

Schedule of Fees

| JULY 2025



211,069
7,117
10,531
38,602
<u>267,319</u>

30	
35	
0,000	170,000
62,053	90,280
232,053	260,280
267,319	295,951
0.000	0.000

SAVINGS DEPOSITS

Savings Deposits	(a) Regular	VAT	Total VAT inclusive	b) Christmas Club	VAT	Total VAT inclusive	c) Student Savings	VAT	Total VAT inclusive
i. Withdrawal Charge	\$3.00	\$0.30	\$3.30	Unlimited free withdrawals from Nov. 1 thru Dec. 31. One withdrawal between Jan. 1 to Oct. 31.	N/A	N/A	No withdrawals within the first year	N/A	N/A
ii. Number of Free Withdrawals (Applies to in branch withdrawals only)	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
iii. Credits to account	Free	Free	Free	Free	Free	Free	Free	Free	Free
iv. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
v. Minimum Balance Fee (monthly) Waived if monthly minimum balance greater than \$25.00	\$2.50	\$0.25	\$2.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
vi. Inactive Account (monthly)	\$15.00	\$1.50	\$16.50	\$3.00	\$0.30	\$3.30	\$3.00	\$0.30	\$3.30
vii. Maintenance Fee (monthly)	\$3.25	\$0.33	\$3.58	N/A	N/A	N/A	N/A	N/A	N/A

SAVINGS DEPOSITS

Savings Deposits	Senior Citizens Savings	VAT	Total VAT inclusive	Payroll Savings	VAT	Total VAT inclusive	US\$ Savings	VAT	Total VAT inclusive
i. Withdrawal Charge	\$1.75	\$0.18	\$1.93	\$1.75	\$0.18	\$1.93	\$1.75	\$0.18	\$1.93
ii. Number of Free Withdrawals (Applies to in branch withdrawals only)	1	N/A	N/A	1	N/A	N/A	1	N/A	N/A
iii. Credits to account	Free	Free	Free	Free	Free	Free	Free	Free	Free
iv. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
v. Inactive Account (monthly)	\$3.00	\$0.30	\$3.30	\$3.00	\$0.30	\$3.30	\$3.00	\$0.30	\$3.30
vii. Maintenance Fee (monthly)	N/A	N/A	N/A	\$5.00	\$0.50	\$5.50	N/A	N/A	N/A

SAVINGS DEPOSITS

Savings Deposits	Kidz Club	VAT	Total VAT inclusive	Business Savings	VAT	Total VAT inclusive
i. Withdrawal Charge	\$1.75	\$0.18	\$1.93	\$1.75	\$0.18	\$1.93
ii. Number of Free Withdrawals (Applies to in branch withdrawals only)	5	N/A	N/A	1	N/A	N/A
iii. Credits to account	Free	Free	Free	Free	Free	Free
iv. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes	Yes	Yes	Yes
v. Minimum Balance Fee (monthly) Waived if monthly minimum balance greater than \$25.00	\$0.00	\$0.00	\$0.00	\$2.50	\$0.25	\$2.75
vi. Inactive Account (monthly)	N/A	N/A	N/A	\$3.00	\$0.30	\$3.30
vii. Maintenance Fee (monthly)	N/A	N/A	N/A	\$5.00	\$0.50	\$5.50
External B\$ Savings						
i. Withdrawal Charge	\$3.00	\$0.30	\$3.30			
ii. Number of Free Withdrawals	1	N/A	N/A			
iii. Credits to account	\$0.35	\$0.04	\$0.39			
iv. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes			
v. Minimum Balance Fee (monthly) Waived if monthly minimum balance greater than \$25.00	\$5.00	\$0.50	\$5.50			
vi. Inactive Account (monthly)	\$3.00	\$0.30	\$3.30			
vii. Maintenance Fee (monthly)	N/A	N/A	N/A			

