

Schedule of Charges

St. Maarten

Corporate Banking

Effective: October 31, 2022

Schedule of Charges

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Schedule of Charges

CORPORATE DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Business Current Accounts	
Minimum monthly service fee	\$12.50
Withdrawals / Cheques per entry	\$1.75
Deposits / Credits per entry	\$1.25

Business Premium Accounts	
Minimum monthly service fee	\$12.50
Withdrawals / Cheques per entry	1 free, thereafter \$2.00
Deposits / Credits per entry	1 free, thereafter \$2.00

Call Accounts	
Minimum monthly service fee	\$12.50
Withdrawals / Debits per entry	1 free, thereafter \$1.00
Deposits / Credits per entry	1 free, thereafter \$1.00

Fixed Deposit Accounts	
Transfer to another internal account on maturity	No Charge
Transfer to another institution on maturity	Draft or Wire Fee

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CORPORATE DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

UNITED STATES DOLLARS (USD)	
USD Chequing Accounts	
Minimum monthly service fee	USD \$10.00
Withdrawals / Cheques per entry	2 free, thereafter USD \$0.75
Deposits / Credits per entry	2 free, thereafter USD \$0.75

USD Business Premium Accounts	
Minimum monthly service fee	USD \$5.00
Withdrawals / Cheques per entry	2 free, thereafter USD \$1.00
Deposits / Credits per entry	2 free, thereafter USD \$1.00

USD Call Accounts	
Minimum monthly service fee	USD \$2.00
Withdrawals / Cheques per entry	2 free, thereafter USD \$0.65
Deposits / Credits per entry	2 free, thereafter USD \$0.65

EURO DOLLARS (EUR\$)	
EUR Business Current Accounts	
Minimum monthly service fee	€ 10.00
Withdrawals / Cheques per entry	2 free, thereafter €1.00
Deposits / Credits per entry	2 free, thereafter €1.00

EUR Business Call Accounts	
Minimum monthly service fee	€ 10.00
Withdrawals / Cheques per entry	4 free, thereafter €0.40
Deposits / Credits per entry	No Charge

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SUNDRY SERVICES

INTERNET AND TELEPHONE BANKING	
Monthly Access Fee	No Charge

WIRE TRANSFERS		
International Wire Transfers (local equivalent):	Branch	Internet
\$1 to \$99,999.99	\$116.83	\$78.93
\$100,000 and Over	\$116.83	\$83.93
Local / Regional Transfers:		
<u>Outgoing</u>		
To/From an account held at other local banks via RTGS (local currency transactions only)	\$26.85	\$15.00
To an account held at one of our regional branches	\$55.00	\$45.00
<u>Incoming</u>		
Received from an account held at other local banks via RTGS (local currency transactions only)		\$15.00
Incoming Wire Transfers:		
To credit an account at one of our branches		\$23.93
To credit an account held at other local banks		\$28.93
Payable on presentation of Photo Identification		\$33.93
Returned Wire Payments: Incoming and Outgoing	USD \$30.00 equiv.	
Tracers on Wire Transfers	USD \$40.00 equiv.	
Notes:		
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 by default. If the sender wishes to pay this fee, US\$24 will be added upfront to the cost of the wire.		

DRAFTS &/OR INTERNATIONAL MONEY ORDERS	
Local drafts (Manager's cheques)	\$15.00
USD Drafts	\$50.00
Other Foreign Currency Drafts:	\$45.00
Tracers on Local drafts	\$45.00/USD \$25.00
Tracer on Foreign drafts	\$72.00/USD \$40.00
Stop Payment on Local drafts	\$72.00/USD \$36.50
Stop Payment on Foreign drafts	\$112.00/USD \$62.50 <i>(includes foreign bank charges)</i>
Duplicate/Replacement drafts	Original draft fee

MAIL TRANSFERS	
Outgoing: Inland	Draft or wire fee
Incoming	No charge

STANDING ORDERS	
Set-up	No Charge
Amendment	\$25.00/USD 11.00
Internal Orders :	
Loan Payments or annual fees for a FirstCaribbean service	No Charge
Between other accounts	\$12.00/USD 5.50
External Standing Orders:	
To transfer funds LOCALLY	\$19.50/USD 10.70
To transfer funds OVERSEAS	\$14.50/USD8.00 + Draft or Wire fee

