

Schedule of Charges

Curaçao

Business Banking

Effective: September 1, 2023

Schedule of Charges

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BUSINESS BANKING DEPOSIT ACCOUNTS - LOCAL CURRENCY

FINAL CHARGES OB Incl.

Business Chequing Accounts (Product Code 738)	
Monthly service fee	ANG 5.30
Withdrawals /Debits/Cheques – In Branch/Over The Counter	ANG 5.30
Deposits/Credits – In Branch/Over The Counter	ANG 5.30

Business Interest Accounts (Product Code 754)	
Monthly service fee	N/A
Withdrawals /Debits/Cheques – In Branch/Over The Counter	ANG 5.30
Deposits/Credits – In Branch/Over The Counter	ANG 5.30

Fixed Deposit Accounts	
Transfer to another internal account on maturity	Free
Transfer to another institution on maturity	Draft/Wire cost

Note:

1. All figures are quoted in Antillean Guilders unless otherwise stated.

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SUNDRY SERVICES

FINAL CHARGES

OB Incl.

ONLINE BANKING	
Monthly Access Fee	No Charge
1st Insights	No Charge

WIRE TRANSFERS		
International Wire Transfers (local equivalent):	Via Internet	Via Branch
\$1 to \$9,999.99	ANG 10.60	ANG 26.50
\$10,000 to \$99,999.100	ANG 10.60	ANG 26.50
\$100,000 and Over	ANG 10.60	ANG 26.50
1st Send Wire Transfer		
\$1 to \$895.00	N/A	ANG 9.01
\$895.01 to \$17,900.00	N/A	ANG 9.01
Local / Regional Transfers		
To / from an account held at other local banks (local currency transactions only)	ANG 1.06	ANG 5.30
To an account held at one of our regional branches	ANG 10.60	ANG 15.90
Incoming Wire Transfers		
To credit an account at one of our branches	N/A	ANG 5.30
Returned Wire Payments: Incoming and Outgoing		
Tracer/ Recall on Local Transfer		ANG 26.50
International Recalls, Returns, Tracers on Wire Transfers		ANG 45.50/USD 25.00
<i>Notes:</i>		

BILL PAYMENT	
Via the Internet	No charge

ACCOUNT TRANSFERS	
By customer via our ABM, telephone or online Banking	N/A
By customer via another Bank ABM	N/A
By us on written/faxed/telephoned instructions	N/A
Transfers between accounts within CIBC FCIB Curacao Branch	ANG 3.18

FINAL CHARGES

OB Incl.

FOREIGN CURRENCY EXCHANGE	
Local currency for foreign currency	N/A
Foreign currency for local currency (except USD)	N/A

STATEMENTS	
Mailed/Regular/diary filled statement	No Charge
Duplicate/Additional/Interim statement (each)	ANG 15.90

ACCOUNT CLOSURE	
Within 90 days	ANG 10.60
Within 180 days	ANG 26.50

DORMANCY PROTECTION	
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	ANG 10.60
Notice thereafter (every year of inactivity)	ANG 10.60
Reactivation	ANG 10.60
Transfer to Central Bank <i>(after 7 years of inactivity)</i>	N/A

MISCELLANEOUS SERVICES	
Bank Confirmation (Audit Confirmation)	ANG 26.50
Credit Report – Local / Overseas	N/A
Certificate/Confirmation of balance (Saldo Brief)	ANG 26.50
Special Letter to Central Bank	N/A
Special Presentation Letter to Credit Bureau/Overseas Banks	N/A
Reference Letters	ANG 26.50

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CARD SERVICES

FINAL CHARGES

OB Incl.

CREDIT CARDS

See Credit Card Schedule of Charges

VISA DEBIT CARDS - ANG & USD CURRENCIES

ANG VISA DEBIT CARDS	
Fast Card Fees (<i>Courier charges only</i>)	ANG 47.70 USD equiv
ABM Balance Inquiry Fee:	
At a FirstCaribbean ABM	No charge
At another bank's ABM	No charge
At International/Overseas bank's ABM	ANG 2.12
ABM Withdrawals:	
At a FirstCaribbean ABM	No charge
At another local bank's ABM - Cashnet	ANG 2.12
At another local bank's ABM - Other	ANG 4.77
At International/Overseas bank's ABM	ANG 6.00

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CORPORATE SERVICES

FINAL CHARGES

OB Incl.

ONLINE BILL PAYMENT	
Where a company signs up as a Biller on FirstCaribbean Internet Banking	
Charge Per Payment	No charge

E-PAY - (Payroll, Supplier Payments, Direct Debits <i>(where applicable)</i>)	
Set up Fee	No charge
Service Fee (monthly)	No charge
Operational Fee (per payroll run)	ANG 10.60
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	ANG 0.53
Per credit to employee account with Another Bank	ANG 0.80
Late transmission of payroll file	ANG 21.20

E-STATEMENT PRICING	
Statement Frequency	
Via swift:	
Daily	ANG 94.87/USD 53.00
Monthly	ANG 28.44/ USD 15.90
Via Email:	
Daily	ANG 47.44/ USD 26.50
Weekly	ANG 28.44/ USD 15.90
Monthly	ANG 18.97/ USD 10.60

SWEEPS and ZBAs	
Set-up fee	
Standard Set Up	ANG 94.87/USD 53.00
Additional Set Up	ANG 18.97/ USD 10.60

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TRADE SERVICES

FINAL CHARGES

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BONDS, INDEMNITIES & GUARANTEES	
Issuing commission <u>without</u> full cash collateral	2.12% p.a. Min ANG 530.00
Issuing commission <u>with</u> full cash (or equivalent) collateral:	1.06% per annum
Performance Bond	2.12% p.a. Min ANG 265.00

EXPORT (INWARD) DOCUMENTARY LETTER OF CREDIT	
Advising Inward Credit	ANG 74.20
Advising Amendment	ANG 74.20
Discrepancy fee	ANG 53.00
Examination of documents	ANG 159.00

IMPORT (OUTWARD) DOCUMENTARY LETTER OF CREDIT	
Acceptance including Acceptance bill on ourselves and/or procuring acceptance abroad	ANG 159.00
Discrepancy fee	ANG 53.00
Amendments	ANG 74.20
Extensions per month (including SWIFT charges)	ANG 159.00
Opening- Irrevocable or Revocable	Min ANG 265.00

DOCUMENTARY (BILLS for) COLLECTIONS (IMPORT & EXPORT)	
Bill for Acceptance by customer and Return	ANG 106.00
Bills paid in Installments for each Installment - plus normal commission charges	ANG 53.00
Certificate of Transfer of Title to good per certification per set of documents	ANG 159.00
Collection commission on bills	0.159% Min ANG 79.50
Endorsement of shipping documents as attorney	No charge
Extending the due date or altering tenor of bill	ANG 53.00
Holding commission per month	ANG 26.50
Indemnities given to secure acceptance or payments for collection	0.53% of stamp duty
Letters of release/delivery orders	ANG 37.10
Return charges - each	ANG 53.00
Communication charges	ANG 15.90
Shipping Guarantees/ Guarantees re Missing Bills of Lading	ANG 53.00 per month

Notes:

1. All figures are quoted in Netherlands Antillean Guilders unless otherwise stated.

2. All fees are excluding license fee and third-party charges.