PERSONAL ACCOUNTS	Bordier International (TCI) Bank	British Caribbean Bank	CIBC FirstCaribbean International Bank	RBC Royal Bank	Scotiabank Turks and Caicos	Turks and Caicos Banking Company
1.0 CURRENT ACCOUNTS						
1.1 Minimum monthly service charge	0.50% per annum	\$10.00	\$10.09	\$12.00	\$13.00	\$12.50
1.2 Charge per entry/cheque	not applicable	not applicable	free	6 free item; \$3.00 per item thereafter	10 free, thereafter \$2.50 per cheque	\$10.00
1.3 Minimum balance fees (threshold above which fees are waived)	based on value of portfolio	not applicable	not applicable	not applicable	not applicable	\$0.00
1.4 Returned cheque	not applicable	\$50.00	Local cheques: \$15.00; Foreign cheques: \$40.00	\$15.00 -\$35.00	\$40.00	\$50.00
1.5 Account transfers (within bank)	not applicable	\$5.00	\$15.00	\$2.50	free	not applicable
1.6 Interim statement	not applicable	not applicable	\$50.00	\$15.00	not applicable	not applicable
1.7 Duplicate/replacement statement	not applicable	\$5.00	\$50.00	\$15.00	\$10.00	not applicable
1.8 Stop payment/cancellation order:						
1.8.1 Local cheque	not applicable	\$25.00	\$25.00	\$25.00	\$17.00	not applicable
1.8.2 Foreign cheque	not applicable	not applicable	\$68.18	\$40.00	\$17.00	not applicable
1.9 Dormant account fee (per annum)	not applicable	\$250.00	\$50.00	\$30.00	\$25.00 - \$50.00	not applicable
2.0 SAVINGS ACCOUNTS						
2.1 Minimum monthly service charge	not applicable	\$10.00	\$7.50	\$5.00	Primary Savings Account (USD) - \$3.00; Primary Savings Junior - No Fee; Seniors Account - No Fee; Signature Savings Account- \$7.00; Specialty Accounts (CAD.EUR.GBP)- \$2.00	\$12.50
2.2 In-branch deposit transaction fee	not applicable	not applicable	free	free	free	not applicable
2.3 In-branch withdrawal transaction fee	not applicable	not applicable	\$1.50 each + stamp duty	\$2.50	\$2.50 - \$5.00	not applicable
2.4 Minimum balance fees (threshold above which fees are waived)	not applicable	not applicable	not applicable	\$5,000.00	Primary Savings Account (USD) - \$300.00; Signature Savings Account (USD) - \$5000.00; Specialty Accounts (CAD/GBP/EUR) - \$200.00	not applicable
2.5 Dormant account fee (per annum)	not applicable	\$250.00	\$50.00	\$30.00	\$42.50	not applicable
3.0 WIRE TRANSFERS						
3.1 Incoming	not applicable	\$10.00	\$15.00	\$10.00	\$10.00	\$15.00 - \$25.00
3.2 Outgoing	not applicable	\$106.40	\$110.88	Up to \$24,999.00 In branch \$71.50 Online \$51.50 \$25,000-\$99,999.00 In branch \$86.50 Online \$66.50 \$100,000-\$499,999.00 In branch \$131.50 Online \$96.50 Over \$500,000.00 In branch \$145.00 Online \$100.00	\$20.00 - \$125.00 + DFST (12%)	\$50.00 -\$500.00

PERSONAL ACCOUNTS	Bordier International (TCI) Bank	British Caribbean Bank	CIBC FirstCaribbean International Bank	RBC Royal Bank	Scotiabank Turks and Caicos	Turks and Caicos Banking Company
4.0 E-BANKING						
4.1 Automated teller machine (ATM) fees:						
4.1.1 Withdrawal	not applicable	not applicable	\$1.00	\$1.00	free	not applicable
4.1.2 Deposit	not applicable	not applicable	free	free	free	not applicable
4.1.3 Enquiry	not applicable	not applicable	free	free	free	not applicable
4.1.4 Transfer	not applicable	not applicable	free	free	free	not applicable
4.1.5 Declined transaction	not applicable	not applicable	free	\$1.00	free	not applicable
4.1.6 Statement	not applicable	not applicable	\$0.45	free	free	not applicable
4.2 Point of sale transactions	not applicable	not applicable	\$1.00	Free Local, International 2.50%	free	not applicable
