



PERSONAL BANKING	Fee
DEPOSIT ACCOUNTS	
REGULAR CHEQUING ACCOUNTS	
Minimum monthly fee	\$6.00/US\$6.00/ CAD\$5.00
Minimum balance to avoid monthly service fee	N/A
Currency	KYD, USD, CAD
Minimum balance to attract interest	N/A
Minimum Opening Balance	\$100 (1000 units for foreign currencies)
Transaction Fees	
Number of transactions Included	KYD - 8 FREE debits (4 cheques and 4 ATM debits); USD & CAD - 5 Free debits, includes RIBS transactions
Per cheque/debit transaction	CI\$0.75/ US\$0.90/CAD \$0.80
ATM withdrawals (per item)	\$0.50
In-branch withdrawals (includes transfers)	\$1.00
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
BONUS CHEQUING ACCOUNTS	
Minimum monthly fee	\$12.00
Minimum balance to avoid monthly service fee	N/A
Currency	KYD, USD
Minimum balance to attract interest	\$5,000.00
Minimum Opening Balance	\$500.00
Transaction Fees	
Number of transactions Included	16 FREE debits - 8 cheques & 8 ATM debits
Per cheque/debit transaction	CI\$0.75 / US\$0.90
ATM withdrawals (per item)	\$0.50
In-branch withdrawals (includes transfers)	\$1.00
ATM Mini Statements/ Balance Enquiry	FREE
Online Banking	FREE
Deposits	FREE
Cheque writing privilege	Yes
Pay Interest	Yes
Statement Frequency	Monthly
Overdraft Available	Yes



PERSONAL BANKING	Fee
REGULAR SAVINGS ACCOUNT	
Minimum monthly fee	\$2.00/ US\$6.00
Minimum balance to attract interest	\$100.00
Minimum balance to avoid monthly service fee (Applies to KYD accounts only. All other accounts will attract monthly fees, regardless of account balance.)	\$500.00
Currency	KYD, USD, CAD, GBP, EURO
Minimum Opening Balance	\$100 (1000 units for foreign currencies)
Transaction Fees	
Number of transactions Included	KYD - 4 FREE ATM debits ; USD - 1 FREE ATM debit
In-branch withdrawals (includes transfers)	\$1.00
ATM withdrawals (per item)	\$0.50
ATM Mini Statements/ Balance Enquiry	FREE
Online Banking	FREE
Deposit	FREE
Cheque writing privilege	N/A
Pay Interest	Yes
Statement Frequency	Quarterly
Overdraft Available	N/A
COLLEGE PASSPORT ACCOUNT	
Minimum monthly fee	N/A
Minimum balance to attract interest	\$1,000.00
Minimum balance to avoid monthly service fee	N/A
Currency	KYD
Minimum Opening Balance	Any Amount
Transaction Fees	
Number of transactions Included	4 FREE ATM debits
in-Branch withdrawals (includes transfers)	\$1.00
ATM withdrawals (per item)	\$0.50
ATM Mini Statements/ Balance Enquiry	FREE
Online Banking	FREE
Deposit	FREE
Cheque writing privilege	N/A
Pay Interest	Yes
Statement Frequency	Quarterly
Overdraft Available	N/A



PERSONAL BANKING	Fee
TERM DEPOSIT ACCOUNTS	
Currency	KYD
Minimum Opening Balance	\$1,000.00
Transaction Fees	
Early Redemption - Less than 30 day	Interest is forfeited if redeemed within first 3 months
Early Redemption - More than 30 day but before scheduled Maturity	In excess of 3 months 1% less of accrued interest or the accrued interest, whichever is less; \$35 minimum penalty fee
SERVICES RELATED TO DEPOSIT ACCOUNTS	
AUTOMATED TELLER MACHINES/DEBIT CARD	
Own ATM Withdrawals - local	CI\$0.50/US\$0.50
Other Bank ATM withdrawal - local	\$2.00/US\$2.50
ATM Withdrawal - offshore	\$2.50+2.50%/ US\$3.50+2.50%
Manual (In-Branch) Cash withdrawal - local	CI\$3.00/ US\$4.00
Manual (In-Branch) Cash withdrawal - offshore	\$3.00+2.50%/ US\$4.00+2.50%
Point of Sale Transaction - local (Approved)	FREE
Point of Sale Transaction - offshore (Approved)	CI/US \$0.00 + 2.50%
Other bank ATM transaction - local (Declined)	CI/US \$1.00
ATM or POS transaction - Offshore (Declined)	CI/US \$1.00
Other bank balance enquiry - local	CI/US \$0.50
Other bank balance enquiry - offshore	CI/US \$0.50
Replacement card or issuance of 3rd card	\$15.00/ US\$18.00
Own ATM deposits, transfers, mini statements, bill payments and enquiries (Local)	FREE
Card limit - Local	\$1,500
Card Limit - Offshore	\$1,000
Card Limit POS - Local	\$1,500
Card Limit POS - Offshore	\$2,500
ROYAL ONLINE INTERNET BANKING	
Royal Online is a self-service delivery channel for clients to access their accounts from any computer with internet access 24 hours a day, 7 days a week from anywhere in the world.	
Monthly fee	FREE
View account transactions	FREE
Pay bills, credit cards and loans	FREE
Third party transfer (per transaction)	FREE



