



PERSONAL	Fee	Frequency
DEPOSIT ACCOUNTS		
REGULAR CHEQUING ACCOUNTS	A basic chequing account to transact day to day business.	
Minimum monthly fee	\$10.00	
Minimum balance to avoid monthly service fee	n/a	
Currency	USD	
Minimum balance to attract interest	n/a	
Minimum Opening Balance	\$500.00	
Transaction Fees		
Number of transactions Included	5 free debits (cheques)	
Per cheque/debit transaction	\$1.00	
ATM withdrawals (per item)	\$1.00	
Branch (includes transfers)	\$1.50	
ATM Mini Statements/ Balance Enquiry	FREE	
Online Banking	FREE	
Deposits	FREE	
Cheque writing privilege	Yes	
Pay Interest	n/a	
Statement Frequency	Monthly	
Overdraft Available	Yes	
Other		
BONUS CHEQUING ACCOUNTS	A premium chequing account designed to offer the	
Minimum monthly fee	\$15.00	
Minimum balance to attract interest	\$25,000.00	
Currency	USD	
Minimum Opening Balance	\$500.00	
Transaction Fees		
Number of transactions Included	10 free debits (cheques)	
Branch (includes transfers)	\$1.50	
Per cheque/debit transaction	\$1.00	
ATM withdrawals (per item)	\$1.00	
ATM Mini Statements/ Balance Enquiry	FREE	
Online Banking	FREE	
Deposit	FREE	
Cheque writing privilege	Yes	
Pay Interest	Yes	
Statement Frequency	Monthly	
Overdraft Available	Yes	
Other		



PERSONAL	Fee	Frequency
SIXTY PLUS ACCOUNTS	A package specially designed for persons 60 years and	
Monthly fee	\$2.00	
Minimum balance to avoid monthly service fee	\$500.00	
Minimum balance to attract interest	\$100.00	
Currency	USD	
Minimum Opening Balance	\$100.00	
Transaction Fees		
Number of transactions Included	Unlimited	
Branch (includes transfers)	FREE	
Per cheque/debit transaction	FREE	
ATM withdrawals (per item)	FREE	
ATM Mini Statements/ Balance Enquiry	FREE	
Online Banking	FREE	
Deposit	FREE	
Cheque writing privilege	Yes	
Pay Interest	Yes	
Statement Frequency	Monthly	
Overdraft Available	No	
Other		
REGULAR SAVINGS ACCOUNT	A basic savings account that earns interest on every dollar	
Monthly fee	\$2.00	
Minimum balance to avoid monthly service fee	\$500.00	
Minimum balance to attract interest	\$500.00	
Currency	USD	
Minimum Opening Balance	\$100.00	
Transaction Fees		
Number of transactions Included	1 free debit (ATM)	
Branch (includes transfers)	\$1.50	
ATM withdrawals (per item)	\$1.00	
ATM Mini Statements/ Balance Enquiry	FREE	
Online Banking	FREE	
Deposit	FREE	
Cheque writing privilege	n/a	
Pay Interest	Yes	
Statement Frequency	Monthly	
Overdraft Available	No	
TERM DEPOSIT ACCOUNTS	Minimum amounts, conditions and applicable rates of	
Currency	USD	
Minimum Opening Balance	\$1,000.00	
Early Redemption	Interest is forfeited if redeemed within first 3 months. In excess of 3 months, 1% less of accrued interest rate or the accrued interest, whichever is less; \$40 minimum penalty fee	



