



ST. KITTS-NEVIS-ANGUILLA NATIONAL BANK LIMITED

NATIONAL BANK FEE SCHEDULE

Fees on this schedule are not VAT inclusive	
ADVANCES & LOANS	
Personal Overdrafts	
Application Fee	NA
Commission/ Commitment	1% Min \$150
Exceeding limit fee (per item)	\$30.00
Overdraft fee monthly	Min \$25 or 13% Overdrawn Bal
Commercial Overdrafts	
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
Personal Loans	
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
Mortgage Loans Personal	
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
Mortgage Loans Commercial	
Commitment fees	1% Min 500
Service Charge	\$5 per month Min \$100
Commercial Loans	
Commitment fees / Application Fee	1% Min 500
Service Charge	\$5 per month Min \$100
Issue of Guarantee	
	1% first \$50,000 (Min \$500)
	.75% on Excess (Min \$500)
	.25% per 30 days or part thereof

ATM	
Daily ATM Withdrawal Limits	\$5,000.00
ATM Withdrawal (5 free debits per month)	\$1.50
BANK CARDS	
Debit Cards	
ATM withdrawal (local) using other Bank's ATM	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 (for NSF)	\$1.50
ATM withdrawal decline - Over seas (for NSF)	\$1.50
Fast Card Fees (Courier)	\$20 + Cost
Monthly Account Maintenance (Fraud Protection Fee)	\$0.00
POS use International	\$0.00
POS decline International (for NSF)	\$1.50

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SKNANB FEE SCHEDULE UPDATED 28/02/23

Replacement of Lost Card	\$55 Cost + \$5
Prepaid	
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
Gift Cards	
Purchase price	10.00
Maximum One-Time Load	EC\$1,000.00
Platinum Cards EC	
Annual Fee - Primary Applicant	\$225.00 + VAT
Annual Fee - Co-Applicant	\$175.00 + VAT
Replacement Fee	\$60.00 + VAT
Change of Currency Fee	\$30.00 + VAT
Emergency Card Fee	\$50.00 + VAT
Late Payment Fee	\$25.00 + VAT
Over Limit Fee	\$50.00 + VAT
Statement Fee	\$15.00 + VAT
Return Cheque Fee	\$75.00 + VAT
Platinum Cards EC	
Annual Fee - Primary Applicant	\$84.00 + VAT
Annual Fee - Co-Applicant	\$65.00 + VAT
Replacement Fee	\$60.00 + VAT
Change of Currency Fee	\$30.00 + VAT
Emergency Card Fee	\$50.00 + VAT
Late Payment Fee	\$25.00 + VAT
Over Limit Fee	\$50.00 + VAT
Statement Fee	\$15.00 + VAT
Return Cheque Fee	\$75.00 + VAT

Credit Card EC\$	
Annual Fee - Primary Applicant	\$125.00
Annual Fee - Co-Applicant	\$75.00
Annual Fee - Staff	Free
Annual Fee - Co-Applicant	Free
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
Credit Card US\$	US\$
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
Cash Advance Fee	
Cash Advance Fee for \$500 and under	\$10.00
Cash Advance Fee for over \$500	2.00%
Business Credit Cards EC\$	
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
Business Cards US\$	US\$
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

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Over Limit Fee	\$50.00
Statement Fee	\$15.00
Return Cheque Fee	\$30.00
Daily ATM Limit	EC\$2,000.00
MERCHANT SERVICES	EC\$/ US\$

Set up Fee - POS	EC \$50
Set up Fee - eCommerce	EC \$150.00
POS Monthly Rental	EC\$50.00 / US\$50.00
Option to purchase terminals	EC \$550.00 / EC\$1750
POS Paper Rolls	EC \$2.50 / EC\$5.00
Merchant Discount Rates	2.95% - 7.00%

COLLECTIONS	
Bill For Collection Inward	
Clean Collection (local cheque presented Bank overseas)	
	\$25 plus cost
Sight Draft (Payment Immediate)	
	\$50 Min; , \$25,000 1% > \$25,000.75%
Mature Bills (Payment according to terms)	\$50 Min; , \$25,000 1% > \$25,000.75%
Letter of Credit - Outward	
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
	1/4% per month or part thereof min \$75, max 1 yr from date credit originally established
Amendments - Extension	
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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Letter of Credit - Inward	
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 3/4% min \$100
Tenor drawing under Credits	discounting drawings otherwise instructed
Drafts	

Managers Cheque - Commission	\$11.80
Regional Currency Drafts	\$23.50
US Drafts	\$23.50
Other Foreign Currency Drafts	\$23.50
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
Wire Transfers (Outgoing)	
Regional	\$58.50
USD	\$93.60
Europe	\$117.00
Other	\$117.00
Wire Transfers (Incoming)	
To credit branch accounts	\$27.00
To credit account at another local bank	\$29.92
Returned wire payments incoming and outgoing	Cost
Tracers on wire transfers	\$10 + Cost
Option to purchase terminals	US \$550.00 / EC\$1,750.00
POS Paper Rolls	EC\$2.50 / EC\$5.00
Merchant Discount Rates	2.95% - 7.00%
MISCELLANEOUS SERVICES	
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
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)
NIGHT DEPOSITORY	
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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CHEQUING & RELATED CHARGES

Personal Cheque Books (24) -stamp duty \$2.40 +	\$40.00
Personal Cheque Books (48) -stamp duty \$4.80 +	\$75.00
Commercial Cheque Books (51) -stamp duty \$4.80	\$75.00
Commercial Cheque Books (102) -stamp duty	\$127.50
Commercial Cheque Books (150) -stamp duty	\$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
SAVINGS ACCOUNTS	
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
STANDING ORDERS	
Set up	\$10.00
Internal	\$10.00
External	\$15.00
SAFE KEEPING	
Sealed Envelope / pk	\$100.00
Sealed Packages	
Small	NA
Large	NA
Locked Boxes trunks	\$250.00
Safe Deposit Boxes	
Small	\$150.00
Medium	\$175.00
Large	\$300.00
STATEMENTS	
Mailed Regularly	Free
Duplicate Statements (Chequing Accounts)	\$15.00
Request to Hold Statements	\$10.00
Activity Statement	\$15.00 per sheet
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PAYROLL CHARGES	
Manual Processing not on us	\$100.00 plus VAT
Manual Processing on us with cheque presented Manual processing on us with debit instructions	\$15.00 plus VAT (Per payroll run) \$25.00 plus VAT (Per payroll) \$29.25 to credit account within another bank (Per bank)

EFT PROCESSING	
EFT Payments	\$10.00 plus VAT
File fee	\$5.00 plus VAT per file
Batch fee	\$2.50 Plus VAT per batch
Up to 50 transactions	\$1.00 Plus VAT per item
50 to 200 transactions	\$0.80 Plus VAT per item
200 to 499 transactions	\$0.50 Plus VAT per item
500+ transactiions	\$0.30 Plus VAT per item
Monthly payroll service charge	\$ 30.00 Plus VAT monthly
Multifactor Authorization	\$ 100.00 Plus VAT per user
Token Renewal Fee	\$175.00 Plus VAT per user
Token Authorization	\$ 300.00 Plus Vat per user (valid for 3 years)
Any salary recalls	\$50.00 Plus VAT per recall
EFT Payroll Cancellation Fee	\$ 75.00 Plus VAT per file cancellation
Late payroll with rush processing service (manual)	\$50.00 Plus VAT per payroll
Late payroll with rush processing service (electronic)	\$35.00 Plus VAT per payroll