

Fees & Charges

St. Vincent



Republic Bank (EC) Limited

SUNDRY CHARGES

ITEM	FEES
<p>ATM Transaction Fees at Republic Bank ATMs</p> <p>a. RBEC customer using RBEC ATM</p> <p>b. Other bank customer in territory at RBEC ATM</p> <p>c. Other international bank customer (overseas) at RBEC ATM</p>	<p>Approved cash withdrawal: EC\$1.50/USD1.50 Declined cash withdrawal EC\$1.50/USD1.50 (Apply to RightStart and Commercial Chequing Accounts)</p>
<p>POS Debit Charges</p> <p>POS Debit transaction performed at any RBEC Merchant</p>	<p>No Charge</p>
<p>ATM/POS Debit Charges (Other Bank ATMs in territory)</p> <p>a. Approved ATM Transactions</p> <p style="padding-left: 20px;">Withdrawals</p> <p style="padding-left: 20px;">Balance Enquires (all accounts)</p> <p>b. Declined ATM Transactions</p> <p style="padding-left: 20px;">Withdrawals</p> <p style="padding-left: 20px;">Balance Enquires (all accounts)</p>	<p>EC\$12.00/US\$4.00</p> <p>No Charge</p> <p>EC\$2.00/US\$0.75 (applicable to all Deposit products except CAD, GBP, EUR base in all territories)</p> <p>No Charge</p> <p>No Charge</p>

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<p>c. Approved POS Debit</p> <p>POS Fee - Other Bank Merchant (This fee is applied when an RBEC customer uses another bank POS device)</p> <p>d. Declined POS Debit</p> <p>Transactions</p>	<p>2.00% of the Transaction (Applicable to all Deposit products except CAD, GBP, EUR base in all territories)</p> <p>No Charge</p>
<p>ATM/POS Debit Charges (other Bank ATMs International)</p> <p>a. Approved ATM Transactions</p> <p>Withdrawals</p> <p>Balance Enquires (all accounts)</p> <p>b. Declined ATM Transactions</p> <p>Withdrawals</p> <p>Balance Enquires (all accounts)</p>	<p>2.00% of the Transaction (Applicable to all Deposit products except CAD, GBP, EUR base in all territories)</p> <p>EC\$2.00/US\$0.75. This is applicable to all Deposit products in all territories with the exception of CAD, GBP, EUR based accounts.</p> <p>No Charge</p> <p>No Charge</p>

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c. Approved POS Debit Transactions	2.00% of the Transaction (Applicable to all Deposit products except CAD, GBP, EUR base in all territories)
d. Declined POS Debit Transactions	No Charge
Online Purchase Fee (Online purchases using Visa Debit Card)	2.00% of the Transaction
ATM-Related Customer Queries Reviews of DVR, footage from the ATM	Manager's Discretion
Auto Transfers Except for the following for which there is no charge:	EC\$15.00 Monthly
Loan repayments to Republic Bank	
To accounts in the same name within Republic Bank	
Major League accounts	
Payments from a Republic Bank	
Account to a RightStart Account	
Payments for Republic Bank Safe Deposit Lockers	

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<p>Cardless Cash</p> <p>Fee charged to the Sender of the transaction upon successful completion of the cash withdrawal. NB: Fee charged for SMS Messages sent and received (applied by mobile provider)</p>	EC\$2.00
<p>Teller Withdrawal Fee</p>	<p>EC\$3.00</p> <p>This fee is applied to all Teller Withdrawals at the Teller and is applicable to RightStart and Career Builder accounts.</p>
<p>Certificates of Balance</p>	EC\$25.00
<p>Cheque Books</p> <p>Regular Personal Cheques 2x25 Regular Personal Cheques 4x25 Duplicate Personal Cheques 2x25 Duplicate Personal Cheques 4x25 Regular Commercial Cheques 1x50 Regular Commercial Cheques 4x50 Regular Commercial Cheques 1x100</p>	Vendor cost to be applied
<p>Dormant Accounts</p>	N/A
<p>Official Cheques</p>	<p>EC\$15.00 Plus Stamp Duty</p> <p>Apply Stamp Duty only for Major League</p>

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ITEM	FEES
Handling Fee for Lost Certified Cheques	EC\$25.00
Debit Card Replacement	EC\$20.00
NSF Fee · NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	EC\$75.00
Overdrawn Account Fee	EC\$30.00
Photocopying	EC\$5.00
Queries: · Over one (1) year. · Between six (6) months to one (1) year. · Under six (6) months.	EC\$25.00
Requests for Information on Customer's Accounts: Attorney's Request on Accounts/ Estates of Deceased Customers	EC\$25.00
Statements a. Daily Statement b. Statements requested outside of normal cycle c. Duplicate Statements	EC\$25.00