4.3 Replacement debit card	not applicable	not applicable	\$5.00 - \$10.00	\$5.00	\$10.00	not applicable
4.4 Internet banking:						
4.4.1 Enquiry	not applicable	not applicable	free	free	free	not applicable
4.4.2 Funds transfer	not applicable	not applicable	free	free	free	not applicable
5.0 DEPOSITORY SERVICES						
5.1 Deposit wallets (range of rental charges per annum)	not applicable	not applicable	not applicable	free	\$90.00	not applicable
5.2 Safety deposit boxes (range of rental charges per annum)	not applicable	not applicable	\$50.00 to \$275.00	Small \$65.00 – \$85.00 Medium \$95.00 – \$115.00 Large \$130.00 – \$150.00 Extra Large \$220.00 – \$275.00	\$85.00 - \$400.00	not applicable
6.0 LOANS AND DISCOUNTS						
6.1 Commitment/acceptance fee	not applicable	1%	1.5% of loan amount (min. \$200.00)	Installment Loans: 1% of loan amount, min. \$250.00 (currency of account). Residential Mortgages: 1.5% of loan amount	1% of loan amount	up to 1% max.
6.2 Annual renewal fee	not applicable	not applicable	1% of amount (min. \$100.00)	1% of loan amount (min. \$125.00)	\$125.00	not applicable
6.3 Over limit fee	not applicable	not applicable	\$40.00	-	not applicable	not applicable
6.4 Late payment penalty/fee	not applicable	\$50.00	\$55.00	5% of Principal and Interest in arrears after 10 days grace period, min. \$100.00 in the currency of the facility.	\$55.00	not applicable
6.5 Guarantees/indemnities	not applicable	not applicable	2% (min. \$150.00)	not applicable	not applicable	not applicable
6.6 Letter of undertaking fee	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable

PER	RSONAL ACCOUNTS	Bordier International (TCI) Bank	British Caribbean Bank	CIBC FirstCaribbean International Bank	RBC Royal Bank	Scotiabank Turks and Caicos	Turks and Caicos Banking Company
7.0	CREDIT CARD SERVICES						
7.1	Annual membership fee:						
7.1.1	Visa	not applicable	not applicable	\$85.00 - \$150.00	Visa Classic: Applicant / Co-applicant \$45.00 / \$25.00 Visa Gold: Applicant / Co-applicant \$70.00 / \$35.00 RBC Rewards Visa Platinum: Applicant / Co-applicant \$125.00 / \$60.00		not applicable
7.1.2	matroreara	not applicable	not applicable	not applicable	card not available	\$82.50 - \$275.00	not applicable
7.2	Cash advance charge:						
7.2.1	Visa	not applicable	not applicable	3% of transaction amount	3%, min. \$5.00	not applicable	not applicable
7.2.2	Mastercard	not applicable	not applicable	not applicable	not applicable	2.5% of amount, min \$5.50	not applicable
7.3	Late payment fee:						
7.3.1		not applicable	not applicable	\$50.00	\$40.00		not applicable
7.3.2	Mastercard	not applicable	not applicable	not applicable	not applicable	\$38.50 - \$55.00	not applicable
7.4	Over limit fee:						
7.4.1	Visa	not applicable	not applicable	\$40.00	\$35.00		not applicable
7.4.2	Mastercard	not applicable	not applicable	not applicable	not applicable	\$38.50 - \$44.00	not applicable
7.5	Replacement card fee:			400.00 450.00	400.00		
7.5.1	Visa	not applicable	not applicable	\$20.00 - \$50.00	\$20.00	000.00	not applicable
7.5.2	Mastercard	not applicable	not applicable	not applicable	not applicable	\$22.00	not applicable
	CHEQUE AND OTHER SERVICE CHARGES						
8.1	Foreign cheque negotiated	not applicable	not applicable	\$6.00	free	not applicable	\$0.00