PERSONAL	Fee	Frequency
SERVICES RELATED TO DEPOSIT ACCOUNTS		
Visa Debit/ATM/Client Card		
RBC ATM Withdrawal (in-country)	\$1.00	
Other Bank ATM Withdrawal (in-country)	\$4.00 + 0.50%	
Any Bank ATM Withdrawal (out-of-country)	\$3.00 + 2.50%	
POS Transaction (in-country) - approved (<i>Visa Debit only</i>)	Free	
POS Transaction (out-of-country) -- approved	\$0.00 + 2.50%	
Other Bank ATM Transaction (in-country) -- declined	\$0.50	
ATM or POS Transaction (out-of-country) -- declined	\$1.00	
Other Bank Balance Enquiry (in-country)	\$0.50	
Other Bank Balance Enquiry (out-of-country)	\$0.50	
Replacement Card (Lost, stolen, broken)	\$5.00	
Deposits, transfers and inquiries	FREE	
ROYAL ONLINE INTERNET BANKING*		
Royal Online is a self-service delivery channel for clients to		
Royal Online		
Monthly fee	FREE	
Royal Online Gold		
Monthly fee	FREE	
OTHER DEPOSIT ACCOUNT RELATED SERVICES		
Dormant Account	\$30.00	
Accounts Closed Within 90 Days of Opening	\$75.00	
Accounts Closed Within 6 months of Opening	\$50.00	
Internal Transfers between Deposit Accounts		
Each transfer request	\$10.00	
Statement photocopies		
Per page	\$3.00	
Auditor's Bank Confirmations	\$30.00	
Credit Reports/Certificate of Account Balances	\$40.00	
Letters to Consulates	\$25.00	
Other Information on Accounts (Current and Previous Year)	\$30.00	
Searching for account	\$15.00	per name
Search for records (per hour)	\$30.00	
Search for vouchers		
Per item	\$5.00	
Numerous items and/or lengthy search required - per hour	\$30.00	
Manual transfer between accounts to cover cheques	\$25.00	



PERSONAL	Fee	Frequency
Hold statements	\$25.00	
Cash Handling (USD) - Over \$5,000 to client	0.30%	
Handling of coins exchanged for paper \$100 worth of coins and over. (Applies to Non-RBC clients only)	1% of value of coins (\$100 worth of coins and over)	



PERSONAL	Fee	Frequency
PAYMENTS AND CHEQUE HANDLING		
Cheque cashing fee for non-RBC Clients	\$ 6.00	per cheque
Unauthorized overdrafts	\$15.00	per item
Unpostable items	\$30.00	
Dishonoured cheques (Local and Foreign)	\$30.00	
Pre-Authorized Payments		
Set up/transaction fee	\$5.00	
Returned for insufficient funds	\$25.00	
Stop payments		
Local Drafts/Cheques	\$15.00	
Foreign Drafts/Cheques	\$40.00	
Deposit items returned unpaid		
Standing order payments		
Set up	\$5.00	
In-branch credits to personal accounts In the same name	\$10.00	
In-branch credits to other personal account (from one personal a/c to another in different names)	\$10.00	
Payment by local draft/wire-plus out of pocket expenses	\$10.00 plus draft/wire fee	
Debiting account as per customer's instructions	\$10.00	
Telephone calls requesting services available on ABM and Royal Online	\$5.00	
Account information/ screen print	\$3.00	



PERSONAL	Fee	Frequency
CREDIT FACILITIES		
VISA & MASTERCARD - CREDIT CARDS		
Annual Fees		
Visa Classic & MasterCard Standard	\$45.00	
Co-Applicant	\$25.00	
Visa Gold & Gold MasterCard	\$70.00	
Co-Applicant	\$35.00	
Visa Platinum Rewards	\$125.00	
Co-Applicant	\$60.00	
Visa & MasterCard Fees		
Cash advance fee	3%, minimum \$5	
Late Payment Charge	\$40.00	
Over Limit Charge	\$30.00	
Dishonoured payment fee	\$40.00	
Replacement Card fee	\$25.00	
Statement copy fee (other than current statement period)	\$5.00	
Sales/cash Advance draft copy fee - each copy	\$5.00	
Urgent Payment Fee	\$25.00	
Rush Card Fee	\$25.00	
Investigation Fee	\$30.00	
Interest Rate	18%	
PERSONAL LOAN FEES		
Personal Loans: Commitment fees/Negotiation fees/ Service charge/ Arrangement/ Administrative fees	1% of loan amount. Min \$125	
Refinance/add-on	1% of loan amount. Min \$125	
Amendment to contract (removal of debtor)	1% of the amount or \$110 min.	
Standby Commitment Fee	1% of loan amount. Min \$125	
Annual Renewal Fee	1% of loan amount. Min \$125	
Mortgages		
Management Fees/Commitment Fees	1.50%	
Mortgage Satisfaction/Discharge of mortgages	\$100	
Statement Letters (Balances/Interest paid)	\$ 20.00	
Settlement Letters	\$ 20.00	
Late Payment	\$ 50.00	
Personal Overdraft		
Service charge	\$15.00	
Administrative fee	1% (Min \$100)	
Annual Renewal Fee	1% (Min \$100)	
Standby Commitment Fee	1% (Min \$100)	
Interim Reviews/ Additions/Temporary Facilities/Excesses/Amendments	1% (Min \$100)	
Late payment fee	\$25.00	
Overdue Instalment Fee	\$30.00	



