

Return Cheque Fee ~	\$25.00
Miscellaneous Account Debit ~	\$15.00
Urgent Payment ~	\$5.00
Account Closure*** ~	\$10.00 - \$30.00
Insufficient Funds re Standing Orders ~	\$10.00
~ - Prices reflect charges for EC\$ and US\$ accounts	

#### **BROKERAGE/INVESTMENT FEES**

Copy of Investor Letter	\$25.00
Activity Statement	\$30.00
Summary Position Statement	\$25.00
Private Sale Transfer	\$50.00 - \$200.00 per party
Donation Transfer	\$25.00
Death Transfer	\$25.00
Official Signed Statement of Holding	\$30.00
Additional/Removal of Holders (Existing Account)	\$30.00
Pledge Fee	\$125.00
Pledge Penalty Fee	\$60.00
Stop Cheques	\$35.00
Audit Statement	\$60.00
Reproduction of Letters	\$25.00

\* - This refers to the minimum charge, please inquire for additional information.

\*\* - Additional charges may apply.

\*\*\* - Please request additional information on this charge.

#### **INTEREST RATES**

##### **Savings Accounts**

Regular Savings	3.5% p.a.
Junior Savers	4.0% p.a.
US\$ Savings	2.0% p.a.

##### **Fixed Deposit Accounts**

East Caribbean Dollars			
	<u>3 mths</u>	<u>6 mths</u>	<u>12 mths</u>
\$1000.00 - \$100,000.00	3.50%	4.25%	4.75%
\$100,001.00 - \$500,000.00	3.50%	4.50%	5.00%
\$500,001.00 - 1,000,000.00	3.50%	4.75%	5.25%
Over \$1,000,000.00	3.50%	5.00%	5.50%
United States Dollars			
	<u>3 mths</u>	<u>6 mths</u>	<u>12 mths</u>
\$50,000.00 - \$500,000.00	1.75%	2.00%	2.25%
\$500,001.00 - \$1,000,000.00	2.00%	2.25%	2.50%
Over \$1,000,000.00	2.25%	2.50%	2.75%

*The Bank of Nevis Ltd.*

*Main Street*

*Charlestown, Nevis*

*West Indies*

*Tel. #: (869) 469-5564/5796*

*Fax #: (869) 469-1039*

*Email: bon@caribsurf.com*

*Website: www.thebankofnevis.com*

**THE BANK OF NEVIS LTD.**

## **SCHEDULE OF RATES AND CHARGES**



*Improving the Quality of Life*

Effective 1st July, 2007

**CURRENT/ SAVINGS ACCOUNTS**

Accounts closed within 12 mths/90 days	\$30.00 - Personal \$60.00 - Corporate
Cheques returned unpaid by us	\$25.00
Cheques returned by other banks	\$30.00
Unauthorised Overdrafts	\$25.00
Multi-statement Charge	\$5.00 per sheet
Interim Sheets	\$10.00 each
Overdraft Interest	Agreed Rate
Unapproved Overdraft Interest	15%
Interest on Unapproved Overdraft	15%
Lodgement Correction	\$10.00
Service Charge	EC\$10.00/US\$5.00*
Written Verification of Balances	\$25.00
Stop Payments	EC\$15.00/US\$30.00
Stop Payment Orders	\$15.00**
Call-in Balance Confirmation	\$5.00
Call-in Transaction Inquiry	\$5.00
Transfers with written instructions	EC\$10.00/US\$5.00
Voucher Search (outside current month)	\$50.00*
Dishonoured Foreign Cheques	US\$30.00
Special Clearing of Foreign Cheques	\$50.00**
Holding Statements	\$20.00***
Cheques recalled/Customer's request	\$20.00 per item
Direct Presentaton/Customer's request	\$20.00
Audit Confirmation	\$50.00***
Standing Orders	\$15.00**
Standing Orders with Manager's Chq	\$25.00**
Balance Certification/Bank Statements	\$35.00
Replacement Savings Passbook	\$25.00
Charge on Balances below Minimum	\$5.00 per month
Mail Transfers - Inland	\$10.00**
Overseas	\$15.00**

**FOREIGN EXCHANGE**

Foreign Cheques Encashed	Enquire within
Travellers' Cheques Sold	1.5% per transaction Minimum \$100.00
Foreign Drafts/Manager's Cheque Sold	\$10.00
Replacement Cheque Charge	EC\$15.00/US\$10.00**
Stop Payment	\$25.00**
Telex Transfers - Outgoing	EC\$50.00/US\$35.00*
Incoming	US\$20.00
Local Transfers	\$40.00
Returned Wires	US\$30.00

**CREDIT BUSINESS**

Administration Fee on Application	\$125.00
Stamp Duty	\$1.00 per \$1,000.00 or a part thereof
Loans in Arrears	1% of payment due Minimum \$20.00***
Commitment Fees	2.5% - 3.5% of loan Minimum \$100.00***
Renewals	1.5% of amount loaned
Overdrafts	Agreed rate of interest Minimum \$30.00
Guarantees/Indemnities	2.5% of amount***
Credit Information - Vehicle Enquiry	\$90.00
Vehicle Registration	\$110.00
Individual Check	\$100.00
Verification of CSV	\$50.00
Credit Reports	\$50.00

**COLLATERAL & SECURITY DOCUMENT FEES**

Company Search	\$50.00
Assignment of Insurance Policy	\$45.00
Assignment of Contract proceeds	\$75.00

Assignment & discharge of share certificates	\$70.00
Discharge of Mortgage	\$30.00*
Registering Mortgages	\$125.00
Refer to Securities Department for additional information.	

**DEPOSITORY SERVICES**

Wallet Rental	\$160.00 p.a.
Lost/Damaged Wallets	\$100.00 plus cost of bag
Safety Deposit Rental	\$80.00 - \$125.00
Lost keys	\$25.00 - \$60.00 plus cost of key
Safekeeping of Security Documents	\$15.00 - \$30.00 p.a.
Visits re safekeeping	\$20.00 per entry***

**MISCELLANEOUS CHARGES**

Photocopy of Documents	\$5.00 per sheet
Special Letters (Universities etc.)	\$5.00*
Cheques sent on collection	\$50.00
Cheques received on collection	\$30.00*
Reference Letters	\$35.00
Urgent Transaction Requests	\$25.00

**CREDIT CARD**

Initial Setup Fee (Business Card only)	US\$150.00
Annual Fee	EC\$100.00/ US\$40.00 - \$75.00
Additional Card Fee	EC\$50.00/ US\$20.00 - \$65.00
Replacement Card	\$25.00~
Replacement PIN Fees	\$10.00~
Change of Account Currency	\$25.00~
Emergency Card Service Charge	\$50.00~
Late Payment Fee	\$25.00~
Duplicate Statement	\$5.00~ **
Overlimit Fee	\$30.00~