



WORKING HARDER TODAY FOR A BRIGHTER TOMORROW

ST. KITTS-NEVIS-ANGUILLA
NATIONAL BANK LIMITED

Fees & Charges

Revised November 1, 2024

FEES AND CHARGES - RETAIL BANKING

Account Maintenance Fee	
- Regular Savings	NO FEE for account with balance of \$100.00 or more. \$5.00 + VAT monthly charge if minimum balance is less than \$100.00.
- E-Banking Account (A new account available from Nov 1st.)	NO FEE for online transactions. \$5.00 + VAT for In-branch transactions.
- Dormant Savings	\$0.00
- USD Savings	US\$3.00 + VAT monthly charge for balance below US\$500.00
- Horizon Savings	\$0.00
- Future Planner Savings	\$0.00
- Target Savings	\$0.00
- CAD Savings	\$0.00
- Sterling Savings	\$0.00
Service Charge on Current accounts	
- Commercial Current Accounts	\$25.00 + VAT monthly
- Personal Current Accounts	\$10.00 + VAT monthly
- Foreign Currency Current Accounts	US\$25.00 + VAT monthly
- Non-Bank FIs Current Accounts	\$0.00
- Subsidiaries Current Accounts	\$0.00
- Merchant Settlement Accounts	\$0.00
- Dormant Current Accounts	Annual fee of \$50.00 + VAT

FEES AND CHARGES - RETAIL BANKING

Outgoing Wire Fees	
- RBC Barbados & Trinidad redirected wires	\$25.00 + VAT
- Regional wires (EC accounts)	Online \$30.00 + VAT In Branch \$50.00 + VAT
- Canada, US & England wires	Online \$80.00 + VAT In Branch \$100.00 + VAT
- Europe, Asia & other countries wires	Online \$100.00 + VAT In Branch \$120.00 + VAT
Incoming Wire Fees	
- Wire fee - EC accounts	EC\$30.00 + VAT
- Wire fee - US accounts	US\$30.00 + VAT
Service Charge - Queries & Amendments to US Banks	
- Enquiry regarding non-receipt of funds by beneficiary depending on date of original payment (Tracer)	No charge except for tracer charge on Commercial wires of US\$25.00 + VAT. No charge for Residential tracer except for customer error.
- Amendments to value date, account number, beneficiary name and beneficiary bank	US\$25.00 + VAT
- Recall of funds sent in error	US\$25.00 + VAT
- Returned wire fee	US\$25.00 + VAT

FEES AND CHARGES - RETAIL BANKING

Service Charge - Standing Orders/Returned Items/Stop Payments	
- Standing Order Set-up fee	\$10.00 + VAT
- Internal Standing Order Transfer fee	\$15 + VAT
- External Standing Order Transfer fee	\$20.00 + VAT
- External Standing Order Transfer fee (USD accounts)	US\$20.00 + VAT
- Stop Payment fee - Local Cheques	\$30.00 + VAT
- Stop Payment fee - Foreign Cheques	\$193.00 + VAT
- Return Cheque Fee (Not Sufficient Funds) - EC accounts	\$100.00 + VAT
- Return Cheque Fee (Not Sufficient Funds) - US accounts	US\$100.00 + VAT
- Return Cheque Fee (Other)	\$30.00 + VAT
- Standing Order cancellation fee	\$15.00 + VAT
- Standing Order amendment	\$15.00 + VAT

FEES AND CHARGES - RETAIL BANKING

Service Charge - Batch Payments (EFT, Salaries, Supplier Payments)	
- EFT Payments	\$10.00 + VAT
- File fee	\$5.00 + VAT per file
- Batch fee	\$2.50 + VAT per batch
- Up to 50 transactions	\$1.00 + VAT per item
- 50 to 200 transactions	\$0.80 + VAT per item
- 200 to 499 transactions	\$0.50 + VAT per item
- 500+ transactions	\$0.30 + VAT per item
- Monthly payroll service charge	\$30.00 + VAT monthly
- Multifactor Authorization	\$100.00 + VAT per user
- Token Renewal Fee	\$175.00 + VAT per user
- Token Authorization	\$300.00 + VAT per user (for 3 years)
- Any salary recalls	\$50.00 + VAT per recall
- EFT Payroll Cancellation Fee	\$75.00 + VAT per file cancellation
- Late payroll with rush processing service (manual)	\$50.00 + VAT per payroll
- Late payroll with rush processing service (electronic)	\$35.00 + VAT per payroll
Service Charge - Safekeeping/Deposit boxes/Night bags	
Safekeeping/Deposit boxes	Small \$150.00 + VAT, Medium \$175.00 + VAT Large \$300.00 + VAT
Night Bags	\$150.00 + VAT