PERSONAL	Fee	Frequency
PROFESSIONAL PACKAGE LOANS		
Student and Interns		
Tertiary education		
Interest rate	0.50% reduction from posted rate (1.00% for interns under Health Care Professionals package)	
Administration Fee	0.65% discount on loan service charge	As required
New Car Loans		
Interest rate	0.50% reduction from posted rate (1.00% for interns under Health Care Professionals package)	
Administration Fee	0.35% discount on loan service charge	As required
Used Car Loans		
Interest rate	0.50% reduction from posted rate (1.00% for interns under Health Care Professionals package)	
Administration Fee	0.35% discount on loan service charge	As required
Visa Credit Card		
	No annual fees in the first year	
Personal		
Tertiary education (restricted to already qualified professionals pursuing continuing professional development on a part time basis)		
Interest rate	0.50% reduction from posted rate	
Administration Fee	0.50% discount on application fee	As required
Consumer Loans (for expenses related to continuing professional development to finance attendance at conferences/seminars only)		
Interest rate	0.50% reduction from posted rate	
Administration Fee	0.50% discount on application fee	As required
Residential Mortgage		
Interest rate	Up to 0.50% off the posted rate (except during price based campaigns)	
New Car Loans		
Interest rate	0.50% reduction from posted rate	
Administration Fee	0.50% discount on application fee	As required
Used Car Loans		
Interest rate	0.50% reduction from posted rate	
Administration Fee	0.50% discount on application fee	As required
Personal Overdrafts		
Application fee	0.50% discount on application fee	As required



PERSONAL	Fee	Frequency
WIRES & TELEPHONE TRANSFERS		
OUTGOING PAYMENTS		
Bank Drafts		
Local	\$10.00	
Foreign	<50K \$20 >50K \$35	Per transaction
Outgoing Wire Transfers (Paid for with local currency)	In Branch	Via ROLG
Up to \$9,999	\$56.50	\$46.50
\$10,000 - \$24,999	\$66.50	\$56.50
\$25,000 - \$99,999	\$76.50	\$66.50
\$100,000 - \$249,999	\$121.50	\$96.50
Over \$250,000 apply rate as follows:	0.0625%	0.0575%
Investigations for transfers resulting from errors in transmissions which can be attributed to clients (i.e. wrong address, beneficiary etc.) - plus out of pocket expenses	\$40.00	\$30.00
		Per transaction
Foreign currencies are sold at applicable selling rate		
INCOMING PAYMENTS		
Foreign currencies paid in BSD or converted to another foreign currency are to be converted at the applicable buying exchange rate.		
Credited to an account		\$10.00
Credited to an account at other local bank		\$15.00 (plus cost of draft)
TRAVELLERS' CHEQUES		
American Express - Cashing		FREE
Visa Traveller's Cheques - Cashing		\$0.75
Other Travellers Cheques - Cashing		\$0.75
World Money Order		\$12.00
NEGOTIABLE INSTRUMENTS		
Negotiation Charge for instruments drawn on banks		
Visa - Cash Advances	2% (plus long distance call charge)	Per transaction
Cheques cashed against holders of Royal Bank Cards (if paid in the same currency)	FREE	Per transaction
All other instruments cashed in same currency	1/2 of 1%	Per transaction
Minimum	\$2.00	Per transaction



PERSONAL	Fee	Frequency
SAFEKEEPING & SAFETY DEPOSIT BOXES		
SAFEKEEPING		
Annual safekeeping charges	Rates vary according to nature and size of item	
SAFETY DEPOSIT BOX		
Replacement Keys	\$25.00	
Drilling of the box as a result of: lost key plus cost of drilling and replacement key	\$100.00	
Annual Charges	\$100	
	Per Annum	
Note: When rental is for less than one year, charge 1/12 of the annual rent per month (Minimum charge of 3 months rent).		
2 x 4 1/2	\$65.00	
3 x 4 7/8	\$85.00	
5 1/4 x 4 7/8	\$95.00	
2 7/8 x 10 1/4	\$115.00	
5 1/4 x 10 1/4	\$130.00	
10 5/6 x 10 1/4	\$150.00	



