

SCHEDULE OF FEES AND CHARGES

The rates and details herein are subject to change upon giving thirty (30) days notice in advance. Fees listed in this guide apply to normal transactions. The Bank reserves the right to levy additional charges for services at its sole discretion. This Schedule lists the fees applicable to new and frequently used financial services. All fees are quoted in Eastern Caribbean Dollars unless otherwise stated. Charges for any services not mentioned in this guide will be available on request.

Chequing Accounts Fees

Service Charge	\$10.00 (monthly) + \$1.00 per item
Price per Cheque Book	
Duplicate:	\$11.25
Non-duplicate:	\$10.00
Business Single:	\$20.00
Stop payment on an issued cheque	\$25.00
Encashment of bank's own cheques	Nil
Returned Cheques	Nil
Cheques Certified	
At drawer's request	\$15.00
At payee's request	\$15.00
Insufficient Funds	
Cheques processed	\$50.00
Cheques returned	\$25.00
Charged Back Fee	
Item returned by other banks	\$25.00
Cash Management	
Per transaction	\$3.00
Overdrawing Current Account	
Interest on overdraft balance	13.5% per annum; min. \$25.00
Standing Authorization	
Per standing order	\$10.00
Closure of Account	
Account closed within three (3) months	\$50.00
Dormant Accounts	
Notice of dormant account	Nil
Account Reactivation	
Reactivation of dormant accounts	Nil

Savings Accounts Fees

Service Charge	
On balances below \$100	\$5.00
Withdrawals	
Third party withdrawals (per transaction)	\$10.00
Per standing order	\$10.00
Withdrawals below \$1000 (per transaction)	\$3.00
Quarterly Paper Statement	\$1.00
Closure of Account	
Account closed within three (3) months	\$50.00
Account Reactivation	
Reactivation of dormant accounts	Nil
Unclaimed Monies Fee	
For each account closed	Cost of publishing the account
Fixed Deposit Fees	
To break a fixed deposit	\$50.00 Early withdrawal penalty Interest paid based on time that has elapsed (bank specified holding periods)

Statement Fees

Interim / Duplicate Statement	
At client's request	\$10.00
E-Statement	Nil

Debit Card Service Fees

International Debit Card	
Debit Card Issuance/ renewal fee	\$10.00
Debit card replacement fee (per card)	\$35.00
Emergency debit card replacement fee	\$50.00
Transactions Declined (Insufficient funds) at Non-NBD Merchants	\$1.50 each
Debit Card PIN	
PIN change	\$5.00
Emergency PIN Change	\$10.00

ATM Fees

Withdrawal at NBD ATM	\$1.00
Withdrawal on non-NBD ATM (per transaction)	\$5.00
Transfers/bill payment	Nil
Statement request	\$1.00

Lending Fees – Consumer

Loan Negotiation Fee

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

Negotiation Fee for Loan Restructuring

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

50% up-front payment is required.

Partial refund applies if request is not approved.

Early Settlement Fee

Commercial real estate or private dwelling only	6 months interest
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Late payment charge (10 days)	\$50.00
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Bills Discounted

	1% on first \$25,000
	0.75% on excess (minimum \$50)
Local bills discounted	1%; minimum \$75
	\$20 per payment, Interest calculated at existing OD rate from discount date. Minimum \$25
Past due bills discounted	\$10.00 per month + interest

Registration of mortgage	Solicitor's fee
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Duplicate statement of interest/ tax letter/interest to be paid	\$20.00
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Performance bonds	2% per annum
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Late reporting fee	\$50.00 per occurrence
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Safekeeping/securities for closed loans Fees

Deeds, policies	\$25.00 per item per annum minimum \$30.00
Bonds, debentures, share certificates	\$300.00 per annum + \$7.50 administrative fee maximum \$1000
Stocks	\$10.00 per certificate minimum \$25.00
Obsolete collateral	sent to customer via registered mail to last address on file

Overdraft Fees – Consumer

Set Up Fee

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

Overdraft Renewals / Annual Review

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

Temporary Overdraft Set Up Fee

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

Temporary Increase in Overdraft – Consumer

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

Exceeding Overdraft Limit

Interest on excess overdraft	3.5% per annum
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Credit Card Fees

Annual Fee

Classic card	\$100.00
Gold card	\$150.00
Business card	\$200.00

Replacement fee	\$25.00
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Emergency Card Replacement	\$50.00
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Additional Cardholder

Classic card	\$50.00
Gold card	\$75.00
Business card	\$165.00

Additional Credit Card Fees

Increase in cardholder limit	\$35.00
Cash advance fee	2% or \$10.00 (whichever is higher)
Over limit fee	\$25.00
Late payment fee	\$15.00
Duplicate statement fee	\$10.00 (per statement)

Merchant Service Fees

Merchant processing fee

Non-NBD debit card transactions	2.75%
NBD debit card transactions	1%

Replacement of damaged

Point of Sale machine	Full cost of machine
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Thermal Paper rolls	\$2.50 each
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Rental / Maintenance fee	Nil
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Internet Banking Fees

Annual fee	Nil
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Wire Transfers

Caribbean	\$45.00
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Other	\$85.00
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Company payroll	Nil
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Bill payment	Nil
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Internal transfer	Nil
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Security token	\$35.00
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Replacement of lost/damaged token	\$35.00
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Foreign Business Fees

Outgoing Wire Transfers

Caribbean	\$55.00
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Other	\$95.00
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Tracers/ Repairs	\$110.00
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Incoming Wire Transfer

Less than EC\$10,000	\$20.00
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EC\$10,000 - EC\$100,000	\$30.00
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More than EC\$100,000	\$50.00
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Returned wire payments – incoming and outgoing	US\$35
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International Drafts and Money Orders

