



Caribbean Union Bank
Banking...The Better Way

SCHEDULE OF FEES

CURRENT ACCOUNTS

Priority Chequing Account

Minimum Opening Balance	\$1,000.00
Monthly Balance Deficiency Fee	\$10.00
Monthly Service Charge	\$35.00
Monthly Transactions (Free)	FREE CREDITS
Charge Per cheque cash	\$1.50

Prestige Chequing Account

Minimum Opening Balance	\$5,000.00
Overdraft facility up to	\$5,000.00
Monthly Service Charge	\$50.00
Monthly Transactions (Free)	
Charge per cheque cash	

Corporate Chequing Account

Minimum Opening Balance	\$1,000.00
Monthly Service Charge	\$50.00
Return Deposit Item	\$50.00
Stop Payment	\$30.00

Corporate Plus Account

Minimum Opening Balance	\$5,000.00
Monthly Service Charge	\$50.00
Interest Rate	0.5% > \$25k & 1% > \$100k
Return Deposit Item	\$50.00
Stop Payment	\$30.00

SAVINGS ACCOUNTS

Priority Savings Account

Minimum Opening & Account Balance	\$100.00
Interest	2.00%
Monthly Balance Deficiency Fee	\$5.00
Third Party Withdrawals	\$15.00

Prestige Savings Account

Minimum Opening Balance	\$1,000.00
Minimum Deposit	
Interest	2.50%
Monthly Balance Deficiency Fee	\$10.00
Third Party Withdrawals	\$15.00

Corporate Savings Account

Minimum Opening Balance	\$5,000.00
Interest	2.00%
Monthly Maintenance Fee	\$20.00

Junior Savings Account

Minimum Opening Balance	\$50.00
Interest	2.25%
Withdrawals (2 Free)	\$1.50
Minimum Account Balance	\$300.00
Monthly Balance Deficiency Fee	\$5.00

Silver Advantage

Minimum Opening Balance	\$1,000.00
Interest	2.25%
Monthly Balance Deficiency Fee	
Withdrawals	

Silver Advantage Plus

Minimum Opening Balance	\$10,000.00
Interest	2.25%
Monthly Balance Deficiency Fee	
Early Withdrawal Penalty	
Minimum Monthly Deposit	
Term	

USD ACCOUNTS

Chequing Account

Interest	0.00%
Minimum Balance	USD \$1,000.00
Monthly Service Charge	USD \$10 / USD \$1.00 - <i>PER ENTRY</i>

Savings Account

Interest	0.5 % P.A.
Minimum Balance	USD \$5,000.00
Monthly Service Charge	USD \$10 < <i>MINIMUM BALANCE</i>

Term Deposit

Interest	0.5 % - 1% P.A.
Minimum Balance	USD \$100,000.00
Monthly Service Charge	USD \$50 - <i>EARLY CLOSURE</i>

ATM

Withdrawal Limit (daily)	\$1,000.00
Replacement Card	\$25.00
Transactions	\$0.00
Mini-Statement Print	\$1.00

OVERDRAFTS

Service Charge / Set Up	1%, \$250.00 MIN.
Annual Renewal Fee	1%, \$250.00 MIN.
Overdraft Excess Fee	1%, \$100.00 MIN.
Unauthorized Overdraft Fee	1%, \$100.00 MIN.
SNSF Charge	\$75.00
Monthly Maintenance Fee every 5 days	\$35.00

CARD SERVICES

VISA CARDS

USD

Membership Fee (Classic)

Primary Card	\$40.00
Secondary Card	\$30.00

Membership Fee (Gold)

Primary Card	\$55.00
Secondary Card	\$55.00

Membership Fee (Corporate)

Primary Card	\$125.00
Secondary Card	\$125.00

Other Charges

Replacement Costs	\$15.00
Late Fees	\$25.00
Cash Advance	2%
Over Limit Fee	\$25.00
Immediate Credit	\$6.00
Limit Adjustment	
Transaction Printout (per sheet)	\$2.00
Interim Statement Printout	\$2.00
Emergency / Rush Card	\$25.00
Minimum Payment	
Additional Statement Request	\$2.00
Investigation	
Interest Rates	
Secured	19% GOLD 20% CLASSIC
Unsecured	19% GOLD 20% CLASSIC
Security	

MERCHANT SERVICES

Terminal - DSL/Dial-up (monthly)	\$0.00
Terminal - Wireless (monthly)	\$100.00
Terminal - Replacement	STARTING AT \$900.00
Commission	3.00 - 4.00%

AUDIT CONFIRMATIONS

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ACCOUNT QUERIES

Same Month	\$15.00
Current Year	\$50.00
1 Year prior to Current Year	\$60.00
2 Years prior to Current Year	\$75.00
3 Years prior to Current Year	\$100.00
4 Years prior to Current Year	\$200.00
5 Years prior to Current Year	\$225.00
Over 5 Years prior to Current Year	\$250.00
To Central Bank	\$25.00