BUSINESS		Fee
DEPOSIT ACCOUNTS		
BUSINESS/COMMERCIAL CHEQUING/CURRENT ACCOUNTS	A chequing account specially designed to meet the day to day transactional needs of business	
Minimum monthly fee	\$13.00	
Minimum balance to attract interest	n/a	
Minimum balance to avoid monthly service fee	n/a	
Currency	USD	
Minimum Opening Balance	\$500.00	
<i>Transaction Fees</i>		
Number of transactions Included	2 Free cheques/debits per month (excludes in-branch debits)	
Branch (includes transfers)	\$1.50	
Per cheque/debit transaction	\$0.75	
ATM withdrawals	\$1.00	
ATM Mini Statements/ Balance Enquiry	FREE	
Online Banking	Up to 5 accounts - \$10; 6-10 accounts, \$15; over 10 accounts - \$20	
Deposit	FREE	
Cheque writing privilege	Yes	
Pay Interest	No	
Statement Frequency	Monthly	
Overdraft Available	Yes	
Other		
SERVICES RELATED TO DEPOSIT ACCOUNTS		
Visa Debit/ATM/Client Card		
RBC ATM Withdrawal (in-country)	\$1.00	
Other Bank ATM Withdrawal (in-country)	\$4.00 + 0.50%	
Any Bank ATM Withdrawal (out-of-country)	\$3.00 + 2.50%	
POS Transaction (in-country) - approved (Visa Debit only)	Free	
POS Transaction (out-of-country) -- approved	\$0.00 + 2.50%	
Other Bank ATM Transaction (in-country) -- declined	\$0.50	
ATM or POS Transaction (out-of-country) -- declined	\$1.00	
Other Bank Balance Enquiry (in-country)	\$0.50	
Other Bank Balance Enquiry (out-of-country)	\$0.50	
Replacement Card (Lost, stolen, broken)	\$5.00	
Deposits, transfers and inquiries	FREE	



BUSINESS	Fee	
ROYAL ONLINE INTERNET BANKING		
Monthly fee		
up to 5 accounts	\$10.00	
6 to 10 accounts	\$15.00	
over 10 accounts	\$20.00	
OTHER DEPOSIT ACCOUNT RELATED SERVICES		
Dormant Account	\$30.00	
Accounts Closed Within 90 Days of Opening	\$75.00	
Accounts Closed Within 6 months of Opening	\$50.00	
Internal Transfers between Deposit Accounts		
Each transfer request	\$10.00	
Statement photocopies	\$3.00	Per page
Auditor's Bank Confirmations	\$30.00	
Credit Reports/Certificate of Account Balances	\$40.00	
Letters to Consulates	\$25.00	
Other Information on Accounts (Current and Previous Year)	\$30.00	
Certification of Interest Earned/ Paid (Current and Previous Year)	\$30.00	
Searching for account	\$15.00	per name
Search for records (per hour)	\$30.00	
Search for vouchers (per hour)		
Per item	\$5.00	
Numerous items and/or lengthy search required - per hour	\$30.00	
Manual transfer between accounts to cover cheques	\$25.00	
Hold statements	\$25.00	
Cash Handling (USD) - Over \$5,000 to client	0.30%	
Handling of coins exchanged for paper \$100 worth of coins and over. (Applies to Non-RBC clients only)	1% of value of coins (\$100 worth of coins and over)	



BUSINESS		Fee
PAYMENTS AND CHEQUE HANDLING		
Cheque cashing fee for non-RBC Clients	\$	6.00
Unauthorized overdrafts		\$15.00
Unpostable items		\$30.00
Dishonored cheques (Not Sufficient Funds)		\$30.00
Pre-Authorized Payments		
Set up/transaction fee		\$5.00
Returned for insufficient funds		\$25.00
Stop payments		
Local Drafts		\$15.00
Foreign Drafts		\$40.00
Cheques		\$40.00
Standing order payments		
Set up		\$5.00
In-branch credits to personal accounts In the same name		\$10.00
In-branch credits to other personal account (from one personal a/c to another in different names)		\$10.00
Payment by local draft/wire-plus out of pocket expenses	\$10.00 plus draft/wire fee	
Debiting account as per customer's instructions		\$10.00
ATM/Client Card		\$5.00
Account information/ screen print		\$3.00
PAYROLL		



