

CREDIT CARD *continued*

Account Closure*** -	\$10.00 - \$30.00 (non-taxable)
Insufficient Funds re Standing Orders -	\$10.00 (non-taxable)
Transaction Declines for Insufficient Funds — 2 free per month and US\$1.00 for each decline thereafter (non-taxable)	

DEBIT CARDS

Replacement Card	\$35.10
ATM Transactions done at SKNA	\$1.76
ATM Transactions done at non-BON and non-SKNA and all other foreign ATMS for amounts of less than \$500.00	\$11.70
ATM Transactions done at non BON and non-SKNA and all other foreign ATMS for amounts over \$500.00	2% plus 17% VAT

MERCHANT SERVICES

Point of Sale

Terminal Rental	\$58.50 per month
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E-Commerce

Retrieval Fee	US\$10.00 (non-taxable)
Chargeback Fee	US\$15.00 (non-taxable)

BROKERAGE FEES

Value Added Tax (VAT) of 17% will be charged on the commission stated below:

Equities

0 - \$5,000	2.5%
\$5,001 - \$10,000	2.0%
\$10,001 - \$50,000	1.5%
\$50,001 - \$250,000	1.0%
\$250,001-\$500,000	0.75%
\$500,001 - \$1,000,000	0.70%
Over \$1,000,000	0.65%

Treasury Bills/ Bonds

On The ECSE

Off Market

0 - \$10,000	1.0%	0.50%
\$10,001 - \$100,000	0.75%	0.35%
\$100,001 - \$250,000	0.60%	0.25%
\$250,001 - \$500,000	0.55%	0.15%
\$500,001 - \$1,000,000	0.50%	0.10%
Over \$1,000,000	0.45%	0.0875%

- * - Special conditions apply
- ** - Additional charges may apply.
- *** - Please request additional information on this charge.
- ~ - Prices reflect charges for EC\$ and US\$ accounts

Fees are inclusive of 17% Value Added Tax (VAT) where applicable.

INTEREST RATES

Savings Accounts

Regular Savings	2.00% p.a.
Youth Savers	2.25% p.a. *
US\$ Savings	0.75% p.a.

Priority Savings

Up to \$25,000	2.25% p.a.
Over \$25,000	2.50% p.a.

Gold Club Savings

Up to \$25,000	2.00% p.a.*
\$25,001—\$100,000	2.25% p.a.*
\$100,001—\$ 500,000	2.75% p.a.*
Over \$500,000	3.25% p.a.*

Fixed Deposit Accounts

12 mths

East Caribbean Dollars 2.00% p.a.

United States Dollars

Up to \$500,000	0.75% p.a.
Over \$500,000	1.00% p.a.



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THE BANK OF NEVIS LIMITED

OUR SCHEDULE OF RATES AND CHARGES



Improving the Quality of Life

Effective May 01, 2015

Our Schedule of Rates and Charges

CURRENT/SAVINGS ACCOUNTS

Accounts closed within 6 months	\$35.10 - Personal \$70.20 - Corporate
Third Party Withdrawals	\$11.70
Passbook Update (5 entries free)	\$1.50 per item
Cheques returned unpaid by us	\$58.50
Cheques returned by other banks	\$35.10
Unauthorised Overdrafts	\$58.50
Multi-statement Charge	\$11.70 per sheet
Interim Sheets	\$11.70 each
Overdraft Interest	Agreed Rate
Interest on Unapproved Overdraft	15%
Service Charge (minimum)	EC\$11.70
Written Verification of Balances	\$29.25
Stop Payments	EC\$23.40
Stop Payment Orders (Corr. Banks Drafts)	US\$35.10
Transfers with written instructions	EC\$11.70/US\$5.85
Voucher Search (DDA cheques excluded)	\$29.25 per item
Dishonoured Foreign Cheques	US\$35.10
Special Clearing of Foreign Cheques	\$50.00** (non-taxable)
Holding Statements	\$5.85 per month
Audit Confirmation	\$58.50
Standing Orders	\$29.25
Balance Certification/Bank Statements	\$40.95
Replacement Savings Passbook	\$29.25
Urgent Transaction Request/	\$29.25 plus charges

FOREIGN EXCHANGE

Foreign Cheques Encashed	Enquire within
Travellers' Cheques Sold	1.5% per transaction plus 17% VAT Minimum \$100.00
Foreign Drafts/Manager's Cheque Sold	\$11.70/US\$5.85
Replacement Cheque Charge	EC\$17.55/US\$11.70**
Telex Transfers – Outgoing	EC\$58.50/US\$40.95*
Incoming	US\$23.40
Returned Wires	US\$35.10
Foreign Currency Transactions paid for in	2% plus 17% VAT
Foreign Currency	
Encashment of Travellers Cheques for	2% plus 17% VAT
Foreign Cash	
Drafts/Wire Transfers for Non-Customers	2% plus 17% VAT
Using our customers' cheques	

CREDIT BUSINESS

Commitment Fees	1.0% - 2.0% of loan plus 17% VAT Minimum \$100.00****
Overdrafts Renewals	1.5% of amount loaned plus 17% VAT
Undrawn loan after six months approval	0.5% of 1% of sum negotiated plus 17% VAT
Late Payment Fee	EC\$58.50 ~
Guarantees/Indemnities	2% of amount plus 17% VAT****

DEPOSITORY SERVICES

Wallet Rental	\$187.20 p.a.
Lost/Damaged Wallets	\$117.00 plus cost of bag
Safety Deposit Rental	\$146.25 (small) \$175.50 (medium) \$204.75 (large)
Lost keys	\$29.25 - \$70.20 plus cost of key
Safekeeping of Security Documents	\$17.55 - \$35.10 p.a.
Visits re safekeeping	\$23.40 per entry****

MISCELLANEOUS CHARGES

Photocopy of Documents	\$5.85 per sheet
Special Letters (Universities etc.)	\$5.00* (non-taxable)
Cheques sent on collection	\$58.50
Cheques received on collection	\$35.10*
Reference Letters	\$40.95

CREDIT CARD

Initial Setup Fee (Business Card only)	US\$175.50
Annual Fee (Classic) Primary	US\$46.80/EC\$117.00
Secondary	US\$23.40/EC\$58.50
(Gold) Primary	US\$70.20
Secondary	US\$35.10
(Business) Primary	US\$87.75
Secondary	US\$76.05
Replacement Card	\$25.00~ (non-taxable)
Replacement PIN	\$10.00~ (non-taxable)
Change of Account Currency	\$25.00~ (non-taxable)
Emergency Card Service	\$50.00~ (non-taxable)
Late Payment Fee	\$29.25~
Cash Advance Fee	2% or minimum \$10.00~ plus 17% VAT
Duplicate Statement	\$5.00~ ** (non-taxable)
Over limit Fee	\$35.10~
Return Cheque Fee	\$25.00~ (non-taxable)
Miscellaneous Account Debit ~	\$15.00 (non-taxable)
Urgent Payment ~	\$5.00 (non-taxable)