

SKNANB FEE SCHEDULE UPDATED 31/12/17

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| <i>Fees on this schedule are not VAT inclusive</i> |  |
|  |  |
| <b>ADVANCES &amp; LOANS</b>                        |  |
| <b>Personal Overdrafts</b>                         |  |
| Application Fee                                    | NA   |
| Commission/ Commitment                             | 1% Min \$150                               |
| Exceeding limit fee (per item)                     | \$30.00                                    |
| Overdraft fee monthly                              | Min \$25 or 13% Overdrawn Bal              |
| <b>Commercial Overdrafts</b>                       |  |
| Application Fee                                    | NA   |
| Commission/ Commitment                             | 1% Min \$150                               |
| Exceeding limit fee (per item)                     | \$30.00                                    |
| Overdraft fee monthly                              | Min \$25 or 13% Overdrawn Bal              |
| Overdraft Renewal Fee                              | 1% Min \$100 / plus service charge         |
|  | \$50 for personal and \$100 for commercial |
|  |  |
| <b>Personal Loans</b>                              |  |
| Commission   | 1% Min \$250                               |
| Service Charge                                     | \$2 per month Min \$50                     |
| Late Payment Fee - Consumer Loans Only             | 5% of outstanding /\$40.00                 |
| Renewal Fee  | NA   |
| <b>Mortgage Loans Personal</b>                     |  |
| Commitment fees / Application Fee                  | 1% Min \$250                               |
| Service Charge                                     | \$2 per month Min \$50                     |
| Late Payment Fee                                   | NA   |
| Construction Phase Interest                        | NA   |
| Renewal Fee  | NA   |
| Inspection Fee                                     | NA   |
| <b>Mortgage Loans Commercial</b>                   |  |
| Commitment fees                                    | 1% Min 500                                 |
| Service Charge                                     | \$5 per month Min \$100                    |
| <b>Commercial Loans</b>                            |  |
| Commitment fees / Application Fee                  | 1% Min 500                                 |
| Service Charge                                     | \$5 per month Min \$100                    |

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| <b>Issue of Guarantee</b>                    |                                   |
|  | 1% first \$50,000 ( Min \$500)    |
|  | .75% on Excess ( Min \$500)       |
|  | .25% per 30 days or part thereof  |
|  |                                   |
| <b>ATM</b>                                   |                                   |
| Daily ATM Withdrawal Limits                  | \$1,500.00                        |
| ATM Withdrawal (5 free debits per month)     | \$1.50                            |
|  |                                   |
| <b>BANK CARDS</b>                            |                                   |
| <b>Debit Cards</b>                           |                                   |
| ATM withdrawal (local) using other Bank's AT | 2% over \$500.00; \$10.00 Minimum |
| ATM withdrawal International                 | 2% over \$500.00; \$10.00 Minimum |
| ATM withdrawal decline ( On Us)              | \$0.00                            |
| ATM withdrawal decline - Local bank          | \$2.50                            |
| ATM withdrawal decline - Over seas           | \$2.50                            |
| Fast Card Fees (Courier)                     | \$20 + Cost                       |
| Miscellaneous over seas calls                | \$45.00                           |
| POS use International                        | \$0.00                            |
| POS decline International                    | \$2.50                            |

|                                  |                                |
|----------------------------------|--------------------------------|
| Replacement of Lost Card         | \$55 Cost +\$5                 |
| <b>Prepaid</b>                   |                                |
| ATM withdrawal (local)           | US \$1.50                      |
| ATM withdrawal (international)   | Min US\$3.00 or % amr>\$500    |
| ATM withdrawal decline           | US \$1.00                      |
| Dormancy Fee                     | US\$2.50 (every six (6)months) |
| Activation Fee (one-time)        | US\$9.00                       |
| Load Fee                         | US\$2.00                       |
| Daily Prepaid ATM with Limits    | US\$800.00                     |
| <b>Gift Cards</b>                | NA                             |
| Purchase price                   | 10.00                          |
| Daily Prepaid ATM with Limits    | US\$800.00                     |
| <b>Classic EC Credit Card EC</b> | NA                             |
| Annual Fee - Primary Applicant   | \$125.00                       |
| Annual Fee - Co-Applicant        | \$75.00                        |
| Annual Fee - Staff               | Free                           |
| Annual Fee - Co-Applicant        | Free                           |