Less than \$10,000	\$10.00 + stamp duty
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More than \$10,000	\$20.00 + stamp duty
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Draft tracer (copy provided)	\$25.00 + foreign bank charges
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Stop payment on international money order/draft	\$25.00 + foreign bank charges
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Bond of indemnity for lost draft	\$25.00 + foreign bank charges + \$0.50 stamp duty
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Postal money order	cash buying rate less \$0.50
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Payments for drafts or collection items in a foreign currency by Cheque or draft in the same currency	purchase at buying rate sell at average of mid-rate and selling rate of currency
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Economic Citizenship Transfers	\$300 per applicant (Payable by agent)
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Bills Negotiated Fees

Regional	\$5.00 + stamp duty
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International	\$10.00 + stamp duty
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Mail Transfers

Inland	\$10.00 each
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Overseas	\$10.00 each + postage for registration
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Banker's payment	\$10.00 each
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Manager's cheque

Less than \$10,000	\$10.00 + stamp duty
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\$10,000 and above	\$20.00 + stamp duty
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Other Service Fees

Letter of Credit – Export

Confirmation of credit	0.5%; minimum \$75.00
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Advising credit	\$50.00 + foreign bank charges
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Amendment to credit	\$50.00 + foreign bank charges
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Acceptance of term draft	0.5% minimum \$50.00 + stamp duty
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Drawings - Up to \$25,000	1%; minimum \$50.00 0.75% on excess
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Letter of Credit – Import

Establishment fee	1% for the first 90 days, minimum \$100.00; an additional 0.25% for every 30-day period exceeding 90 days (from date of establishment to date of payment from term drafts). Plus foreign bank charges and airmail
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Drawings	\$75.00 per drawing
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Unused or partly used credit	0.25% on the unused portion where credits are cancelled with the consent of the beneficiary within 30 days of the date of issue OR where credits have a validity of 30 days or less limit the charge to \$250.00 maximum.
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Amendment to Credit

Increase in amount	Same as establishment fee, minimum \$50.00
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Other	\$50.00 + foreign bank charges
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Cancellation of credit	\$50.00 + foreign bank charges
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Interest	Collect at overdraft rate from date of drawing to date of payment
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Standby letter of credit	0.5% per annum, minimum \$150.00
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Guarantee Fees

Shipping guarantee	2% per annum, minimum \$50.00
Performance bonds	2% per annum, minimum \$150.00

Collections Fees

Bills paid in instalments	\$75.00 each instalment
Certification of transfer of title goods	\$50.00 per set

Collection Commission

Documentary (incoming)	Less than \$25,000, 1%; minimum \$50.00 0.75% on excess balance (INV amount inclusive of all charges)
Clean	\$50.00 per set
Delivery order and airway bill (received after main set of documents)	\$50.00 each

Cheques on Collection

Up to \$500	\$25.00 + \$5.00 postage or +\$50.00 cable costs
More than \$500	\$50.00 + \$5.00 postage or +\$50.00 cable costs
Endorsement of shipping documents	\$40.00 per set
Extending due date or altering tenor of bill	\$50.00 each

Holding Commission

Sight bills	\$50.00 per month or part thereof per item
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Matured bills	\$50.00 per month commencing immediately after maturity
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Insurance of goods	\$5.00 per \$100 per month or part thereof
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Parcel post notice (received after main set of documents)	\$25.00 per notice
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Payments of agent's commission	\$30.00 per payment
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Protesting fee	\$10.00 + legal costs
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Reshipping of goods	\$150.00 + holding and return charges
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Bill for acceptance	\$40.00
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Return charge	\$50.00 per bill + costs
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Shipping guarantee – lost Bill of landing	0.1% for first 3 months or part thereof, minimum \$50.00 \$40.00 for each additional month, expiring one year after issue date.
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Indemnity – airway bill	0.1% for first 3 months or part thereof, minimum \$50.00 \$40.00 for each additional month, expiring one year after issue date.
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Performance bonds (transfer to loans)	2% per annum, minimum \$50.00
Airmail charges	\$5.00 per advice/letter

Providing listing of outstanding bills at customer's request	\$40.00
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Fax

Region	\$30.00
Outside region	\$50.00

Clearing Services/Cheques Processed Fees

Cheques Processed

Less than \$1,999	\$0.80 per cheque
\$2000 – \$3,999	\$0.75 per cheque
More than \$3,999	\$0.70 per cheque
Return cheque fee	\$25.00 per cheque

Payroll Fees

Service charge	Nil
Manual Payroll Processing	\$30.00 + \$2 per payee (employer charge)
Payment to other bank/institution	\$25.00 per institution (employee charge per bank/institution)

Document Research

If document can be found online	\$10.00 + \$10.00 per copy
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If document is not online and age of Document is less than one (1) year	\$50.00 + \$10.00 per copy
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If document is not online and age of document is more than one (1) year	\$100.00
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Photocopy	\$5 per sheet
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Night Depository

Annual fee inclusive of 100 bags	\$150.00
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Night deposit bags	\$1.00 per bag
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Lost/broken latch key	\$75.00
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Safe Deposit Box

Rental

Small	\$300.00 per annum
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Large	\$400.00 per annum
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Replacement key	\$75.00
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Drill Box Fee	\$75.00 + costs, minimum \$250.00
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Certificate of balance	\$20.00
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Bank Reference	\$25.00
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Bank Confirmation	\$50.00
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Cash Processing Fees

Financial Institution Cash Request	\$1.80 per \$1000
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Cheque Cashing	\$5.00 non-customers only
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Foreign Currency Exchange	1% of value (min \$3; max \$50) non-customers only
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