



Caribbean Union Bank

# **SCHEDULE OF FEES**

## **2025**

# 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 (automatic)	\$5,000.00
Monthly Service Charge	\$50.00
Monthly Transactions (Free)	
Charge per cheque cash	

## Performance Deposit Account **NEW!**

Minimum Opening Balance	\$100.00
interest rate	0%
Monthly Service Charge	\$0.00
Monthly Transactions (Free)	

## Silver Advantage

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

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

## Dollar-a-Day Savings Account

Minimum Opening & Account Balance	\$100.00
Minimum Deposit	\$50.00
Interest	2.00%
Monthly Balance Deficiency Fee	\$10.00

## Premium Savers Account

Minimum Opening & Account Balance	\$5,000.00
Minimum Deposit	\$250.00
Interest	2.0% < 1yr & 2.75% on maturity
Monthly Balance Deficiency Fee	\$10.00
Third Party Withdrawals	not allowed

## Corporate Savings Account

Minimum Opening Balance	\$1,000.00
Interest	2.00%
Monthly Maintenance Fee	\$20.00

## Junior Savings Account

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

## Future Home Fund Account **NEW!**

Minimum Opening & Account Balance	\$1,500.00
Interest	2.25% < \$10k & 2.5% > \$10k+
Monthly Balance Deficiency Fee	\$5.00
Third Party Withdrawals	\$15.00

## Silver Advantage Plus

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

# USD ACCOUNTS

## Prestige Chequing Account

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

## Corporate Chequing Account

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

## Priority 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 / DEBIT CARD

Withdrawal Limit (daily)	\$2,700.00
Max. Withdrawal Amt. per transaction attempt	\$1,000.00
Min. Withdrawal Amt. per transaction attempt	\$10.00
Min. ATM Withdrawal Amt. (at other ATMs)	\$50.00
ATM Withdrawal Fee (at CUB ATMs)	\$0.00
ATM Withdrawal Fee (at other ATMs)	2% or min. \$8.00
Max. ATM Withdrawals per day	3
Max Purchase per day	\$5,400.00
Max Purchase Transactions per day	8
Replacement Card Fee	\$25.00
3 Day Delivery	\$90.00
Mini-Statement Print	\$1.00
International Service Assessment Fee	2%
Domestic Off Us ATM Inquiry	\$1.00
International ATM Inquiry	\$1.00
Pin Reissue Fee	\$5.00
Account Change Fee	\$10.00

# 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

# DIGITAL PAYMENTS

## 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 (Gold-Preferred) **NEW!**

Primary Card	\$125.00
Secondary Card	\$125.00

### Other Charges

Replacement Costs	Classic	\$25.00
	Gold	\$35.00
	Gold-Preferred	\$55.00
Late Fees		\$25.00
Cash Advance		2%
Over Limit Fee		\$0.00
Immediate Credit		\$6.00
Limit Adjustment		
Transaction Printout (per sheet)		\$2.00
Interim Statement Printout		\$2.00
Emergency / Rush Card	Classic	\$25.00
	Gold	\$35.00
	Gold-Preferred	\$35.00
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/Internet (monthly)	-
Terminal - Wireless (monthly)	\$100.00
Terminal - Replacement	STARTING AT \$900.00
Commission	3.00 - 4.00%

## AUDIT CONFIRMATIONS

## & 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
<b>Research and Production of vouchers</b>	
Same Month	\$0.00
Vouchers 2-12 months (per voucher)	\$25.00
Over 12 months	\$50.00

## WIRE TRANSFER

### Outgoing

Regional Transfers	\$5.00 - \$15.00
North & South America, Europe	\$120 COMMISSION
All other Countries	\$120 COMMISSION
Research Fee	MIN \$90, MAX \$225
Online	\$5.00 - \$120.00

### Incoming

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

## 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	\$150.00
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 PER BAG
Cancellation	PRORATED

## 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
<b>International Money Order/Foreign Drafts</b>	
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>	<i>SUBJECT TO W/T FEES</i>
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>	\$0.20