FEES AND CHARGES - RETAIL BANKING

Service Charge - Copying documents/ Certifying balances	
- Audit Confirmations	Less than 5 accounts \$75.00 + VAT, 5 to 10 accounts \$100.00 + VAT, greater than 10 accounts \$150.00 + VAT
- Certificate of balances/Letters/Attorney Estate Queries	\$30.00 + VAT
- Photocopies	\$10.00 + VAT
- Online Statements/Embassy	\$50.00 + VAT for In-branch Statements/Queries/Letters, \$25.00 + VAT Online
- Search for Documents/Vouchers/Historical data	\$50.00 + VAT
Fee - Over number of withdrawals limit	NO FEE for first 5 In-branch withdrawals per month, \$5.00 + VAT per withdrawal after first 5.
Commission - Drafts Sold/Bought	
- Regional, USD & Other Foreign Currency drafts	\$30.00 + VAT
Commission - Managers Cheque	\$20.00 + VAT
Service Charge - New Passbook/Closing Accts	
- Account closed within 3 - 6 months	\$30.00 + VAT
- Request for Passbook/Replacement of lost Pass book	\$50.00 + VAT
- Updating Passbook	\$20.00 + VAT

FEES & CHARGES - ELECTRONIC SERVICES

Service Charge - Standing Orders/Returned Items/Stop Payments	
ATM service charge	FREE
Debit Card Not Sufficient Funds Fee	\$1.50 per declined transaction
Credit Card Annual Fees - EC	Platinum \$225.00 + VAT Gold \$125.00 + VAT Business \$175.00 + VAT
Prepaid Card Fees	Activation Fee US\$9.00 Load Fee US\$2.00
Credit Card Late Payment Fee - EC	\$75.00 + VAT
Credit Card Over Limit Fee - EC	\$75.00 + VAT
Commission - Mobile Top Up	\$0.00
Service charge - Merchant E-payments	\$0.00
Cash Advance Commission - EC	\$10.00 + VAT up to \$500.00 3% + VAT greater than \$500.00
Credit Card Annual Fees - USD	Platinum \$84.00 + VAT Gold \$50.00 + VAT Business \$70.00 + VAT "
Credit Card Late Payment Fee - USD	US\$75.00 + VAT
Credit Card Over Limit Fee - USD	US\$75.00 + VAT
Service Charge - Credit Card replacement fee	\$60.00 + VAT
Cash Advance Commission - USD	\$10.00 + VAT up to \$500.00 3% + VAT greater than \$500.00
Credit Card Not Sufficient Funds Fee	\$5.00 + VAT

FEES & CHARGES - LOANS

Loan Fees	
- Personal Loan Commission	1.5% of LOAN AMOUNT (minimum \$300.00)
- Commercial Loan Commission	1.5% of LOAN AMOUNT (minimum \$750.00)
- Personal Loan Renegotiation Commission	1.5% of LOAN AMOUNT (minimum \$300.00)
- Commercial Loan Renegotiation Commission	1.5% of LOAN AMOUNT (minimum \$750.00)
Late Submission of Financial Covenants - Management accounts (quarterly) - Unaudited financials - Audited financials	\$500.00 + VAT per month flat fee
Commission - Overdrafts	1.5% + VAT of Facility Amount Min \$200.00 (Personal), Min \$750.00 (Commercial)
Fees - Late Payment of Installment (Consumer Loans)	5% + VAT of installment, Min \$75.00 + VAT
Service Charge on Loans	Personal Loans \$5 per month * loan term (minimum \$100.00); Commercial Loans \$10 per month * loan term (minimum \$200.00)
Service Charge on Overdrafts	Personal Overdraft \$100.00 + VAT, Commercial Overdrafts \$200.00 + VAT