



# Welcome To A New Way Of Banking



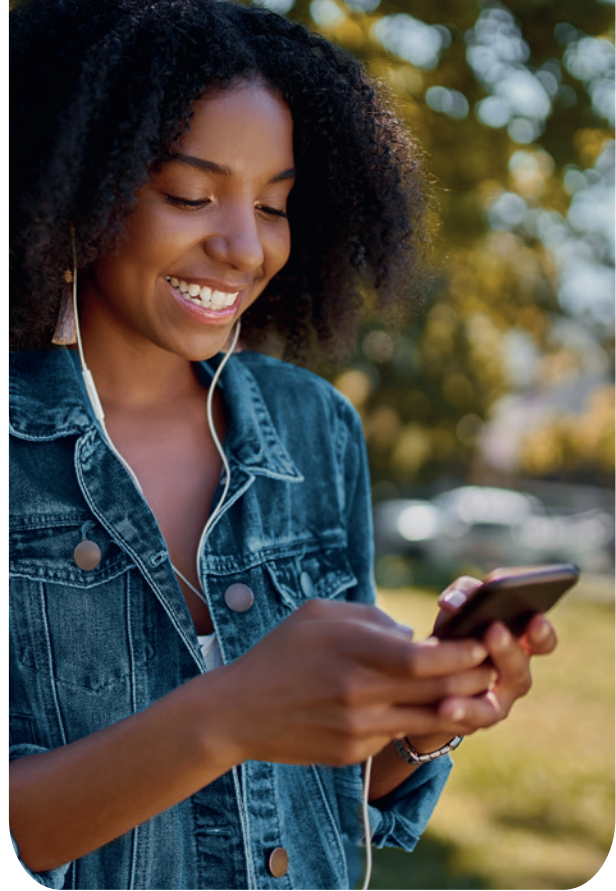
**Republic Bank**  
*We're the One for you!*

# RepublicOnline or RepublicMobile Banking

## Features and Benefits

Enjoy using your online and mobile banking to:

1. Pay utility bills
2. Send wire transfers
3. Send electronic Funds Transfer (EFT) to local/regional banks
4. Send Cardless Cash
  - Cardless Cash allows you to send funds to anyone with a mobile phone, even to yourself. You/the recipient can then retrieve the cash at one of our ATMs without using your card.
  - Once the Cardless Cash transaction is generated, the recipient will receive codes on his/her mobile phone, via SMS, to allow him/her to access the cash through the ATM within 48 hours.
  - This new exciting feature can be accessed either here in Grenada or in another Eastern Caribbean country, in which Republic Bank operates.
5. Send and request cash with *Payment with Friends*
  - With this feature, you can:
    - ▶ Send a payment
    - ▶ Request a payment
    - ▶ Share expenses
    - ▶ Create a collection
6. Define budget, track spending and manage saving goals with My Finances
  - Budgeting has simply gotten easier with My Finances.
  - Set a budget for various recurring expenses from a dropdown list as well as select the frequency for the budget: monthly, quarterly or annually.



When it comes to banking, we all have different styles but common goals, whether it be saving, investing, paying for things we need now, or acquiring assets.

**Let Republic Bank  
help you achieve  
your goals.**

With a wide variety of accounts to choose from, there is surely one to suit your lifestyle.

# How to Choose the Right Account

## Electronic Banking Accounts

Whether you prefer to bank online or take advantage of the Automated Teller Machine (ATM), Republic Bank offers a convenient, transactional e-Free account designed to simplify your day-to-day banking needs.

## Savings Accounts

For all your saving needs, Republic Bank offers you convenient interest-bearing savings accounts, designed to help you reach your saving goals. Choose from:

- Savings Plus
- TimeSaver

## Chequing Accounts

- Age-Based Accounts
- Specialty Accounts
- Personal Chequing Accounts

## Age-Based Accounts

Age-based benefits or features associated with your account, such as fee waivers, will automatically change as you reach the next age tier. These include:

- RightStart
- Career Builder
- Major League

## Specialty Accounts

Manage your US funds the easy way. Open a Foreign Currency account and ensure continuous access to your US currency. This includes:

- Personal Foreign Account (USD/CAD/GBP/EUR)

## Term Deposit/Certificate of Deposit

These accounts are designed for investors who are willing to leave their funds untouched for a fixed period, while earning interest.

# Savings Accounts

## Savings Plus

### Features and Benefits

- Free quarterly e-statements
- FREE and instant access to your account(s) with RepublicOnline or RepublicMobile banking

# Electronic Banking Accounts

## E-Free Account

### Features and Benefits

- Free local ATM transactions
- Free Point-of-Sale Transactions
- Free monthly e-statements
- Free self-service ATM, mobile and online banking transactions between your accounts

# Age-Based Accounts

## RightStart

### Features and Benefits

- For persons 0 to 18 years old
- No monthly fee
- Competitive interest paid
- Free quarterly e-statements
- Free self-service transactions between your accounts
- Free deposits
- Free ATM withdrawals
- Attractive discounts at select merchants islandwide

## Career Builder

### Features and Benefits

- For persons age 19 to 25 years
- Free local Point-of-Sale transactions
- Free local ATM transactions
- Free quarterly e-statements
- Free self-service ATM, mobile and online transactions between your accounts
- Cheque-writing privileges

## Major League

### Features and Benefits

- For persons 60 years old and over
- Competitive interest, paid monthly
- Free local Point-of-Sale transactions
- Free local ATM transactions
- Free monthly e-statements
- Free self-service transactions between your accounts
- Cheque-writing privileges

# Debit and Credit Cards

Your debit and credit cards have a contactless feature. What does this mean? It means that you can now 'Tap to Pay' for transactions, a feature which allows you to make payments without using your PIN or swiping your card at any merchant where the contactless symbol is displayed. Simply tap your card once within 1 inch of the point of sale terminal to make your payment.

You can use your Republic Bank debit and credit cards, with Chip and PIN and contactless technology at any ATM and point-of-sale terminal locally, regionally and internationally. This includes other banks' ATMs and terminals, (charges apply). Use your Republic Bank credit card anywhere the Visa or Mastercard logo is displayed.



# Specialty Accounts

## USD Personal Foreign Account

### Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

## CAD Personal Foreign Account

### Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

## GBP Personal Foreign Account

### Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

## EUR Personal Foreign Account

### Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits



## Term Deposit/Certificate of Deposit

Available Terms	Minimum Balance Required		Interest Payment Frequency
	XCD	USD	
90 or 180 days	\$1,000.00	\$1,000.00	At Maturity
1, 2 or 3 years	\$1,000.00	\$1,000.00	At Maturity

Please contact your nearest branch to confirm the prevailing interest rate.

All fees listed are quoted in ECD, unless otherwise indicated.

For a comprehensive list of our rates and fees, visit the Schedule of Charges via [www.republicgrenada.com](http://www.republicgrenada.com).

Send us a message on Facebook or Twitter  
@republicbankgd

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# Republic Bank



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**Visit your nearest branch to talk to your  
Republic Bank Representative.**

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