Certificate of Balance / Credit reports (<i>Embassy, local, foreign</i>)	\$30.00
Research and Production of vouchers	
Same Month	\$0.00
Vouchers 2-12 months (per voucher)	\$25.00
Over 12 months	\$50.00

WIRE TRANSFER

Outgoing

Regional Transfers	\$50.00
North & South America, Europe	\$100 <i>COMMISSION</i>
All other Countries	\$100 <i>COMMISSION</i>
Research Fee	<i>MIN \$90, MAX \$225</i>
Online	\$0.00

Incoming

To Own Account	\$15.00
To credit account held at Another Bank	\$25.20
Beneficiary to Collect	\$30.00
Research Fee	<i>MIN \$90, MAX \$225</i>

SAFE DEPOSIT BOX

Extra Small	\$115.00
Small	\$125.00
Medium	\$150.00
Large	\$175.00
Extra Large	\$250.00
Number of Visits (<i>per month</i>)	2
Additional Visits (<i>per visit</i>)	\$10.00
Listing of contents	\$75.00
Replacement of lost key	\$225.00
Drilling of Box (<i>plus cost</i>)	\$250.00

NIGHT DEPOSIT

Annual Service Charge	\$15.00
Replacement of lost or stolen key or wallet	\$150.00
Lost/broken/stolen key (<i>plus cost</i>)	\$75.00
Lost/broken lock (<i>plus cost</i>)	\$75.00
Additional wallet (<i>per wallet</i>)	\$75.00
Additional key (<i>plus cost</i>)	\$50.00
Over the counter processing	\$25.00 <i>PER BAG</i>
Cancellation	<i>PRORATED</i>

FOREIGN & PAYMENT SERVICES

Local Drafts/Managers Cheques <i>(plus Stamp Duty)</i>	\$20.00
Issuing Replacement Local Managers Cheque <i>(plus Stamp Duty)</i>	\$30.00
International Money Order/Foreign Drafts	
Paid for in Local currency	\$20.00
Paid for in Same currency	1% MIN US\$7.41, MAX US\$75
Replacement IMO/Foreign Drafts <i>(plus expenses)</i>	\$60.00
Tracer on Local Drafts	\$10.00
Tracer on Foreign Drafts	\$20 +FOREIGN BANK CHARGE
Stop Payment on Local Drafts	\$25.00
Stop Payment on Foreign Drafts	\$20 +FOREIGN BANK CHARGE
Returned Cheque Charge	\$20 +FOREIGN BANK CHARGE

PAYROLL SERVICES

Electronic Processing

Operational fee <i>(per payroll run)</i>	\$10.00
Transaction fee <i>(per credit to employee internal account)</i>	\$0.50
<i>(per credit to employee account w/ another bank)</i>	\$0.75
Late transmission of payroll file	\$10.00

Manual Processing

Operational fee <i>(per payroll run)</i>	\$20.00
Transaction fee <i>(per credit to employee internal account)</i>	\$2.00
<i>(per credit to employee account w/ another bank)</i>	\$3.00
Late transmission of payroll file	\$25.00

Manual Processing - Cash/Payroll packages

Operational fee <i>(per payroll run)</i>	\$20.00
Transaction fee <i>(per credit to employee internal account)</i>	\$2.00
Envelopes prepared & paid to employee or collected by employer	\$3.00
Late transmission of payroll file	\$25.00

STATEMENTS

Interim Statement	\$15.00
Duplicate Statement	\$15.00
Hold for Collection <i>(per statement)</i>	\$15.00
Screen Print of Statement	\$10.00
Statement other than monthly	\$10.00

INTERNET BANKING

Stop Payment	\$20.00
Wire Transfer <i>(charge per payment)</i>	SUBJECT TO W/T FEES
Bill Payment <i>(charge per payment)</i>	\$1.00
Subscription	\$0.00

CHEQUE BOOK CHARGES

25 Pages	\$25.95
50 Pages	\$35.75
100 Pages	\$50.85
200 Pages	\$83.80
Stamp Duty <i>(per cheque)</i>	

STANDING ORDERS

Periodic Payment <i>(plus stamp duty)</i>	\$25.20
set-up	\$0.00
Amendments	\$5.00
Loan Payment	\$0.00
Internal <i>(Loan payment, transfer between own account)</i>	\$10.00
External <i>(Transfer funds locally)</i>	\$15.00
<i>(Transfer funds overseas)</i>	<i>Subject to w/t fees</i>