BILL PAYMENT	
Via the Branch Counter	N/A
Via the ABM	No Charge
Via the Internet	No Charge
*Via Standing Order (Diary Card) -bills sent to us for payment	\$14.50/USD \$8.00
Via Direct Debit (Pre-Authorized Payment)	N/A

OTHER NEGOTIABLES	
Negotiations	\$12.00/USD \$5.50
Documentary	No Charge
Negotiations Up to \$25,000	1.00%
Negotiations Over \$25,000	3/4%

ACCOUNT TRANSFERS	
By customer via our ABM, telephone or online Banking	No Charge
By customer via another Bank ABM	N/A

Schedule of Charges

SUNDRY SERVICES

By us on written/faxed/telephoned instructions	\$47.00/USD \$26.00
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TRANSFERS	
Transfers Inward:	
Credit to an account at a FirstCaribbean Branch	\$15.00/USD \$8.50
To other banks and other bodies	\$29.00/USD \$16.00
Funds held on instructions of correspondents, drawn by beneficiary in one amount by installment per drawing:	
Under \$5000	\$20.00/USD\$11.00
\$5000 to \$10,000	\$29.00/USD \$16.00
\$10,000 to \$15,000	\$40.00/USD \$22.00
Over \$15,000	\$58.00/USD \$32.00
Transfers Outward:	
Drafts – Issue	\$20.00/USD\$11.00
Refund where a caution is required to be placed	\$48.00/USD\$26.50
International Payment Order	1/4% Min. \$20.00/USD \$11.00

FOREIGN CURRENCY EXCHANGE	
Charges for foreign currency transactions where same currency tendered as for that being purchased	1% Min. \$22.00/USD \$13.20
Local currency for foreign currency	Daily rate applies
Foreign currency for local currency	Daily rate applies
Preparation & Submission of FC forms for Approval	N/A
Registration of inward investment with Central Bank	N/A
Registration for funds for repatriation	N/A

CHEQUE RELATED	
Cheque books (all styles)	Cost + stamp duty
Stop payment on a local cheque (<i>all reasons</i>)	\$72.00/USD\$36.50
Stop payment on a foreign cheque (<i>all reasons</i>)	\$112.00/USD \$62.50 (includes foreign bank fees)
Charge backs – (<i>items returned to us by another bank</i>):	
Local cheque	\$45.00
Foreign cheque	\$100.00
Non-Sufficient Funds	\$54.00/USD\$30.00
Technical Flaw	\$20.00/USD \$11.00
Third Party (Non Customers) Cheque Cashing Fee	\$9.00
Foreign Cheque Processing Fee	\$10.00 + stamp duty

STATEMENTS	
Mailed / Regular / diary filled statement	No Charge
Duplicate / Additional Statement	\$36.00/USD \$20.00
Interim statement/ screen print / photocopy	\$9.00/USD\$5.00
Held for collection	\$22.50/USD\$12.50
E-statement:	
Set Up	No Charge
Monthly Subscription Fee (<i>to be collected via standing order</i>)	
Daily files	US\$50.00 / account
Weekly Files	US\$20.00 / account
Monthly Files	US\$15.00 / account
Transaction Fee	No charge

Schedule of Charges

SUNDRY SERVICES

ABM	
New issue / replacement of expired or stolen card	No Charge
Replacement of lost card	\$20.00
**Mini Statement Print	\$1.50
ABM Deposits	No Charge
ABM Withdrawals:	
At a FirstCaribbean ABM	\$1.50
At another bank's ABM	N/A
Point of Sale purchases	N/A

****FREE ABM Withdrawals & Ministatements for the following account types:**
Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing

DORMANCY PROTECTION	
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	\$54.00/USD\$30.00
Notice thereafter <i>(every year of inactivity)</i>	\$54.00/USD\$30.00
Reactivation	N/A
Transfer to Central Bank <i>(after 10years of dormancy)</i>	N/A

TRAVELERS CHEQUES	
Purchased by clients - per \$100.00	\$2.70/USD \$1.50
Cashed In	No Charge

ACCOUNT CLOSURE	
Within 90 days	\$29.00/USD \$16.00
Within 180 days	\$20.00/USD \$11.00

