

Schedule of Charges

Curaçao

Corporate

Effective: 1 September 2023

Schedule of Charges

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Schedule of Charges

CORPORATE BANKING ACCOUNTS - LOCAL CURRENCY

FINAL CHARGES OB Incl.

| Business Current Account (Product Code 1) | |
|--|----------|
| 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 Premium Account (Product Code 8) | |
|--|----------|
| 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 |

| Corporate Call Account (Product Code 34) | |
|--|----------|
| 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 |

| 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.

Schedule of Charges

CORPORATE BANKING ACCOUNTS - FOREIGN CURRENCY

FINAL CHARGES

OB Incl.

| Business Current Account - USD (Product Code 3) | |
|--|----------|
| Monthly service fee | USD 5.30 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | USD 5.30 |
| Deposits/Credits – In Branch/Over The Counter | USD 5.30 |

| Business Premium Account - USD (Product Code 14) | |
|--|----------|
| Monthly service fee | USD 5.30 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | USD 5.30 |
| Deposits/Credits – In Branch/Over The Counter | USD 5.30 |

| Corporate Call Account - USD (Product Code 952) | |
|--|----------|
| Monthly service fee | USD 5.30 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | USD 5.30 |
| Deposits/Credits – In Branch/Over The Counter | USD 5.30 |

| Business Current Account - EUR (Product Code 123) | |
|--|----------|
| Monthly service fee | EUR 5.30 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | EUR 5.30 |
| Deposits/Credits – In Branch/Over The Counter | EUR 5.30 |

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Schedule of Charges



SUNDRY SERVICES

FINAL CHARGES OB Incl.

FINAL CHARGES OB Incl.

| INTERNET AND TELEPHONE BANKING | |
|--------------------------------|-----------|
| Monthly Access Fee | 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 |
| Local / Regional Transfers | | |
| To / from an account held at other local banks (local currency transactions only) | ANG 1.06 | ANG 3.18 |
| 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> | | |
| 1. All figures are quoted in local currency unless otherwise stated. | | |
| 2. RTGS - Real Time Gross Settlement is an initiative of some local Central Banks that allows commercial banks to make (large) inter-bank transactions in real-time in local currency. | | |
| 3. All wires are sent for Beneficiary to pay Correspondent fees | | |

| 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 |

Notes:

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| 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 |

| 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 |

| BILL PAYMENT | |
|------------------|-----------|
| Via the Internet | No Charge |

| 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 |

Schedule of Charges

CARD SERVICES

FINAL CHARGES

OB Incl.

CREDIT CARDS

See Credit Card Schedule of Charges

VISA DEBIT CARDS - XCD & USD CURRENCIES

| XCD 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 |
| Point of Sale Purchases | No charge |

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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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Schedule of Charges

TRADE SERVICES

FINAL CHARGES

VAT Incl.

| 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 (OUTWARDS) DOCUMENTARY LETTER OF CREDIT | |
|--|----------------|
| Acceptance including Acceptance bill on ourselves and/or procurinf acceptance abroad | ANG 159.00 |
| Discrepancy fee | ANG 53.00 |
| Amendments | ANG 74.20 |
| Extensions per mothn (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.*