BUSINESS		Fee	
Payments in cash to employees from a customer supplied list (each)		\$3.00	per name
	Minimum	\$45.00	Web doc: Should be FRE
Manual Payments to employee accounts (where companies are RBC clients)			
	Internal transfers	\$3.00	per name
	Pay other banks	\$5.00	per name
	Minimum	\$45.00	per payroll
Payroll Direct (Electronic Payroll)			
	0-200 employees	\$40.00	
	201-400 employees	\$50.00	
	401-600 employees	\$60.00	
	601 or more employees	\$75.00	
Late Transmission Fee		\$55.00	If file sent after 10 a.m. but before 7 p.m.
Late Transmission Fee		\$110.00	If client file is received after 7:00pm of the day preceding value date
Errors created by clients Fee		\$55.00	
Payroll software interface			
	Programming services provided by RBC to interface Payroll product with customer's software	\$275.00	
	Installation & training	\$385.00	
DEPOSITORY SERVICES			
Annual Service Charges-each location plus cost of bags			
	Opened	\$75	Per year per location
	Unopened	\$300.00	Per year per location
Rental of Head Door Key for sue with depository bags		\$10.00	
Replacement of lost keys		\$25 plus full cost of replacement	
Disposable Bags			
	Orders under 500 bags	\$60.00	per \$100 bags
	Orders over 500 bags	\$55.00	per \$100 bags



BUSINESS		Fee	
MERCHANT SERVICES			
Terminal Rental			
	Stand alone	\$45.00	Per month/per terminal
	WiFi	\$55.00	Per month/per terminal
	Wireless	\$80.00	Per month/per terminal
CREDIT FACILITIES			
BUSINESS/COMMERCIAL LENDING			
Business Instalment / Demand Loans			
Arrangement/Administrative Fee			
	Under \$250,000	1% min \$200	
	Over \$250,000	1% min \$625	
Annual Renewals			
		1% min \$250	
Standby/Commitment Fee			
	\$0-250M	1% min \$250	
	Over \$250,000	1% min \$250	
Interim Reviews/Additions/Temporary Facilities/Excesses/Amendments- % of facility			
	Under \$250,000	1/2% to 1% min \$50	
	Over \$250,000	1-4% to 2% min \$250	
Notice Fee (Verbal or Written) - Late Payment		\$30.00	
Management Fees			
	Under \$250,000	1% min \$200	
	Over \$250,000	1% min \$625	
Performance Bonds		Refer to Credit Risk Department, Bahamas Regional Office	
Royal Premier Residential Property Loan			
	Commitment Fee	1% of loan amount	
Commercial Mortgages			
Management Fees			
	Under \$250,000	1% min \$200	
	Over \$250,000	1% min \$625	
Statement Letters		\$15.00	
Settlement Letters		\$15.00	
Arrears		\$30.00	



BUSINESS		Fee	
PROFESSIONALS PRODUCT			
New equipment financing			
Interest rate	0.50% reduction from posted rate		
Application fee	0.35% discount in application fee		As required
Leasehold improvements (for HCP Only)			
Interest rate	0.50% reduction from posted rate		
Application fee	0.35% discount in application fee		As required
New car purchase			
Interest rate	0.50% reduction from posted rate		
Application fee	0.35% discount in application fee		As required
Used car purchase			
Interest rate	0.50% reduction from posted rate		
Application fee	0.35% discount in application fee		As required
Building/Property			
Interest rate	0.50% reduction from posted rate		
Application fee	0.35% discount in application fee		As required
Operating Loan			
Administrative Fee	0.65% of loan principal		
Term Loan			
Administrative Fee	0.65% of loan principal		
Commercial overdraft			
Application fee	0.35% discount in application fee		As required
Merchant Point of Sale			
Interest rate	0.25% on Standard Merchant Discount Rate (Not below Local Interchange Agreement floor rate of 2.50%)		



BUSINESS		Fee	
VISA CREDIT CARDS		These cards are ideal for clients everyday spending needs and offer great features.	
Annual Fees			
Visa Corporate Expense		\$70.00	Annually
	Co-Applicant	\$35.00	Annually
Visa Rewards Platinum Business		\$150.00	Annually
	Co-Applicant	\$75.00	Annually
Visa Fees			
	Cash Advance Fee	3%, minimum \$5	As required
	Late Payment Charge	\$40.00	As required
	Over Limit Charge	\$30.00	As required
	Dishonoured Cheque Charge	\$40.00	As required
	Excessive decline charges (charge applied after first 2 declines)	\$1.00	As required
	Replacement Card fee	\$25.00	As required
	Statement copy fee (other than current statement period)	\$5.00	As required
	Sales/cash Advance draft copy fee - each copy	\$5.00	As required
	Urgent payment fee	\$25.00	As required
	Rush card fee	\$25.00	As required
	Investigation Fee	\$30.00	
	Interest Rate	18%	As required