RESEARCH	
Where vouchers are held at local branch	\$10.00/USD \$5.50
Search for Cheques:	
Same Month (within 30 days of last statement)	\$10.00/USD \$5.50
2 months - 12 Months	\$20.00/USD \$11.00
Over 1 Year	\$29.00/USD \$16.00
Search for other Vouchers:	
Same Month (within 30 days of last statement):	
1-5 Vouchers / Items	\$55.00/USD\$30.50
Each additional Voucher / Item	\$54.00/USD\$30.00
Up to 3 months	
1-5 Vouchers / Items	\$55.00/USD\$30.50
Each additional Voucher / Item	\$54.00/USD\$30.00
Over 3 months and up to 7 Years:	
1-5 Vouchers / Items	\$61.00/USD\$33.74
Each additional Voucher / Item	\$54.00/USD\$30.00

SAFETY DEPOSIT BOXES	
Small (1 1/2 x 5)	\$117.00/USD\$65.00
Small (2 1/2 x 5)	\$180.00/USD\$100.00
Medium (5 x 5)	\$270.00/USD\$150.00
Medium (2 1/2 x 10)	\$360.00/USD\$200.00
Large (5 x 10)	\$495.00/USD\$275.00
X - Large	\$630.00/USD\$350.00

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SUNDRY SERVICES

SAFEKEEPING AND SECURITIES	
Annual (Rental) Fees:	
Sealed envelopes	\$43.50/USD\$24.00
Sealed boxes / packages:	
Small	\$60.00/USD\$33.00
Large	\$79.00/USD\$44.00
Locked boxes, trunks, etc.	\$300.00/USD\$165.00
Stocks, Debentures, Share Certificates, Deeds, Treasury Bills safekeeping:	
Per Item	\$11.00/USD\$6.00
Per Annum	\$52.50/USD\$30.00
Other Fees:	
Number of free visits per month	No Charge
Additional visits per month	\$11.00/USD\$6.00
Clipping coupons	N/A
Obsolete collateral	\$65.00/USD \$36.00

LARGE CASH DEPOSITS	
Fee for depositing large cash deposits in-Branch	\$9 per every \$1,000 in cash deposited over USD\$5,000 equiv.
Fee for depositing large cash deposits via Night deposits	\$0.50 per every \$1,000 in cash deposited over USD\$10,000 equiv.

MISCELLANEOUS SERVICES	
Audit Certificate	\$20.00/USD \$11.00
Certificate / Confirmation of balance	\$20.00/USD \$11.00
Certificate of interest Paid	\$20.00/USD \$11.00
Reference Letters	\$20.00/USD \$11.00
Fax sent / received for a customer - per page:	
Local	\$3.60/USD\$2.00
Overseas	\$3.60/USD\$2.00
Signature verification	No Charge
Insurance on Registered Mail	N/A
Photocopying documents	N/A
Coin Orders (requesting coin)-Same day request	1% Min. \$10.00
Coin Handling (<i>exchanging for Bills</i>)	1% Min. \$5.00
Hold Mail	\$22.50/USD \$11.00

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LENDING AND CARD SERVICES

LENDING SERVICES	
OVERDRAFTS	
Setup Fee	1.5% Min.\$240.00
Annual Renewal Fee	\$240.00
Excess Overdraft Fee	\$90.00
Unauthorized Overdraft Fee	\$90.00
<i>Note: Overdraft interest rates are charged separately. See rate bulletin for rates.</i>	

VISA DEBIT CARDS - KYD & USD CURRENCIES	
ANG VISA DEBIT CARDS	
Annual Fees	No charge
Fast Card Fees (<i>Courier charges only</i>)	\$45.00 USD equiv
ABM Balance Inquiry Fee:	
At a local FirstCaribbean ABM	No charge
At another bank's ABM	\$2.00
ABM Withdrawals:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$4.50
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$6.00
Point of Sale Purchases	Free
Replacement & Additional Cards - Classic	\$20.00
Replacement & Additional Cards - Platinum	\$20.00
Stamp Duty	No Charge
Declined Transactions:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$2.00
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$2.00