8.2	Foreign draft (sold)	not applicable	not applicable	up to \$49,999.0 - \$34.00 ; \$50,000.00 & over - \$101.00	< \$25,000.00 currency of cheque USD \$25.00 \$25,000.00 currency of cheque USD \$35.00		\$25.00 - \$100.00
8.3	Manager's cheque:						
8.3.1	Bank customer	not applicable	not applicable	\$13.64 + stamp duty (\$0.20) - \$13.84	\$11.00	\$12.00	not applicable
8.3.2	Non-bank customer	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
8.4	Money order	not applicable	not applicable	\$39.00 - \$110.00	not applicable	\$12.00	not applicable
	Standing order	not applicable	\$15.00	\$5.00	not applicable	\$5.00	not applicable
	Certification of account balance/reference letter	not applicable	\$25.00	\$25.00	\$25.00	\$40.00	\$50.00
8.7	Cheque cashing fee:						
8.7.1	Drawn on own bank	not applicable	not applicable	Non-customer \$10.00	free	Scotiabank Customers - free; Non-Scotiabank Customers - \$6.00	not applicable
8.7.2	Other banks' cheques	not applicable	not applicable	Non-customer \$10.00	not applicable		not applicable
	Voucher search	not applicable	not applicable	\$5.00 - \$9.00 per item	\$5.00 or \$30.00 per hour	min \$30.00 per hour	\$0.00
	Bill payment services:						
8.9.1	In-branch	not applicable	not applicable	free	not applicable	free	\$0.00
8.9.2	Internet	not applicable	not applicable	free	free	free	\$10.00

PERSONAL ACCOUNTS	Bordier International (TCI) Bank	British Caribbean Bank	CIBC FirstCaribbean International Bank	RBC Royal Bank	Scotiabank Turks and Caicos	Turks and Caicos Banking Company
9.0 MONEY MARKET FUNDS / SECURITIES						
9.1 Money Market Funds						
9.1.1 Minimum investment (or US equivalent)	not applicable	\$10,000.00	\$5,000.00	not applicable	not applicable	\$5,000.00
9.1.2 Interest (range)	not applicable	1% up to 2%	interest rolled up to 2.4%	not applicable	not applicable	0.5%-7% (depending on currency)
9.2 Securities						
9.2.1 Minimum investment (or US equivalent)	USD 1,000 per trade	not applicable	US\$ 10,000.00	not applicable	not applicable	\$50,000.00
9.2.2 Transaction / brokerage fees (provide range)						
- equities	0.25 to 1% per trade	not applicable	0.5% / minimum US \$100.00	not applicable	not applicable	0.50% per ticket, min. \$75.00
- bonds	0.25 to 0.70% per trade	not applicable	0.5% / minimum US \$100.00	not applicable	not applicable	0.10% per ticket min. \$25.00
- treasuries	0.10 per trade	not applicable	per client agreement	not applicable	not applicable	0.10% per ticket min. \$25.00
9.3 Forex / Commodities						
9.3.1 Minimum investment (or US equivalent)	not applicable	not applicable	forex at FCIB retail FX rates. No commodity	not applicable	not applicable	\$5,000.00
9.4 Funds						
9.4.1 Minimum investment (or US equivalent)	depends on fund	not applicable	per fund prospectus	not applicable	not applicable	
9.4.2 Transaction / brokerage fees (range)	0.75 to 1% per trade	not applicable	0.5% / minimum US \$100.00	not applicable	not applicable	0.50% per ticket, min. 75.00
9.5 Portfolio Management			_			
9.5.1 Minimum investment (or US equivalent)	US\$250,000.00	not applicable	US\$1,000,000.00	not applicable	not applicable	\$50,000.00
9.5.2 Management fee	0.75 to 1% per annum	not applicable	1%	not applicable	not applicable	1.5% negotiable

Note: This schedule reflects a sample of the fees applicable to the individual commercial bank's product/services, and should not be interpreted as an exhaustive list. Source: Information submitted to the Financial Services Commission by domestic banks, with minimal adjustments for consistency of formatting.