

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

GENERAL FEES	EFFECTIVE FROM DEC. 02, 2024
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

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

REPUBLIC BANK VISA CREDIT CARD	EFFECTIVE FROM DEC. 02, 2024
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

POINT OF SALE MERCHANT SERVICES	EFFECTIVE FROM DEC. 02, 2024
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

OVERDRAFTS	EFFECTIVE FROM DEC. 02, 2024
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
<p>1. Career Builder</p>	<p>Teller withdrawal fee: \$5.75 per in-branch debit/withdrawal (Reduced)</p> <p>(Therefore, online transactions, ATM transactions and POS transactions are FREE.)</p>
<p>2. Personal Chequing Account</p>	<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 (Reduced)</p>

DEMAND & MORTGAGE	EFFECTIVE FROM DEC. 02, 2024
<p>3. Negotiation Fee (Overseas) Re: Construction Loans</p>	<p>1.5% of the loan amount +15% VAT (Minimum - \$575)</p>
<p>4. Early Payment Fee</p>	<p>Mortgages</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 O+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 Or 3% of the minimum payment due in respect of any billing period plus VAT (Reduced)
19. Over Limit Fee	XCD\$40.25 minimum Or 5% of the amount in excess plus VAT (Reduced)
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 (Reduced)
25. Over Limit Fee	XCD\$40.25 minimum Or 5% of the amount in excess plus VAT (Reduced)
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% of \$50,000 & Over Plus 15% VAT

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



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	<p>No monthly fee</p> <p>No ATM/in-branch withdrawal fee</p>
10. e-Free	<p>No monthly fee</p> <p>Teller withdrawal fee: \$11.50 per month for each month in which an in-branch debit/withdrawal occurs</p>
11. Savings Plus	<p>No monthly fee</p> <p>Withdrawal fee: two (2) free debits/withdrawals per quarter, thereafter \$5.75 per additional in-branch, ATM or point of sale debit/withdrawal</p> <p>Free online banking transactions</p>
12. Major League	<p>Maintenance fee: \$3.45 per month</p>
13. TimeSaver	<p>Monthly fee: \$5.75</p> <p>Teller withdrawal fee: \$3.45 per in-branch debit/withdrawal</p>
14. Optimizer	<p>Monthly fee: \$5.75</p> <p>(Free ATM, Point of Sale and Online Banking transactions)</p> <p>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</p>
15. Personal Foreign Currency Account - USD	<p>Monthly fee: US\$3.45</p> <p>Withdrawal fee: US\$1.73 per debit/withdrawal</p>
16. Personal Foreign Currency Account - CAD	<p>Monthly fee: CAD\$3.45</p> <p>Withdrawal fee: CAD\$1.73 per debit/withdrawal</p>

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

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

OVERDRAFTS	EFFECTIVE FROM DEC. 02, 2024
34. Unauthorized OD – penalty interest rate	4.0% above advised rate (Maximum 16%)
35. Overdraft Negotiation Fee New/Renewal	1% + 15% VAT Minimum \$460 ***** Personal Overdrafts Up to \$2.5k (Minimum - \$345) Over \$2,500 – 1% + 15% VAT (Minimum - \$460)
SECURITY ITEMS	EFFECTIVE FROM DEC. 02, 2024
36. Searches in Security File	\$115
GUARANTEES – Given by the Bank (Except Shipping Guarantee/Air freight Guarantee)	EFFECTIVE FROM DEC. 02, 2024
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
46. Declined Balance Enquiry - Republic Bank customer at another Bank ATM in Territory	\$2.30
47. Declined Balance Enquiry - Republic Bank customer at International ATM (overseas)	\$2.30



VISA DEBIT CARD – WITHDRAWALS	EFFECTIVE FROM DEC. 02, 2024
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
VISA DEBIT CARD - DEPOSITS	EFFECTIVE FROM DEC. 02, 2024
56. Republic Bank customer at Republic Bank ATM	Free
VISA DEBIT CARD - ACCOUNT TRANSFERS	REPUBLIC BANK
57. Republic Bank customer at Republic Bank ATM	Free
58. Republic Bank customer making online purchases	Free

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



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



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

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

E-COMMERCE/EPAY INVOICING/PAYMENT LINK	EFFECTIVE FROM DEC. 02, 2024
109. Monthly Fee (Basic) 1 User	US\$14.99 per month
110. Monthly Fee (Pro) Up to 5 Users	US\$19.99 per month
111. Monthly Fee (Advanced) Up to 10 User	US\$59.99 per month
112. One-time Set up Fee	US\$60.00
113. Website Option	USD\$30 per month
114. Processing Fee	US\$0.25 per transaction (automatically deducted at the end of the month via credit card)
115. Merchant's Credit Card Commission rate	3% - 5%

E-COMMERCE/EPAY VIA FIRST ATLANTIC COMMERCE (FAC)	EFFECTIVE FROM DEC. 02, 2024
116. One-time Set up Fee	US\$100.00 per merchant, per integration
117. Monthly Support Fee	US\$75.00 per merchant
118. Per Transaction Fee	US\$0.25 per transaction
119. Merchant's Credit Card Commission Rate	3% - 5%

E-COMMERCE/EPAY VIA FISERV	EFFECTIVE FROM DEC. 02, 2024
<p>120. Minimum processing threshold per additional transaction: Any transaction exceeding the 2,000,000 transactions threshold per year. (N.b. Customer will be notified of when this occurs.)</p>	<p>USD\$0.30 per-transaction fee</p>
Additional Fees (Not included in monthly fees)	
<p>121. Ad-hoc Reporting (per hour of development)</p>	<p>USD\$50.00</p>
<p>122. Priority Processing of Merchant Set Up and Maintenance (per request)</p>	<p>USD\$50.00</p>
<p>123. Additional training requests after initial training will be quoted as needed</p>	
<p>124. ClientLine access and training for Merchant representatives</p>	
<p>125. Special Processing of Paper Deposits or Transaction Reversal (per transactions)</p>	<p>USD \$5.00</p>
<p>126. Define up to 5 user IDs</p>	<p>USD\$25.00</p>
<p>127. Define a custom chain</p>	<p>USD \$25.00</p>
<p>128. Link MIDs to a custom chain, per 25 MIDs or portion thereof</p>	<p>USD \$25.00</p>
<p>129. Application overview session, up to 90 minutes, via remote</p>	<p>USD\$150.00</p>
<p>130. Professional Services, per hour To be used for Custom Development or Specialist Support for all products.</p> <p>All Professional Services fees for future projects will be charged in Time and Materials basis, unless otherwise noted on a project SOW.</p>	<p>USD\$105.00</p>
<p>131. Merchant's Credit Card Commission Rate</p>	<p>3% - 5%</p>



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

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

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

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

LETTER OF CREDIT - INWARD	EFFECTIVE FROM DEC. 02, 2024
167. 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)
168. 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)
169. Amendments	0.25% per month or part thereof + 15% VAT (Minimum \$115.00) + Foreign bank charges (Maximum period 1 year)
170. Other amendments	\$57.50 per amendment
171. Cancellation of Credit	\$100.00
172. Advising Fee	\$57.50
173. Increases in the amount during validity	0.50% on the amount increased + 15% VAT Minimum \$86.25