

Schedule of Domestic Banks' Rates and Charges

as at December 2024

PERSONAL ACCOUNTS		Bordier International (TCI) Bank Limited	British Caribbean Bank Limited	CIBC Caribbean Bank (Bahamas) Limited**	RBC Royal Bank (Bahamas) Limited	Scotiabank (Turks and Caicos) Limited	Turks and Caicos Banking Company Limited
1.0	CURRENT ACCOUNTS						
1.1	Minimum monthly service charge	0.50% per annum	\$10.00	\$10.00	\$12.00	\$0.00 - Junior Account \$0.00 - Total Access Senior \$10.00 - Electronic Access \$14.00 - Total Access Account	\$12.50
1.2	Charge per entry/cheque	not applicable	not applicable	\$2.40 + stamp duty	6 free items: \$3.00 per item thereafter	\$3.25	\$10.00
1.3	Minimum balance fees (threshold above which fees are waived)	based on value of portfolio	not applicable	not applicable	RBC Sixty Plus - \$500	not Applicable	\$0.00
1.4	Returned cheque	not applicable	\$50.00	\$25.00 - Local \$40.00 - Foreign	\$15.00 - \$35.00	\$44.00	\$50.00
1.5	Account transfers (within bank)	not applicable	\$5.00	\$0.00	Free to \$3.00 depending on the account type	free online	not applicable
1.6	Interim statement	not applicable	not applicable	\$50.00	\$15.00	\$11.00	not applicable
1.7	Duplicate/replacement statement	not applicable	\$5.00	\$50.00	\$15.00	\$11.00	not applicable
1.8	Stop payment/cancellation order:						
1.8.1	Local cheque	not applicable	\$25.00	\$25.00	\$25.00 - Cheque / \$30.00 - Draft	\$25.00	not applicable
1.8.2	Foreign cheque	not applicable	not applicable	\$68.18	\$40.00	\$25.00	not applicable
1.9	Dormant account fee (per annum)	not applicable	\$250.00	\$50.00	\$30.00	\$25.00/\$50.00/ (2yrs / 5&7yrs)	not applicable
2.0	SAVINGS ACCOUNTS						
2.1	Minimum monthly service charge	not applicable	\$10.00	\$8.00	\$5.00	\$5.00 - \$8.00	\$12.50
2.2	In-branch deposit transaction fee	not applicable	not applicable	free	Free to \$5.00 depending on the account type	\$3.00 - \$5.50	not applicable
2.3	In-branch withdrawal transaction fee	not applicable	not applicable	\$2.00 each + stamp duty	Free to \$5.00 depending on the account type	\$3.00 - \$5.50	not applicable
2.4	Minimum balance fees (threshold above which fees are waived)	not applicable	not applicable	depends on account type	\$500.00 to \$5000.00 depending on the account type	\$200.00 (Primary Savings)/ \$5,000.00 (SignatureSavings)	not applicable
2.5	Dormant account fee (per annum)	not applicable	\$250.00	\$50.00	\$30.00	\$25.00/\$50.00/ (2yrs / 5&7yrs)	not applicable
3.0	WIRE TRANSFERS						
3.1	Incoming	not applicable	\$10.00	\$15.00-\$30.00	Credit an account at RBC: \$10.00 Credit an account at another Bank: \$15.00	\$11.00	\$15.00 - \$25.00
3.2	Outgoing	not applicable	\$106.40	\$61.60-\$112.00 online/\$110.88-\$147.84 in branch	Up to \$24,999 In Branch:\$71.50 Online:\$51.50 \$25,000-\$99,999 In Branch:\$86.50 Online:\$66.50 \$100,000-\$499,999 In Branch:\$131.50 Online:\$96.50 Over \$500,000 In Branch:\$145.00 Online:\$100.00	\$100.00 + 12% DFSST*	\$50.00 - \$500.00

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4.0	E-BANKING						
4.1	Automated teller machine (ATM) fees:						
4.1.1	Withdrawal	not applicable	not applicable	\$1.00	\$1.00	Free/\$1.35/\$2.70	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	Local: Free / International: \$1.00	Not Applicable	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	Local: Free / International: 2.50%	Free	not applicable
4.3	Replacement debit card	not applicable	not applicable	new/renewal- no charge, replacement of lost card \$10.00	\$5.00	\$11.00	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	0.45% of total deposit that exceed \$10k daily limit	not applicable	\$90.00	not applicable
5.2	Safety deposit boxes (range of rental charges per annum)	not applicable	not applicable	\$50.00-\$275.00	\$65.00 - \$275.00	\$93.50 - \$220.00 (Residents) \$220.00 - \$440.00 (Non-Residents)	not applicable
6.0	LOANS AND DISCOUNTS						
6.1	Commitment/acceptance fee	not applicable	1% of loan amount	1% of loan amount	1% of loan amount (min. \$250.00)	1.10% of Loan Amount, Min \$138 (SPL and Mortgages)	up to 1% max.
6.2	Annual renewal fee	not applicable	not applicable	1% of loan amount	1% of loan amount (min. \$125.00)	\$138.00 (Mortgages)	not applicable
6.3	Over limit fee	not applicable	not applicable	authorized 1% min. or \$30/unauthorized 2% min. or \$30	not applicable	\$250	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, minimum \$60.00	\$61.00 (Scotia Plan Loans) \$55.00 (Mortgages)	not applicable
6.5	Guarantees/indemnities	not applicable	not applicable	2% of loan	not applicable	1% of loan	not applicable
6.6	Letter of undertaking fee	not applicable	not applicable	not applicable	not applicable	1.10% of Loan Amount, Min \$138	not applicable