FIXED DEPOSITS

Fixed Deposits		VAT	Total VAT inclusive
Services Related to Deposit Accounts			
(a) Statement Printouts	\$5.00 for first page \$1.00 each additional page	\$0.50 \$0.10	\$5.50 \$1.10
(b) Interim Statements Requested	\$5.00	\$0.50	\$5.50
(c) Photocopies			
i. First Page	\$2.00	\$0.20	\$2.20
ii. Additional Pages	\$2.00	\$0.20	\$2.20
(d) Cash Handling Fee - Cash Deposits over \$20,000 - Commercial Customers and cash deposits over \$20,000	0.50%	10% of 0.50% Fee	Amount Varies
	0.50%	10% of 0.50% Fee	Amount Varies
(e) Stop Payment Fee (B\$) draft	\$25.00	\$2.50	\$27.50
(f) Stop Payment Fee (Foreign) Draft	\$50.00	\$5.00	\$55.00

CHEQUING DEPOSITS

Chequing Services	Chequing Accts: non interest bearing	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$9.00	\$0.90	\$9.90
ii. Per Withdrawal Fee	\$2.00	\$0.20	\$2.20
iii. Per Deposit Item	\$2.00	\$0.20	\$2.20
iv. Returned Cheque Fee	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50
vi. Cheque Printing (per 100) Bank Standard Cheques	\$0.00	\$0.00	\$0.00
vii. Overdraft Negotiation Fee	Up to 2% \$50 min.	10% of 2% Fee or \$5.00	Amount Varies or \$55.00 minimum
viii. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes
ix. Audit Confirmation	\$30.00	\$3.00	\$33.00
x. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30

External B\$ Chequing			
i. Minimum Monthly Fee	\$9.00	\$0.90	\$9.90
ii. Per Withdrawal Fee	\$2.00	\$0.20	\$2.20
iii. Per Deposit Fee	\$2.00	\$0.20	\$2.20
vi. Inactive Fee	\$3.00	\$0.30	\$3.30

CHEQUING DEPOSITS

Chequing Services	Platinum Chequing	VAT	Total VAT inclusive	Sr. Citizen Chequing	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$6.00	\$0.60	\$6.60	\$3.00	\$0.30	\$3.30
ii. Drawing Fee (per cheque)	\$0.45	\$0.05	\$0.50	\$0.25	\$0.03	\$0.28
iii. Per Credit Item	\$0.45	\$0.05	\$0.50	\$0.25	\$0.03	\$0.28
iv. Returned Cheque Fee	\$30.00	\$3.00	\$33.00	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50	\$15.00	\$1.50	\$16.50
vi. Overdraft Negotiation Fee	Up to 2% \$50 min.	10% of 2% Fee	Amount Varies or \$55.00	Up to 2% \$50 min.	10% of 2% Fee	Amount Varies or \$55.00 minimum
vii. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes	Yes	Yes	Yes
viii. Audit Confirmation	\$30.00	\$3.00	\$33.00	\$30.00	\$3.00	\$33.00
ix. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30	\$3.00	\$0.30	\$3.30
x. Min Balance Fee	Below \$1,000 – \$35	\$3.50	\$38.50	N/A	N/A	N/A
xi. Min Balance waive Fee	\$1,000 and above – fee waived	N/A	N/A	N/A	N/A	N/A

CHEQUING DEPOSITS & OVERDRAFTS

Chequing Services	Business Accts: Regular	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$12.00	\$1.20	\$13.20
ii. Per Withdrawal Fee	\$2.00	\$0.20	\$2.20
iii. Per Deposit Item	\$1.75	\$0.18	\$1.93
iv. Returned Cheque Fee	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50
vi. Overdraft Negotiation Fee	Up to 2% \$50 min.	10% of 2% Fee	Amount Varies or \$55.00 minimum
vii. Overdraft Protection	\$15.00	\$1.50	\$16.50
viii. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes
ix. Audit Confirmation	\$30.00	\$3.00	\$33.00
x. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30
Commercial Overdrafts			
i. Monthly Service Charge	\$10.00	\$1.00	\$11.00
ii. Penalty interest rate (%)	18.00%	N/A	N/A
iii. Commitment fees	Up to 2%	10% of 2% Fee	Amount Varies
iv. Renewal Fee (minimum)	1.00%	10% of 1% Fee	Amount Varies