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| Replacement of Lost Card             | \$35.00                  |
| Rush on Replacement of Lost Card     | \$55 Cost +\$5           |
| Late Payment Fee                     | \$25.00                  |
| Over Limit Fee                       | \$50.00                  |
| Duplicate Statement                  | \$15.00                  |
| Return Cheque Fee (NSF)              | \$75.00                  |
| <b>Classic US Credit Card</b>        | <b>US</b>                |
| Annual Fee - Primary Applicant       | \$50.00                  |
| Annual Fee - Co-Applicant            | \$30.00                  |
| Annual Fee - Staff                   | Free                     |
| Annual Fee - Co-Applicant            | Free                     |
| Replacement Fee                      | \$30.00                  |
| Change of Currency Fee               | \$20.00                  |
| Emergency Card Fee                   | \$25.00                  |
| Late Payment Fee                     | \$25.00                  |
| Over Limit Fee                       | \$50.00                  |
| Statement                            | \$15.00                  |
| Return Cheque Fee - NSF              | \$30.00                  |
| <b>Cash Advance Fee</b>              |                          |
| Cash Advance Fee for \$500 and under | \$10.00                  |
| Cash Advance Fee for over \$500      | 2.00%                    |
| <b>Business Credit Cards EC</b>      |                          |
| Annual Fee - Primary Applicant       | \$175.00                 |
| Annual Fee - Co-Applicant            | \$75.00                  |
| Replacement Fee                      | \$30.00                  |
| Change of Currency Fee               | \$30.00                  |
| Emergency Card Fee                   | \$65.00                  |
| Late Payment Fee                     | \$25.00                  |
| Over Limit Fee                       | \$50.00                  |
| Duplicate Statement Fee              | \$15.00                  |
| Return Cheque Fee - NSF              | \$75.00                  |
| <b>Business Cards US</b>             | <b>US</b>                |
| Annual Fee - Primary Applicant       | \$70.00                  |
| Annual Fee - Co-Applicant            | \$30.00                  |
| Replacement Fee                      | \$11.00                  |
| Change of Currency Fee               | \$11.00                  |
| Emergency Card Fee                   | \$20.00                  |
| Late Payment Fee                     | \$25.00                  |
| Over Limit Fee                       | \$50.00                  |
| Statement Fee                        | \$15.00                  |
| Return Cheque Fee                    | \$30.00                  |
| Daily ATM Limit                      | US \$2,000.00/EC \$5,400 |

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|---|---|
| <b>CHEQUING &amp; RELATED CHARGES</b>   |   |
| Personal Cheque Books (24) -stamp duty \$2.40 + s/charge \$37.60                              | \$40.00   |
| Personal Cheque Books (48) -stamp duty \$4.80 + s/charge \$70.20                              | \$75.00   |
| Commercial Cheque Books (51) -stamp duty \$4.80 + s/charge \$70.20                            | \$75.00   |
| Commercial Cheque Books (102) -stamp duty \$10.20 + s/charge \$117.30                         | \$127.50  |
| Commercial Cheque Books (150) -stamp duty \$15.00 + s/charge \$172.50                         | \$187.50  |
| Commercial Chequing Account Service Chrg  | \$24.30 min Includes 10 Free  |
| Commercial ChqTransaction Fees - Debits   | \$1.15 per debit  |
| Sale of Counter Cheques - Stamp duty \$0.10, Commission \$1.50                                | \$1.60  |
| Stop Payment / Local  | \$30.00   |
| Stop Payment / Foreign Cheque   | \$193.18  |
| Return Item Charge  | \$30.00   |
| Return Item Charge (NSF)  | \$75.00   |
| Excess Overdraft fee  | Min \$25 or 13% Overdrawn Bal   |
| Overdrawing Chequing Account  | Min \$25 or 13% Overdrawn Bal   |
| Overdrawing Chequing Account - Per Item   | \$30.00   |
| <b>COLLECTIONS</b>  |   |
| <b>Bill For Collection Inward</b>   |   |
| <b>Clean Collection ( local cheque presented Bank overseas)</b>                               |   |
|   | \$25 plus cost  |
| <b>Sight Draft (Payment Immediate)</b>  | \$50 Min; , \$25,000 1% > \$25,000.75%  |
| <b>Mature Bills(Payment according to terms)</b>   | \$50 Min; , \$25,000 1% > \$25,000.75%  |
| <b>Letter of Credit - Outward</b>   |   |
| Handling Fee - Sight & Tenor  | 1% up to \$25M min \$50 +3/4% on excess   |
| ( Opening Commission ) Sight and up to 32 days sight - for the first 3 months or part thereof | 1% for first \$50,000 & 3/4% on excess (min\$100.00)                                      |
| In excess of 90 days  | 1/4% per 30 days or part thereof of tenor or acceptance or term of acceptance             |
| Term - Opening Commission   | 1% + .25% for each month after 3 months   |
| Amendments - Extension  | 1/4% per month or part thereof min \$75, max 1 yr from date credit originally established |

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| Increase in amounts during validity  | 1/2 percentage commission to be based on that charge on establishment min \$60 |
| Other amendments                     | \$60 + expenses  |
| Processing commission                | .625% (\$50 Min)   |
| Establishment                        | \$25.00  |
| Drawings                             | 1% (\$5 Min \$25 Max)  |
| Interest on Drawings                 | Cust.rate applied (min.12%)  |
| Refund of cash cover                 | Buying rate of currency  |
| Branch or correspondent Bank Charges | All related charges  |
| Cancellation of L/C                  | \$75.00  |