CREDIT CARDS	
CREDIT CARDS	
<i>See Credit Card Schedule of Charges</i>	

USD VISA DEBIT CARDS	
Annual Fees	No charge
Fast Card Fees (<i>Courier charges only</i>)	\$45.00
ABM Balance Inquiry Fee:	
At a local FirstCaribbean ABM	No charge
At another bank's ABM	\$0.50
ABM Withdrawals:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$3.00
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$3.00
Point of Sale Purchases:	Free
Replacement & Additional Cards - Classic	\$5.00
Replacement & Additional Cards - Platinum	\$10.00
Stamp Duty	No Charge
Declined Transactions:	
At a local FirstCaribbean ABM	No charge
At another local bank's ABM	\$1.00
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$1.00

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CORPORATE SERVICES

E-PAY - (Payroll, Supplier Payments, Direct Debits (where applicable))	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$10.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$0.50
Per credit to employee account with Another Bank	\$0.75
Late transmission of payroll file	\$20.00

E-Cheque Card Accounts	
Minimum monthly service fee	No Charge
	\$0.75
Withdrawals / Cheques per entry	
Deposits / Credits per entry	\$0.75

MANUAL PAYROLL - Paper List Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$30.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$1.50
Per credit to employee account with Another Bank	\$9.00
Late transmission of payroll file	\$40.00
Prepare drafts for their employees	\$8.50/draft +\$5.50 ea. pmt

NIGHT WALLET DEPOSITORY	
Annual Fees:	
Canvas Wallets	\$120.00/USD\$65.00
Disposable Bags	\$99.00/USD\$55.00
Short Term Rental (30 days or less):	
Canvas Bags	N/A
Disposable Bags	N/A
Safekeeping (where contents remain in bag):	
Canvas Bags	N/A
Disposable Bags	N/A
Rebates:	
Canvas Bags	1/12 annual fee for each unused month
Disposable Bags	As Above
Per Package of 100 (Disposable Only):	
Small: 9 x 12	\$60.00
Medium: 12 x 16	\$65.00
Large: 19 x 28	\$70.00
Replacement and Repairs:	
Canvas Bag	Cost
Canvas Bag Keys	\$43.50/USD \$24.00
Trap Door Key	\$43.50/USD \$24.00
Additional Key	\$43.50/USD \$24.00

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CORPORATE SERVICES

MANUAL PAYROLL - Cash Envelope Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$30.00
Transaction Fee (per credit/payment):	
Cash paid to employees	\$1.50
Envelopes filled and paid to employees or collected by employer	\$1.50
Late transmission of payroll file	\$25.00
Prepare drafts for their employees	\$8.50/draft +\$5.50 ea. pmt

OVER-THE-COUNTER PAYROLL	
Set up Fee	N/A
Service Fee (monthly)	N/A
Operational Fee (per payroll run)	\$60.00
Transaction Fee (per credit/payment):	
Per credit to employee account with FirstCaribbean	\$1.50
Per credit to employee account with Another Bank	\$9.00
Same day or immediate request	\$80.00 - (Includes Operational Fee)

ONLINE BILL PAYMENT	
<i>Where a company signs up as a Biller on FirstCaribbean Internet Banking</i>	
Charge Per Payment	\$1.00

E-STATEMENT PRICING	
Statement Frequency	Fee
Via swift:	
Daily	ANG\$89.50/USD\$50
Monthly	ANG\$26.85/USD\$15
Via Email:	
Daily	ANG\$44.75/USD\$25
Weekly	ANG\$26.85/USD\$15
Monthly	ANG\$17.90/USD\$10

SWEEPS and ZBAs	
Set-up fee	
Standard Set Up	ANG\$89.50/USD\$50
Additional Set Up	ANG\$17.90/USD\$10

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TRADE SERVICES

BONDS, INDEMNITIES & GUARANTEES	
Without full cash (or equivalent) collateral:	
First \$50k	2.5% Min \$317.00/USD \$176.00
Over \$50k	Additional 1.00%
With full cash (or equivalent) collateral:	
First \$15k	\$210.00/USD 116.00
\$15k to \$50k	\$415.00/USD \$230.00
Over 50k	\$1050.00/USD \$585.00
Sealing of Guarantees	<i>Manager's Discretion</i>
Performance Bond	2.5% per annum