CHEQUING DEPOSITS & OVERDRAFTS

Chequing Services	US\$ Chequing	VAT	Total VAT inclusive
i. Minimum Monthly Fee	\$10.00	\$1.00	\$11.00
ii. Drawing Fee (per cheque)	\$1.05	\$0.11	\$1.16
iii. Per Credit Item	\$1.05	\$0.11	\$1.16
iv. Returned Cheque Fee	\$30.00	\$3.00	\$33.00
v. Stop Payment Order	\$15.00	\$1.50	\$16.50
vi. Stamp Tax Charged at prescribed rate by Government	Yes	Yes	Yes
vii. Audit Confirmation	\$30.00	\$3.00	\$33.00
viii. Inactive Account (Monthly)	\$3.00	\$0.30	\$3.30

RESIDENTIAL & COMMERCIAL MORTGAGES

Residential Mortgages		VAT	Total VAT inclusive
i. Application Fee	\$100.00	\$10.00	\$110.00
ii. Commitment Fees	Up to 2%	10% of Fee	Amount Varies
iii. Government Stamp Tax	Up to 1%	N/A	N/A
iv. Late Payment Fee	3% min. \$35	10% of 3% Fee	Amount Varies or \$38.50
v. Early Repayment Fee	58 days interest	10% of Fee	Amount Varies
vi. Loan Refinancing/Renegotiating Fee	Up to 2% of new money	10% of Fee	Amount Varies
vii. Mortgage Satisfaction	\$80.00	\$8.00	\$88.00 + .10% Stamp Tax
viii. Copies of Appraisals	\$5.00 first page \$1.00 each additional page	\$0.50 \$0.10	\$5.50 \$1.10
ix. Payment of Insurance premium	\$125.00	\$12.50	\$137.50
x. Real Property Tax Escrow Account Payment	\$10.00	\$1.00	\$11.00
xi. Real Property Tax Payment (any debits to the MLA/CLA over \$500)	\$125.00	\$12.50	\$137.50
xii. Notary Fee	\$5.00	\$0.50	\$5.50
Commercial Mortgages			
i. Application Fee	\$150.00	\$15.00	\$165.00
ii. Commitment Fees	1% - 2%	10% of Fee	Amount Varies
iii. Government Stamp Tax	1%	N/A	N/A
iv. Late Payment Fee	3% min. \$25	10% of 3% Fee	Amount Varies
v. Loan Refinancing/Renegotiating Fee	1%	10% of 1% Fee	Amount Varies
vi. Mortgage Satisfaction	\$80.00	\$8.00	\$88.00 + .10% Stamp Tax
vii. Copies of Appraisals	\$5.00 first page \$1.00 each additional page	\$0.50 \$0.10	\$5.50 \$1.10
viii. Real Property Tax Escrow Account Payment	\$10.00	\$1.00	\$11.00
ix. Real Property Tax Payment (any debits to the MLA/CLA over \$500)	\$125.00	\$12.50	\$137.50

COMMERCIAL & REAL ESTATE LOANS

Commercial Loans		VAT	Total VAT inclusive
i. Commitment Fees	1%- 2%	10% of 1% - 2% Fee	Amount Varies
ii. Government Stamp Tax	1%	N/A	N/A
iii. Late Payment Fee	4% min. \$50.00	10% of 4% Fee	Amount Varies or \$55.00 minimum
iv. Loan Refinancing Fee	Up to 2% of new money	10% of 2% Fee	Amount Varies
v. Real Property Tax Escrow Account Payment	\$10.00	\$1.00	\$11.00
vi. Real Property Tax Payment (any debits to the MLA/CLA over \$500)	\$125.00	\$12.50	\$137.50
vii. Annual Review	Minimum 1%	10% of Fee	Amount Varies
Real Estate			
i. Application Fee	\$100.00	\$10.00	\$110.00
ii. Commitment Fees	1%- 2%	10% of 1% - 2% Fee	Amount Varies
iii. Government Stamp Fees	1%	N/A	N/A
iv. Late Payment Fee	3% min. \$35.00	10% or \$3.50	Amount Varies or \$38.50 minimum
v. Early Repayment Fee	58 days interest	10% of Fee	Amount Varies
vi. Loan Refinancing/Renegotiating Fee	Up to 2% of new money	10% of 2% Fee	Amount Varies
vii. Mortgage Satisfaction	\$80.00	\$8.00	\$88.00 + .10% Stamp Tax
viii. Copies of Appraisals	\$5.00 first page \$1.00 each additional page	\$0.50 \$0.10	\$5.50 \$1.10
ix. Payment of Insurance premium	\$125.00	\$12.50	\$137.50
x. Notary Fee	\$5.00	\$0.50	\$5.50

