



WORKING HARDER TODAY FOR A BRIGHTER TOMORROW

ST. KITTS-NEVIS-ANGUILLA
NATIONAL BANK LIMITED

Bank Fees & Charges



1. Why did National Bank review its bank fees?

We have not reviewed our fees in over a decade. During that time, the cost of offering modern banking services has gone up. This review helps us to offset rising operating cost.

2. How do National Bank's fees compare to other banks?

National Bank's fees are among the lowest in the market. Other financial institutions charge as much as \$15 a month for savings accounts and require a minimum balance of up to \$500. At National Bank, there is no charge for a regular savings account with a balance of \$100 or more. If the minimum balance is less than \$100, a \$5 charge would apply.

3. What accounts do not have any fee at National Bank?

We offer several accounts with no fees:

- Future Planner (Youth Account) – No charge.
- Horizon 55 (Senior Account) – No charge.
- Regular Savings Account – No charge if you keep a balance of \$100 or more.
- Our new E-Banking account has no charge for online transactions.

4. What is the E-Banking account, and how does it work?

The E-Banking account is designed for customers who want to do all their banking online. You can access all our electronic and digital channels, like ATMs, online and mobile banking, at no charge. However, there is a \$5 charge for in-branch transactions.

5. Is MoBanking free to use?

Yes! MoBanking is completely free. You can manage your accounts, transfer money, and check your balance from your phone at no charge.

6. Are there any fees for using National Bank's ATMs?

No! You can use National Bank's ATMs as often as you like at no charge. Whether you are withdrawing or depositing cash or checking your balance at our ATMs, it is completely free.