## 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>	
email 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	<i>N/A</i>
Exchange of coins for bills or deposit of coins <i>(per \$100)</i>	<i>Non-customer \$3.50 min. \$5.00</i>
Cash Handling Fee - OTC Deposits <i>(per \$1000)</i>	
Cash Handling Fee - OTC Withdrawals	
Drawings/Cashing Cheque <i>(non-clients only) per cheque</i>	<i>MIN \$5, MAX 1%</i>
In-Branch Cash Advances	<i>MIN \$25, MAX 2%</i>



## BILLS FOR COLLECTION - INWARD

Interest charge - *local & foreign currency tenor*

AS ADVISED AT PRINCIPAL

Exchange charge - *sight or tenor*

AT PREVAILING EXCHANGE RATE

### 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%, MIN. \$50.00

### Hold commission

Sight Bills paid per month \$40.00

Matured Bills (*paid per month*) \$40.00

Delivery Charge (*each*) \$25.00

### Clearings Collection (*Cheques received for collection*)

On bills up to \$250.00 (*plus expenses*) \$25.00

On bills \$250.00 - \$1,000.00 (*plus expenses*) \$25.00

On bills over \$1,000.00 (*plus expenses*) \$25.00

### Shipping Guarantees/ missing Bills of Lading

First 3 months 0.25%, MIN. \$50.00

Each additional month 0.25%, MIN. \$50.00

Payments to Agents \$30.00

Return Charges \$75.00

Storage of Goods (*plus cost*)

Extending due date or altering Tenor of Bill (*each*)

Bills paid in installments (*each + normal commission charges*) \$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 (*plus legal cost*)

Airmail Charges \$25.00

Bill for acceptance and return \$65.00

Remittance of proceeds DRAFT OR WIRE FEE

## BILLS FOR COLLECTION - OUTWARD

### Handling Charge - Sight or Tenor

On bills up to \$25,000.00 .75% - MIN \$50.00. 0.75%

On bills over \$25,000.00 .50% ON EXCESS MIN \$250.00

### Amendments

First Amendment \$45.00

Each Additional Amendment \$45.00

Tracers (*First Tracer*) \$45.00

Each Additional Tracers plus cost \$45.00

# LETTERS OF CREDIT - IMPORT

## Sight to 3 days

First 3 months or part thereof .75%, *MIN.* \$75.00  
*up to \$100,000.00 Excess of \$100,000.00*

Each Additional month for a 0.50%  
 maximum of 1 year 0.5%, *MIN.* \$75.00

## Term - maximum 1 year

First 3 months or part thereof 1%, *MIN.* \$75.00  
*up to \$100,000.00*

Excess of \$100,000.00 0.75%  
 Each Additional month 0.5%, *MIN.* \$75.00

## Amendments, increases, Extension

Amendment 0.5%, *MIN.* \$75.00

Increases & Extensions 0.5%, *MIN.* \$75.00

Revolving Credits SAME AS SIGHT TO 3 DAYS

transit Interest on drawings BORROWING COST

Refunds on prepaid credits BORROWING COST

Branch or corresponding charges AT COST

# LENDING SERVICES

Late Payment \$75.00

Reference Letter \$30.00

Interim Statement (*per page*) \$0.00

Increases, Extensions, Renewals - 1%, *MIN.* \$250.00

Overdraft Facilities

Loan Waiver Fees / Extension \$50 - \$150

Payment of Insurance Premiums, etc. \$50.00

Commitment Fees on Approved 1%, *MIN.* \$250.00

Commercial Loans \$500,000.00 +

Loan Refinance Fees 1%, *MIN.* \$250.00

# FIXED DEPOSITS

\$5,000 - \$499,999

\$500,000 - \$999,999

>\$1,000,000

Early Termination

1 Month	3 Months	6 Months	1 Yr	2 Yrs
2%	2%	2%	2.50%	2.75%
2%	2%	2%	2.75%	3%
2%	2%	2%	3%	3%

Forfeit 1% Interest



Caribbean Union Bank

CUB Cares...Bank On Us!