LETTERS OF CREDIT: IMPORT (OUTWARD) CLEAN & DOCUMENTARY	
Acceptance including Accepting bill on ourselves and/or procuring acceptance abroad	Min \$63.00/USD \$35.00
Amendments, Extensions and Increases:	
Extensions per month	¼ % Min \$63.00/USD \$35.00
Other amendments – per amendment	\$63.00/USD \$35.00
Opening – Irrevocable or Revocable:	
Three months validity	1% Min \$277.00/USD \$154.00
Each additional month	3/8%
Documentary credits - other:	
Revolving Credits (Opening commission)	
Standby Credits	1% for first 3 months 3/8% per additional month
Transferable credit	1% for first 3 months 3/8% per additional month

LETTERS OF CREDIT: EXPORT (OUTWARD) CLEAN & DOCUMENTARY	
Acceptances	½ % Min \$63.00/USD \$35.00
Advising Inward Credit	\$63.00/USD \$35.00
Advising Amendment	\$63.00/USD \$35.00
Confirming a Credit	½ % per month Min \$115.00/USD\$64.00
Examination of documents	\$54.00/USD\$30.00
Third Party payments (inland)	Transfer inward tariff
Transferable and Divisible Credit	½ %

DOCUMENTARY/BILLS FOR COLLECTIONS (IMPORT & EXPORT)	
Inward (Clean and Documentary except cheques:	
Bills accepted by non-account holders domiciled at branch (normally discharged)	\$52.50/USD \$29.00
Bill for Acceptance and Return	\$52.50/USD \$29.00
Bills paid in installments for each installment - plus normal commission charges	\$22.00/USD\$12.00
Certificate of Transfer of Title to good per certification per set of documents	\$52.50/USD \$29.00
Collection commission on bills:	
Up to \$25,000 (min)	1% Min \$55.00/USD \$29.00
Over \$25,000 (max)	1% Min \$1000.00/USD \$550.00
Endorsement of shipping documents as attorney	\$52.50/USD \$29.00
Endorsement of parcel post receipt	\$43.50/USD\$24.00
Extending the due date or altering tenor of bill	\$43.50/USD\$24.00
Holding commission per month	\$31.00/USD\$17.50
Indemnities given to secure acceptance or payment for collection	½ % of stamp duty Min \$105.00/ \$USD 58.00
Letters of release/delivery orders	\$73.00/USD\$40.00
Re-shipping of goods plus holding and return charges and out of pocket expenses	\$105.00/USD\$58.00

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TRADE SERVICES

Schedule of Charges

TRADE SERVICES

DOCUMENTARY COLLECTIONS (IMPORT & EXPORT) - cont'd	
Return charges - each	\$60.00/USD\$33.00
Shipping Guarantees/Guarantees re Missing Bills of Lading:	
First 3 months	1/2% Min \$52.50/USD\$29.00
Each additional month	\$100.00/USD\$55.00
Statement of Past Due Bills (provided to drawers on	\$43.50/USD\$24.00
Inward cheques:	
Drawn on local non-FirstCaribbean bank	\$110.00/USD\$60.00
Drawn in Foreign Currency on a FirstCaribbean CFC account in another foreign currency	1.5% Min \$43.50/USD24.00
Cheques received for Collection	\$43.50/USD\$24.00
Drawn on CFC account in same currency as cheque at local FirstCaribbean branch	1.5% Min \$43.50/USD24.00
Presented through clearing for credit payment	1.5% Min \$43.50/USD24.00
Special presentations (i.e. requiring immediate advice of fate	\$43.50/USD\$24.00
Unpaid – Additional charge of	\$40.00/USD\$22.00
Holding fee for bill unpaid / un-acceptance after 3 months	\$52.50/USD\$29.00
Outward:	
Letters (first free, thereafter includes postage	\$11.00/USD\$6.00
Telephone calls – 1st free	Cost
Tracers - 1st free:	
Telex	\$43.50/USD\$24.00
Fax	\$31.50/USD\$17.50
Clean:	
Collections (Cheques, Sight Bills and Clean Accepted usage bills)	1% Min\$43.50 Max. \$990.00
Unpaid – Standard tariff on value of collection	\$52.50/USD\$29.00

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