT for the first 3 months (Minimum \$115.00) + 0.50% on amounts in excess of 100,000 + 15% VAT 0.25% for each succeeding month or part thereof +15% VAT (Maximum period 1 year)
165. Term	1% for the first \$100,000 + 15% VAT for the first 3 months (Minimum \$172.50) + 0.75% on amounts in excess of 100,000 + 15% VAT + 0.25% per thirty days or part thereof tenor or term acceptance + 15 % VAT (Maximum period 1 year)
166. Amendments	0.25% per month or part thereof + 15% VAT (Minimum \$115.00) + Foreign bank charges (Maximum period 1 year)
167. Other amendments	\$57.50 per amendment
168. Cancellation of Credit	\$100.00
169. Advising Fee	\$57.50
170. Increases in the amount during validity	0.50% on the amount increased + 15% VAT Minimum \$86.25