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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: \$45.00 / Co-applicant: \$25.00 Visa Gold: Applicant: \$70.00 / Co-applicant: \$35.00 RBC Rewards Visa Platinum: Applicant: \$125.00 / Co-applicant: \$60.00	not applicable	not applicable
7.1.2	Mastercard	not applicable	not applicable	\$100.00	not applicable	\$165.00	not applicable
7.2	Cash advance charge:						
7.2.1	Visa	not applicable	not applicable	3%	3%, min \$5.00	not applicable	not applicable
7.2.2	Mastercard	not applicable	not applicable	not applicable	not applicable	2.5% - 3.0% of amount	not applicable
7.3	Late payment fee:						
7.3.1	Visa	not applicable	not applicable	\$50.00	\$40.00	not applicable	not applicable
7.3.2	Mastercard	not applicable	not applicable	\$50.00	not applicable	\$38.50 - \$55.00	not applicable
7.4	Over limit fee:						
7.4.1	Visa	not applicable	not applicable	\$30.00	\$35.00	not applicable	not applicable
7.4.2	Mastercard	not applicable	not applicable	\$30.00	not applicable	\$38.50	not applicable
7.5	Replacement card fee:						
7.5.1	Visa	not applicable	not applicable	\$20.00	\$20.00	not applicable	not applicable
7.5.2	Mastercard	not applicable	not applicable	not applicable	not applicable	\$50.00	not applicable
8.0	CHEQUE AND OTHER SERVICE CHARGES						
8.1	Foreign cheque negotiated	not applicable	not applicable	\$6.00	6 units of currency of cheque	not applicable	\$0.00
8.2	Foreign draft (sold)	not applicable	not applicable	Up to \$49,999 - \$39.00; \$50,000 and over - \$110.00	< \$25,000 currency of cheque: USD \$25.00 ≥ \$25,000 currency of cheque: USD \$35.00	Up to \$5,000 .50% or min - \$20.00 \$5,001 - \$25,000 .25% or min - \$25.00 \$25,001 - \$100,000 .125% or min - \$62.50 over \$100,000 - .0625% or min - \$125.00	\$25.00 - \$100.00
8.3	Manager's cheque:						
8.3.1	Bank customer	not applicable	\$10.00	\$13.64 + stamp duty	\$11.00	\$13.20	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	not applicable	not applicable	not applicable	not applicable
8.5	Standing order	not applicable	\$15.00	\$5.00	Set-up fee: \$4.00 To other local bank: \$14.00 + Cost of draft/wire to other bank Credits to account - same or other name: \$12.00 Amendment fee: \$15.00	\$7.50	not applicable
8.6	Certification of account balance/reference letter	not applicable	\$25.00	\$25.00	\$25.00 - \$40.00 depending on the request	\$44.00	\$50.00
8.7	Cheque cashing fee:						
8.7.1	Drawn on own bank	not applicable	not applicable	free	Free	free	not applicable
8.7.2	Other banks' cheques	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
8.8	Voucher search	not applicable	not applicable	\$5 per item or \$31 per hr.	\$5.00 or \$30.00 per hour	\$33.00 per hour	\$0.00
8.9	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

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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%	2.40%	not applicable	not applicable	0.5%-7% (depending on currency)
9.2	Securities						
9.2.1	Minimum investment (or US equivalent)	\$1,000.00 per trade	N/A	\$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	N/A	0.5%(min US\$100.00)	not applicable	not applicable	0.50% per ticket, min. \$75.00
	- bonds	0.25 to 0.70% per trade	N/A	0.5%(min US\$100.00)	not applicable	not applicable	0.10% per ticket min. \$25.00
	- treasuries	0.10 per trade	N/A	not applicable	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	N/A	not applicable	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%(min 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	\$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.

*DFSST - Domestic Financial Services Sales Tax

** Formerly FirstCaribbean International Bank (Bahamas) Limited