PERSONAL & CONSUMER LOANS

Personal Loans		VAT	Total VAT inclusive
(a) Private Vehicles			
i. Government Stamp Tax	Up to 1%	N/A	N/A
ii. Late Payment Fee	5.25% min. \$25.00	10% or \$2.50	Amount Varies or \$27.50 minimum
iii. Early Repayment Fee	58 days interest	10% of Fee	Amount Varies
iv. Service Charges	Minimum \$110.00	\$11.00	\$121.00 minimum
(b) Other Consumer Loans			
i. Government Stamp Tax	Up to 1%	N/A	N/A
ii. Late Payment Fee	5.25% min. \$35.00	10% of Fee or \$3.50	Amount Varies or \$38.50 minimum
iii. Early Repayment Fee	58 days interest	10% of Fee	Amount Varies
iv. Service Charges	Minimum \$110.00	\$11.00	\$121.00 minimum

CREDIT CARDS - MASTERCARD STANDARD

Mastercard Standard	Mastercard Standard	VAT	Total VAT inclusive
i. Annual (Membership) Fee	\$40.00	\$4.00	\$44.00
ii. Cash Advance Fee	2% + \$5.00 local	10% of 2% Fee + \$0.50	Amount Varies or \$5.50 minimum
	3% min. \$5 Int'	10% of 3% Fee + \$0.50	Amount Varies or \$5.50 minimum
iii. Returned Cheque Fee	\$30.00	\$3.00	\$33.00
iv. Late Payment Fee	\$45.00	\$4.50	\$49.50
v. Over limit Fee	\$30.00	\$3.00	\$33.00
vi. Replacement Card Fee	\$25.00	\$2.50	\$27.50
vii. Additional Card(s) (each)	\$40.00	\$4.00	\$44.00
viii. Statement Copy Fee	\$5.00	\$0.50	\$5.50
ix. Interest Rate on Purchases & Cash Advances	19%	N/A	N/A

CREDIT CARDS - MASTERCARD GOLD

Mastercard Gold	Mastercard Gold	VAT	Total VAT inclusive
i. Annual (Membership) Fee	\$75.00	\$7.50	\$82.50
ii. Cash Advance Fee	2% + \$5.00 local	10% of 2% Fee + \$0.50	Amount Varies or \$5.50 minimum
	3% min. \$5 Int'l	10% of 3% Fee + \$0.50	Amount Varies or \$5.50 minimum
iii. Returned Cheque Fee	\$30.00	\$3.00	\$33.00
iv. Late Payment Fee	\$45.00	\$4.50	\$49.50
v. Over limit Fee	\$30.00	\$3.00	\$33.00
vi. Replacement Card Fee	\$25.00	\$2.50	\$27.50
vii. Additional Card(s) (each)	\$40.00	\$4.00	\$44.00
viii. Statement Copy Fee	\$5.00	\$0.50	\$5.50
ix. Interest Rate on Purchases & Cash Advances	19%	N/A	N/A