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ITEM	FEES
<p>Other Letters</p> <p>Statements on Auto Transfers Paid</p> <ul style="list-style-type: none"> • Up to one year • More than one year 	Manager's Discretion
<p>Confidential Reports</p>	Manager's Discretion
<p>Certificate of Interest Paid or Earned</p> <p>Personal Customer</p> <p>Current Year</p> <p>Prior Year</p> <p>Previous Year</p>	Manager's Discretion
<p>Business Customer</p> <p>Current Year</p> <p>Prior Year</p> <p>Previous Year</p>	
<p>Stop Payment Order</p> <p>(Stop Personal / Commercial Cheques)</p>	EC\$30.00

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ITEM	FEES
Supplying data to Auditing Firms Depending on work involved: when it involves only simple Certificate of Balance (payable by Customer).	EC\$100.00
Transfer of Funds Customer written instructions to transfer funds from one account to another within the bank	EC\$15.00
Voucher Searches	EC\$25.00
Transfer to Cover Cheques	EC\$15.00

ONLINE TRANSACTIONS

ITEM	FEE
Local Inter-Bank Transfers (Non-RBEC Branches)	EC\$5.00
Batch Payments - EFT, Salaries, Supplier Payments	0.25% with a Minimum of EC\$50.00 and Cap/Max of EC\$1,500.00

BUSINESS ACCOUNTS

ITEM	FEE
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	0.00

FOREIGN TRADE - PURCHASE

ITEM	FEES
Bills Negotiated - Handling Fee	EC\$5.00 Plus Stamp Duty
<p>Incoming Mail and Telegraphic Transfer Payments</p> <ul style="list-style-type: none"> • Handling Charge where payments made to another Bank in EC\$ - Deduct from proceeds • Handling Charge where payments made to another Bank in foreign currency - Deduct from proceeds • Handling Charge where funds to be credited to a EC\$ account at a Branch - Deduct from proceeds • Handling Charge where funds to be credited to a foreigncurrency account at a Branch - Deduct from proceeds • Handling Charge where beneficiary to be advised to collect funds - Deduct from proceeds • Dishonoured items – charged back to customer’s account. 	<p>RBEC Customers - EC\$0.00 Other Financial Institutions - EC\$10.00</p>

FOREIGN TRADE - SALE

ITEM	FEES
<p>Drafts</p> <ul style="list-style-type: none"> • Local Charge • Foreign Bank Charge (Applicable for USD Drafts only) 	<p>EC\$45.00 plus Stamp Duty (Stamp duty only for Major League account holders)</p>
<p>Telegraphic Transfers</p> <ul style="list-style-type: none"> • Bank Commission • Swift <p>Cost of processing 'STOP' instructions on Drafts</p>	<p>EC\$50.00 (Apply only to International WTs)</p> <p>EC\$50.00 (Apply to both International and Caribbean WTs)</p> <p>EC\$50.00 plus out-of-pocket expenses</p>
<p>Investigations</p> <p>Where Republic Bank's error is determined</p> <p>Where no Bank error is determined</p>	<p>Manager's Discretion</p>

FOREIGN BANK CHARGES

ITEM	FEES
Queries and Amendments - US Banks	
a. Enquiry regarding non-receipt of funds by beneficiary depending on the date of original payment	US\$50.00 to US\$75.00
b. Amendments to Value date, Account number, Beneficiary name, Beneficiary bank	US\$50.00
c. Recall of funds sent in error	US\$50.00
d. Returned funds	US\$35.00 plus foreign bank charges of US\$15.00

NIGHT SAFE FACILITIES

ITEM	FEES
Tamper Evident Disposable	Small: EC\$1.75
Commercial Deposit Bags	Large: EC\$2.00

SAFE DEPOSIT LOCKERS

ITEM	FEES
All Box size (small, medium, large, extra large) Broached Box Lost Key Replacement	EC\$300.00 per annum 25% discount for Major League customers EC\$500.00 plus any additional costs EC\$50.00 plus any additional costs
12 FREE visits per year	2 free monthly visits thereafter EC\$10.00 for each additional visit in the same month

CERTIFICATE OF DEPOSIT

ITEM	FEE
LOCAL CURRENCY	
Broken within 90 days of opening date	No Interest Paid
For periods in excess of 90 days	No Interest Paid
Broken within three (3) months of renewal	No Interest is payable and no flat fee is charge
Lost Certificate of Deposit	N/A
FOREIGN CURRENCY	
Broken within 90 days of opening date	No Interest Paid
For periods in excess of 90 days	No Interest Paid
Broken within three (3) months of renewal	No Interest is payable and no flat fee is charged
Lost Certificate of Deposit	N/A