

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))	<u>Cash Deposit Over \$5,000</u> \$1.73 for every \$1,000.00 or part thereof in excess of \$5,000
3. Large Cash Withdrawal Request - Business entities	0.50% of \$50,000 & Over Plus 15% VAT
4. Amexco Payments <u>New</u>	EC\$4.50 (US\$1.65) plus VAT per payment
5. Electronic Statements (via SWIFT)	US\$57.50 per month
6. Accounts closed within three (3) months of opening date (<i>RightStart exempt</i>)	\$57.50
7. A/c closed within six (6) months of opening date (<i>RightStart exempt</i>)	\$46.00
8. Direct Debit Fee <u>New</u>	\$5.00 per request
9. Temporary credit card limit increase <u>New</u>	\$35.00

REPUBLIC BANK VISA CREDIT CARD	EFFECTIVE FROM DEC. 02, 2024
10. Visa Classic Annual Membership Fee	Classic card: US\$40.00 plus VAT
11. Additional Card (for each additional card)	Co-Applicant: US\$25.00 plus VAT
12. Visa Business Annual Membership Fee	Business Card: US\$100.00 plus VAT
13. Additional Card (for each additional card)	Co-Applicant: US\$50.00 plus VAT
14. Visa Gold Annual Membership Fee	Visa Gold: US\$60.00 plus VAT
15. Additional Card (for each additional card)	Co-applicant: US\$34.50 plus VAT
16. Card Replacement Fee (for Lost/Stolen Card)	US\$11.50

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

POINT OF SALE MERCHANT SERVICES	EFFECTIVE FROM DEC. 02, 2024
19. POS Rolls	FREE
20. 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

DEMAND & MORTGAGE	EFFECTIVE FROM DEC. 02, 2024
21. Negotiation Fee For (Non-Residents)	1.5% of the loan amount +15% VAT (Minimum - \$575)
22. Negotiation Fee (Overseas) Re: Construction Loans	1.5% of the loan amount +15% VAT (Minimum - \$575)
23. Early Payment Fee	<u>Mortgages</u> Repayment prior to 5 years: 5% of the original amount of the loan Repayment prior to 10 years: 7% of the original amount of the loan.
OVERDRAFTS	EFFECTIVE FROM DEC. 02, 2024
24. Extension of Review Date on Expired Overdrafts	XCD\$115.00 minimum Or 1% of the overdraft limit plus VAT

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

MASTERCARD STANDARD (PERSONAL/CORPORATE)	EFFECTIVE FROM DEC. 02, 2024
26. Annual Membership Fee	XCD\$119.03
27. Additional Card Fee	XCD\$57.50
28. Late Payment Fee	XCD\$28.75 minimum Or 3% of the minimum payment due in respect of any billing period plus VAT
29. Over Limit Fee	XCD\$40.25 minimum Or 5% of the amount in excess plus VAT
30. Replacement Card Fee	XCD\$57.50
31. Cash Advance	XCD\$17.25 minimum Or 3.2% plus VAT
32. Statement Copy Fee	XCD\$11.50 (1-6 months) XCD\$17.25 (over 6 months)

MASTERCARD GOLD	EFFECTIVE FROM DEC. 02, 2024
33. Annual Membership Fee	XCD\$251.28
34. Additional Card Fee	XCD\$115.00
35. Late Payment Fee	XCD\$28.75 minimum Or 3% of the minimum payment due in respect of any billing period plus VAT
36. Over Limit Fee	XCD\$40.25 minimum Or 5% of the amount in excess plus VAT
37. Replacement Card Fee	XCD\$57.50
38. Cash Advance	XCD\$17.25 minimum Or 3.2% plus VAT
39. Statement Copy Fee	XCD\$11.50 (1-6 months) XCD\$17.25 (over 6 months)

MASTERCARD AA (PERSONAL)	EFFECTIVE FROM DEC. 02, 2024
40. Annual Membership fee	XCD\$165.31
41. Additional Card Fee	XCD\$80.50
42. Late Payment Fee	XCD\$28.75 minimum Or 3% of the minimum payment due in respect of any billing period plus VAT
43. Over Limit Fee	XCD\$40.25 minimum Or 5% of the amount in excess plus VAT
44. Replacement Card Fee	XCD\$57.50
45. Cash Advance	XCD\$17.25 minimum Or 3.2% plus VAT
46. Statement Copy Fee	XCD\$11.50 (1-6 months) XCD\$17.25 (over 6 months)

SAFE DEPOSITS LOCKERS	EFFECTIVE FROM DEC. 02, 2024
47. Safe Deposit Locker-Visit	6 free visits per year Thereafter \$23.00 per visit
SUNDRY CHARGES	EFFECTIVE FROM DEC. 02, 2024
48. Sundry Charges Queries – ATM Reviews of DVR, Footage from ATM etc.	\$189.75
49. 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)

GENERAL FEES & SERVICES	EFFECTIVE FROM DEC. 02, 2024
50. <u>New</u> Cheque Handling Fee	Encashment of cheque - \$2.00 per cheque; Deposit of other Banks' Cheque - \$1.15 per cheque
51. NSF Item Fee	\$57.50 per cheque
52. Returned foreign items (Personal/Commercial)	\$34.50/US\$15.00 Plus the foreign bank charge
53. Manual Payroll	XCD\$115.00 minimum Or XCD\$34.50 flat fee + XCD\$3.45 per payee
54. Payroll Processing Fee	0.05% of the value of the payroll file • Minimum Fee: EC\$C6.90 or foreign currency equivalent • Maximum Fee: EC\$575.00 or foreign currency equivalent

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