CREDIT CARDS - MASTERCARD PLATINUM

Mastercard Platinum	Mastercard Platinum	VAT	Total VAT inclusive
i. Annual (Membership) Fee	\$150.00	\$15.00	\$165.00
ii. Cash Advance Fee International	3% or min \$5.00	Amount Varies	Amount Varies
Interest Rate (local)	16%	N/A	N/A
iii. Late Payment Fee	\$40.00	\$4.00	\$44.00
iv. Over Limit Fee	\$40.00	\$4.00	\$44.00
v. Replacement Card Fee	\$25.00	\$2.50	\$27.50
vi. Additional Card(s) (each)	\$50.00	\$5.00	\$55.00
vii. Interest Rate on Purchases	16%	N/A	N/A
viii. Minimum Payment (percentage)	3%	N/A	N/A
ix. NSF Cheque Charge	\$35.00	\$3.50	\$38.50

CREDIT CARDS - MASTERCARD BLACK

Mastercard Black	Mastercard Black	VAT	Total VAT inclusive
i. Annual (Membership) Fee	\$350.00	\$35.00	\$385.00
ii. Cash Advance Fee International	3%	Amount Varies	Amount Varies
Interest Rate (local)	16%	N/A	N/A
iii. Late Payment Fee	\$40.00	\$4.00	\$44.00
iv. Over Limit Fee	\$40.00	\$4.00	\$44.00
v. Replacement Card Fee	\$25.00	\$2.50	\$27.50
vi. Additional Card(s) (each)	Free	N/A	N/A
vii. Interest Rate on Purchases	16%	N/A	N/A
viii. Minimum Payment (percentage)	3%	N/A	N/A
ix. NSF Cheque Charge	\$35.00	\$3.50	\$38.50

CREDIT CARDS - SPECIALTY CARDS

Mastercard Prepaid Reloadable		VAT	Total VAT inclusive
i. Renewal Fee	\$10.00	\$1.00	\$11.00
ii. Cash Advance Fee	\$1.50 local / 2% International	\$0.15 / 10% of 2% Fee	\$1.65 / Amount Varies
iii. ATM Use Charge (each)	\$1.50 local / 2% International	\$0.15 / 10% of 2% Fee	\$1.65 / Amount Varies
iv. Foreign Exchange	1.013	N/A	N/A
v. Replacement Card Fee	\$10.00	\$1.00	\$11.00
vi. Additional Card(s) (each)	\$5.00	\$0.50	\$5.50
vii. Statement Copy Fee	\$5.00	\$0.50	\$5.50
viii. PIN Change Fee	\$5.00	\$0.50	\$5.50
ix. Reload Fee	\$2.00 per load	\$0.20	\$2.20
a. Minimum Load Value	\$20.00		
b. Maximum Daily Load	\$2,500.00		
c. Maximum Value on Card	\$10,000.00		
Mastercard Gift Cards			
i. Initial Card Fee	\$3.00	\$0.30	\$3.30
ii. Replacement Card Fee	\$20.00	\$2.00	\$22.00

VISA DEBIT CARDS - GOLD AND REGULAR

		VAT	Total VAT inclusive
i. Annual Fee - First Card	\$0.00	\$0.00	\$0.00
ii. Local POS Transaction	\$0.00	\$0.00	\$0.00
iii. International POS Transaction	1.5% of amount withdrawn	Plus 10% VAT on amount withdrawn	Amount varies
iv. POS Decline Fee	\$1.00	\$0.10	\$1.10
v. CB ATM	\$1.25	\$0.13	\$1.38
vi. Another Bank's ATM	\$3.00	\$0.30	\$3.30
vii. International/Overseas ATM	\$3.00 + 2.5% of amount withdrawn	\$0.30 + 10% VAT on amount withdrawn	Amount varies
viii. Fast Card Fee	\$50.00	\$5.00	\$55.00
ix. Other Bank Balance Inquiry	\$1.00	\$0.10	\$1.10
x. Replace/Lost or Stolen Card	\$10.00	\$1.00	\$11.00
xi. Declined Transactions CB ATM	\$0.00	\$0.00	\$0.00
xii. Declined Transactions at any other	\$1.00	\$0.10	\$1.10