ACCOUNT SERVICES

Closing Costs <i>(30 days)</i>	\$50.00
Closing Costs <i>(90 days)</i>	\$50.00
Closing Costs <i>(180 days)</i>	\$40.00
Deposited items returned unpaid	\$50.00
Non Sufficient Funds Return	\$75.00
Cheque Charges <i>(per cheque)</i>	
Fax message at customers request	\$15.00
Stop Payment	\$30.00
Dormant Notice <i>(per notice)</i>	
Dormant Account Reactivation	\$5.00
Close Dormant Account	\$0.00
Account Transfers / Sweep Fee	\$5.00
Special Clearings Request	N/A
Exchange of coins for bills or deposit of coins <i>(per \$100)</i>	<i>Non-customer \$3.50 min.</i> \$5.00
Cash Handling Fee - OTC Deposits <i>(per \$1000)</i>	
Cash Handling Fee - OTC Withdrawals	
Drawings/Cashing Cheque <i>(non-clients only) per cheque</i>	

BILLS FOR COLLECTION - INWARD

Interest charge - <i>local & foreign currency tenor</i>	<i>AS ADVISED AT PRINCIPAL</i>
Exchange charge - <i>sight or tenor</i>	<i>AT PREVAILING EXCHANGE RATE</i>
Collection Commission	
On bills up to local equivalent \$25,000.00	0.75%
On bills over local equivalent \$25,000.00	0.50%
Excesses	0.50%, <i>MIN.</i> \$50.00

Hold commission

Sight Bills paid per month	\$40.00
Matured Bills <i>(paid per month)</i>	\$40.00
Delivery Charge <i>(each)</i>	\$25.00

Clearings Collection *(Cheques received for collection)*

On bills up to \$250.00 <i>(plus expenses)</i>	\$25.00
On bills \$250.00 - \$1,000.00 <i>(plus expenses)</i>	\$25.00
On bills over \$1,000.00 <i>(plus expenses)</i>	\$25.00

Shipping Guarantees/ missing Bills of Lading

First 3 months	0.25%, <i>MIN.</i> \$50.00
Each additional month	0.25%, <i>MIN.</i> \$50.00
Payments to Agents	\$30.00
Return Charges	\$75.00
Storage of Goods <i>(plus cost)</i>	
Extending due date or altering Tenor of Bill <i>(each)</i>	
Bills paid in installments <i>(each + normal commission charges)</i>	\$50.00
Re-shipping of goods	\$150.00
Endorsement of shipping document as Attorney	\$35.00
Certification of transfer of title goods	\$35.00
Statement of past due bills	\$25.00
Insurance of goods	
Protest Fee <i>(plus legal cost)</i>	
Airmail Charges	\$25.00
Bill for acceptance and return	\$65.00
Remittance of proceeds	<i>DRAFT OR WIRE FEE</i>

BILLS FOR COLLECTION - OUTWARD

Handling Charge - Sight or Tenor

On bills up to \$25,000.00	.75% - <i>MIN</i> \$50.00. 0.75%
On bills over \$25,000.00	.50% <i>ON EXCESS MIN</i> \$250.00

Amendments

First Amendment	\$45.00
Each Additional Amendment	\$45.00
Tracers <i>(First Tracer)</i>	\$45.00
Each Additional Tracers plus cost	\$45.00

LETTERS OF CREDIT - IMPORT

Sight to 3 days

First 3 months or part thereof	.75%, <i>MIN.</i> \$75.00
<i>up to \$100,000.00 Excess of \$100,000.00</i>	
Each Additional month for a maximum of 1 year	0.50% 0.5%, <i>MIN.</i> \$75.00

Term - maximum 1 year

First 3 months or part thereof	1%, <i>MIN.</i> \$75.00
<i>up to \$100,000.00</i>	
Excess of \$100,000.00	0.75%
Each Additional month	0.5%, <i>MIN.</i> \$75.00

Amendments, increases, Extension

Amendment	0.5%, <i>MIN.</i> \$75.00
Increases & Extensions	0.5%, <i>MIN.</i> \$75.00
Revolving Credits	<i>SAME AS SIGHT TO 3 DAYS</i>
transit Interest on drawings	<i>BORROWING COST</i>
Refunds on prepaid credits	<i>BORROWING COST</i>
Branch or corresponding charges	<i>AT COST</i>

LENDING SERVICES

Late Payment	\$75.00
Reference Letter	\$30.00
Interim Statement (<i>per page</i>)	\$5.00
Increases, Extensions, Renewals -	1%, <i>MIN.</i> \$250.00
Overdraft Facilities	
Loan Waiver Fees / Extension	\$50 - \$150
Payment of Insurance Premiums, etc.	\$50.00
Commitment Fees on Approved	1%, <i>MIN.</i> \$250.00
Commercial Loans \$500,000.00 +	
Loan Refinance Fees	1%, <i>MIN.</i> \$250.00

CIP ACCOUNTS

Due Diligence Fee (<i>per applicant</i>)	USD	\$50.00
Monthly Administrative Agent Fee	XCD	\$100.00



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