BUSINESS		Fee	
WIRES & TELEPHONE TRANSFERS			
OUTGOING PAYMENTS			
Bank Drafts			
	Local	\$10.00	
	Foreign	<50K \$20 >50K \$35	Per transaction
Instruments cashed in same currency		½ of 1%, minimum \$2	
Outgoing Wire Transfers (Paid for with local currency)			
		In Branch	Via ROLG
		\$56.50	\$46.50
	Up to \$9,999		Per transaction
	\$10,000 - \$24,999	\$66.50	\$56.50
	\$25,000 - \$99,999	\$76.50	\$66.50
	\$100,000 - \$249,999	\$121.50	\$96.50
	Over \$250,000 apply rate as follows:	0.0625%	0.0575
			Per transaction
Investigations for transfers resulting from errors in transmissions which can be attributed to clients (i.e. wrong address, beneficiary etc.) - plus out of pocket expenses		\$40.00	\$30.00
			Per transaction
Foreign currencies are sold at applicable selling rate			
INCOMING PAYMENTS			
foreign currency are to be converted at the applicable buying exchange rate.			
	Credited to an account		\$10.00
	Credited to an account at other local bank	\$15.00 (plus cost of draft)	
TRAVELLERS' CHEQUES			
American Express - Cashing			FREE
Visa Traveller's Cheques - Cashing			\$0.75
Other Travellers Cheques - Cashing			\$0.75
World Money Order			\$12.00
NEGOTIABLE INSTRUMENTS			
drawn on banks outside The Bahamas. instruments converted to			
Visa - Cash Advances		2% (plus long distance call charge)	Per transaction
Cheques cashed against holders of Royal Bank Cards (if paid in the same currency)			FREE
All other instruments cashed in same currency			1/2 of 1%
Minimum			\$2.00
COLLECTIONS			
COLLECTION COMMISSIONS			
Cheques and Clean Bills:			
	Up to \$2,000		\$20.00
	\$2,001 - \$499,999		\$50.00
	\$500,000 and over		\$125.00
Outgoing Collection processing fee			\$75.00
Documentary Bills			



BUSINESS		Fee	
SUNDRY CHARGES			
Holding Charges	\$25.00 (After expiration of one month from first presentation or due date. \$20.00 for every month or part thereof that the bill is held unpaid. This charge shall accrue to the collecting bank)		per month
Bonding and Insurance of goods			per month
Delivery Orders			per order
Guarantees re: Missing bills of lading		0.75% minimum \$25	
Extending due date or altering tenor of Bill			
Tracers			
Wire Transfers			
The charges listed below apply to Standard transactions. Transactions where any exceptional amount of work is involved should attract higher charges on a case by case basis.			
LETTERS OF CREDIT (L/C) AND GUARANTEES			
OUTWARD LETTERS OF CREDIT (IMPORTS)			
Commercial L/C's			
Establishment Commission			
	For first 3 months	\$95.00	
	For next 3 months	\$95.00	As required
	Each succeeding month or part thereof	\$95.00	As required
Amendment Commission			
		1.25% min \$50	
	- For increase in amount (On amount increased)	1.25% Min \$30	As required
Establishment Commission if L/C prepaid			
	- If no interest is paid on the deposit.	1/2% or \$30	As required
	- If interest is paid on the deposit.	1.25% or \$30 min	As required
Standby L/C Establishment Fee			
	For first 6 months	1.25% or \$35	As required
	Each succeeding month or part thereof	0.25% or \$25	As required
Interest on L/C			
		1.25% Min \$30	
INWARD LETTERS OF CREDIT (EXPORTS)			
Advising L/C to client			
		1.25% or \$38.50 for the first six months; 0.25% or \$27.50 for each succeeding month thereafter	
Confirmation charge (In addition to advising charge)			
		1.25% or \$38.50 for the first six months; 0.25% or \$27.50 for each succeeding month thereafter	
Negotiation of Drawings			
		1.25% or \$38.50 for the first six months; 0.25% or \$27.50 for each succeeding month thereafter	
Amendments/Increases to Credits			
	New Facility	2%	
	Existing Facility	1% Minimum \$50	
GUARANTEES			
Guarantees covering the non-production of Bills of lading.		0.75% Min \$25	