MISCELLANEOUS BANKING SERVICES

Other Banking Facilities And Services		VAT	Total VAT inclusive
Cheque Cashing Fee (non CB Customer)	\$5.00	\$0.50	\$5.50
Cashier's Cheque / Cheque Certification	\$10.00	\$1.00	\$11.00
Statements (per month, per request)	\$5.00	\$0.50	\$5.50
DDA Over Limit Fee	\$35.00	\$3.50	\$38.50
Transfer Fee (special request or as requested)	\$9.00	\$0.90	\$9.90
Standing Payment Orders			
(a) Internal Payments	\$5.00	\$0.50	\$5.50
(b) External Payments or Transfers	\$20.00 + \$5.00 RTGS fee	\$2.00 \$0.50	\$22.00 \$5.50
Letters of Credit	1%-2% + \$10.00 Stamp Tax	10% of 1% - 2% Fee	Amount Varies
Credit References	\$20.00	\$2.00	\$22.00
Auditor's Confirmation Letter	\$30.00	\$3.00	\$33.00
Document Search/Retrieval			
(a) Vouchers (per hour)	\$30.00	\$3.00	\$33.00
(b) Records (per hour)	\$30.00	\$3.00	\$33.00
(c) Accounts (each)	\$30.00	\$3.00	\$33.00
(d) Dormant Account Fee (Sent to Central Bank after 7 years)	\$45.00	\$4.50	\$49.50

TRANSFERS AND F/X TRANSACTIONS

RTGS		VAT	Total VAT inclusive
(a) Bank to Bank Transfers / Real Time Gross Settlement (RTGS) (Via online Banking)	\$5.00 (urgent/priority)	\$0.50	\$5.50
(b) Bank to Bank Transfers/ Real Time Gross Settlement (RTGS) (in branch requests)	\$10.00	\$1.00	\$11.00
(c) Special Settlement + \$0.40 GST			
0 - \$50,000	\$5.00	\$0.50	\$5.50
\$50,001 - \$100,000	\$5.00	\$0.50	\$5.50
\$100,001 - \$200,000	\$5.00	\$0.50	\$5.50
\$200,001 - \$500,000	\$5.00	\$0.50	\$5.50
over \$500,000	\$5.00	\$0.50	\$5.50
Foreign Exchange			
i. Conversion Rate (USD to BSD)	1.013	N/A	N/A
(a) Wire Transfers			
i. Outgoing Local Currency (each)	\$5.00	\$0.50	\$5.50
ii. Incoming Local Wire Fee	\$7.50	\$0.75	\$8.25
iii. Family Islands	\$5.00	\$0.50	\$5.50
iv. Foreign Exchange Wire Fee Commission Fee for Outgoing Wire	\$50.00 Varies depending on the wire amount	10% of the Wire Fee 10% of the Commission Fee	Amount varies depending on the amount of wire
v. Foreign Exchange Wire Fee Commission for Outgoing Wire (with an Intermediary Bank) Contact your Branch/Accounts Department for Calculation of Fees	\$60.00 Varies depending on the wire amount	10% of the Wire Fee 10% of the Commission Fee	Amount varies depending on the amount of wire
(b) Foreign Currency Drafts			
i. Other Charges	\$10.00	\$1.00	\$11.00

PAYROLL & DEPOSIT SERVICES

Payroll Payments		VAT	Total VAT inclusive
Public Treasury Fee	1%	10% of 1% fee amount	Amount Varies
Payroll Direct:			
i. 0-200 employees	\$0.75	\$0.08	\$0.83
ii. 201-400 employees	\$0.75	\$0.08	\$0.83
iii. 401-600 employees	\$0.75	\$0.08	\$0.83
iv. 600+ employees	\$0.75	\$0.08	\$0.83
Day & Night Deposits			
i. Disposable Bags (per 100)	\$40.00	\$4.00	\$44.00
ii. Opened disposable bags per annum	\$55.00	\$5.50	\$60.50
iii. Unopened disposable bags per annum	\$100.00	\$10.00	\$110.00
iv. Lost/Broken Key	\$30.00	\$3.00	\$33.00
v. Opened Wallets - Canvas (per annum)	\$100.00	\$10.00	\$110.00
vi. Unopened Wallets - Canvas (per annum)	\$300.00	\$30.00	\$330.00
vii. Lost/Damaged Wallet	\$65.00	\$6.50	\$71.50
viii. Night Bag Processing Fee (per bag)	\$5.00	\$0.50	\$5.50