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| <b>Letter of Credit - Inward</b>  |  |
| Confirming of Irrevocable Letter of Credit established by Correspondents/Banks  | .5% (\$75 min)   |
| Advising of Inward Credits and amendments to inward credits   | \$50 / advice  |
| Negotiating Charges - Sight Bills   | Up to \$25,000 -1% min \$75 over 25m<br>3/4% min \$100 |
| Tenor drawing under Credits   | discounting drawings otherwise instructed              |
| <b>DRAFTS</b>   |  |
| Managers Cheque - Commission  | \$10.00  |
| Regional Currency Drafts  | \$20.00  |
| US Drafts   | \$20.00  |
| Other Foreign Currency Drafts   | \$20.00  |
| Stop payments on foreign drafts   | \$225.68 EC  |
| Instructions to prepare and mail drafts overseas A37 (fee does not include the cost of the cheque)                                    | \$20 + Cost  |
| Instructions to prepare and mail drafts locally (charge levied in currency of account) ( fee does not include the cost of the cheque) | \$10 + Cost  |
| <b>MERCHANT SERVICES</b>  |  |
| Set up Fee - POS  | EC/US \$150  |
| Set up Fee - CenPos   | \$150.00   |
| Monthly Rental  | \$50.00  |
| Option to purchase terminal   | US \$550.00  |
| Supplies( Paper)  | \$10.00  |
| Discount Rates  | 2.95%-7%   |
| <b>MISCELLANEOUS SERVICES</b>   |  |
| Instructions to transfers of funds between accounts   | \$15.00  |
| Rush Payment (Credit Card)  | \$10.00  |
| Search for Vouchers   | \$50.00  |
| Audit Confirmations   | <5 Accounts \$75;>5<10 \$100; >10 \$150                |

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|  |                               |
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|  | \$150                         |
| Certification of Balance of Account          | \$30.00                       |
| Statement of Interest Paid                   | \$30.00                       |
|  |                               |
| Letter / form (at customer's request)        | \$30.00                       |
| Attorney-at-law queries - re estate accounts | \$30.00                       |
| Attorney-at-law Letters - Delinquency        | \$50.00                       |
| Credit Reports at Request of Customer        | \$30.00                       |
| Credit Reports - Overseas                    | \$30.00                       |
| Screen Print/Photocopy per page              | \$10.00                       |
| Photocopying                                 | \$5.00 per page               |
| Coin Handling (Exchange for bills)           | 1% min \$5 ( No account held) |
| <b>NIGHT DEPOSITORY</b>                      |                               |
| Annual Rental                                | \$150.00                      |
| Short Term                                   | \$50.00                       |
| Replacement/Additional Bags                  | \$150.00                      |
| Lost/ Broken head door key                   | \$25 + cost                   |
| Replacement Key                              | \$50 + Cost                   |

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| <b>SAVINGS ACCOUNTS</b>  |          |
| Branch Withdrawals ( Horizon 55 Free) (5 Free Debit any Channel) | \$2.00   |
| Account closed within 3 months                                   | \$30.00  |
| Account closed within 6 months                                   | \$30.00  |
| Replacement of lost Pass book                                    | \$50.00  |
| Request for Passbook   | \$50.00  |
| Withdrawals without Passbook                                     | \$20.00  |
| Third Party withdrawals (where allowed)                          | \$20.00  |
| Updating passbook from archives (after 6 months)                 | \$20.00  |
| <b>SAFE KEEPING</b>  |          |
| Sealed Envelope / pk   | \$100.00 |
| <b>Sealed Packages</b>   |          |
| Small  | NA       |
| Large  | NA       |
| Locked Boxes trunks  | \$250.00 |
| <b>Safe Deposit Boxes</b>  |          |
| Small  | \$150.00 |
| Medium   | \$175.00 |
| Large  | \$300.00 |
| <b>STATEMENTS</b>  |          |

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|  |                   |
|--|-------------------|
| Mailed Regularly                                 | Free              |
| Duplicate Statements (Chequing Accounts)         | \$15.00           |
| Request to Hold Statements                       | \$10.00           |
| Activity Statement                               | \$15.00 per sheet |
| <b>STANDING ORDERS</b>                           |                   |
| Set up   | \$10.00           |
| Internal   | \$10.00           |
| External   | \$15.00           |
| <b>Wire Transfers (Outgoing)</b>                 |                   |
| Regional   | \$50.00           |
| USD  | \$80.00           |
| Europe   | \$80.00           |
| Other  | \$100.00          |
| <b>Wire Transfers (Incoming)</b>                 |                   |
| <i>To credit branch accounts</i>                 | \$23.08           |
| <i>To credit account at another local bank</i>   | \$29.92           |
| <i>Returned wire payments incoming and outgo</i> | Cost              |
| <i>Tracers on wire transfers</i>                 | \$10 + Cost       |