ATM ELECTRONIC TRANSACTIONS

ATM Use		VAT	Total VAT inclusive
Local Withdrawals	\$1.25	\$0.13	\$1.38
i. Customer	\$1.25	\$0.13	\$1.38
ii. ATM Usage Fee (Not on Us Local Transactions)	\$5.00	\$0.50	\$5.50
iii. Remote Cash Withdrawal Fee (Andros Only)	\$1.00	\$0.10	\$1.10
Stamp Tax Charged at Prescribed Rate by Government	YES	N/A	N/A
Online/Internet Banking			
Transaction charges			
i. Bill Payment (each)	Free	N/A	N/A
ii. Credit Card Payment	Free	N/A	N/A
iii. Online Banking Token Fee	\$10.00	\$1.00	\$11.00

MERCHANT SERVICES

i. Merchant Set-Up Fees	\$225.00	\$22.50	\$247.50
ii. Merchants with 10 or more terminals	\$25.00 each	\$2.50	\$27.50
iii. Terminal Rates per month includes SIM Card & Terminal Support	\$45.00 (Ethernet/Wired) \$55.00 Mobile/Wireless	\$4.50 \$5.00	\$49.50 \$60.00
iv. Terminal Provider (security deposit)	\$200.00	\$20.00	\$220.00
v. Terminal Replacement	\$450.00	\$45.00	\$495.00

SAFE DEPOSITS

Safety Deposit Boxes		VAT	Total VAT inclusive
i. Small Safety Deposit Boxes 2x5 (Annual Charge)	\$75.00	\$7.50	\$82.50
ii. Small Safety Deposit Boxes 3x5 (Annual Charge)	\$95.00	\$9.50	\$104.50
iii. Medium Safety Deposit Boxes 5x5 (Annual Charge)	\$165.00	\$16.50	\$181.50
iv. Large Safety Deposit Boxes 3x10 (Annual Charge)	\$210.00	\$21.00	\$231.00
v. Extra Large Safety Deposit Boxes 5x10 (Annual Charge)	\$250.00	\$25.00	\$275.00
vi. Extra Extra Large Safety Deposit Boxes 10x10 (Annual Charge)	\$330.00	33.00	\$363.00
vii. Replacement/Lost Key	\$40.00	\$4.00	\$44.00
viii. Drilling of Safety Deposit Box	\$200.00	\$20.00	\$220.00
xi. Replacing Lock	\$200.00	\$20.00	\$220.00

LOCATIONS

NEW PROVIDENCE

Head Office 502-6200
William B. Sands, Jr.
Plaza, Mackey St.
P.O. Box SS-5541

NEW PROVIDENCE BRANCHES

WBS Plaza, Mackey St** 502-6100
Bay & Christie Sts. 322-1154
Oakes Field** 322-3474
Town Centre Mall 322-4107
Cable Beach*/** 327-8441
Wulff Road*/** 394-6469
Golden Gates*/** 461-1300
Prince Charles Drive*/** 364-9900

GRAND BAHAMA BRANCHES

The Mall Drive*/** 352-8307
Lucaya 373-9670

ABACO BRANCH

Marsh Harbour** 367-2370

ELEUTHERA

Spanish Wells 333-4800

***Drive Through ATM Locations**

**** Saturday Banking Locations**

CREDIT CARD CENTRE

Nassau 502-6150
Freeport 352-4428

CALL CENTRE

502-6206

OFF-SITE ATM LOCATIONS

Nassau: Super Value (Cable Beach, Winton, Golden Gates & Prince Charles Shopping Centre), Quality Markets, South Beach, Kelly's Mall at Marathon and Rubis Gladstone Road

Freeport: Cost Right, Grand Bahama International Airport

Abaco: Maxwell's Supermarket and Leonard M. Thompson International Airport