PERSONAL BANKING	Fee
OTHER DEPOSIT ACCOUNT RELATED SERVICES	
Accounts Closed Within 90 Days of Opening	\$25/ US\$30
Over the counter withdrawals	\$1.00
Fax messages - Outgoing	\$5.00
Internal Transfers between Deposit Accounts	
Each transfer request	\$5.00/US\$6.00
Debiting account as per customer's instructions	\$5.00/US\$6.00
Unclaimed balances	
Unclaimed balances - Per annual notice	\$50/ US\$60
Unclaimed balances - Final Notice fee - after 7 Years dormancy	\$100/ US\$120
Statements	
Interim statement Printout	\$5/ US\$6
Duplicate Statement	\$15/US\$20
Special Cycle Date	\$10/ US\$15
Hold Statements	\$250/ US\$300
Compliance with a legal order	\$15/US\$20
Statement photocopies	\$5.00
Auditor's Bank Confirmations/Letters to Consulates	
Per auditor's confirmation	\$50/ US\$60
Per additional confirmation	\$10/ US\$12
Credit Reports/Certificate of Account Balances	\$40/US\$48
Letters to Consulates	\$25/ US\$30
Letters to Consulates (same day)	\$40/US\$48
Duplicate Certificates of Deposit	\$5.00
Research	
Search for Records (Per item up to 12 months old)	\$40/US\$48
Search for Records (Per item older than 12 months)	\$50/US\$60
Search for Vouchers (per item)	\$5.00/US\$6.00
Search for Vouchers (Numerous items and/or lengthy search required)	\$30 minimum or \$50 per hour /US\$40 minimum of \$60 per hour
Search for Accounts (Per item up to 12 months old)	\$40/US\$48
Search for Records (Per item older than 12 months)	\$50/US\$60



PERSONAL BANKING	Fee
Cash Handling	
Charge for handling cash deposits -Local Currency- \$5,000 and over for over-the-counter transactions	No fee
Charge for handling cash deposits -Foreign Currency- \$5,000 and over for over-the-counter transactions	1% of deposit amount
Coin deposit or encashment	No fee
OTHER CHEQUING ACCOUNT RELATED SERVICES	
Cheque Book	\$2.50
Cheque Book - Rush order - Same Day	\$4.00
Cheque Book - Rush order - Next Day	\$3.50
Cheque cashing fee for non-RBC customers (OTC fee)	3.00 Units of currency of cheque
PAYMENTS AND CHEQUE HANDLING	
Unauthorized overdrafts	\$20/US\$25 (+ returned cheque fee)
Unstoppable items	\$30.00
Items paid against uncleared effects	\$30/US\$40
Local cheques returned by account holding branch - Uncleared effects	\$30/US\$40
Dishonoured cheques	
Not Sufficient Funds - Local	\$30/US\$40
Not Sufficient Funds - Foreign	\$30 or equivalent
NSF Cheque recalled at customer's request	\$30/US\$40
Stale dated - cheque out of date charged to depositor	\$30/US\$40
Post dated - Post dated cheque charged to depositor	\$30/US\$40
Endorsement incomplete/irregular charged to depositor	\$30/US\$40
Forged endorsement or material alteration/fictitious item charged to depositor	\$30/US\$40
Illegible cheques processed charged to depositor	\$30/US\$40
Stop payments - Cheques	
Local Cheques	\$30/US\$36
Foreign Drafts	\$50/US\$60
Cancellation of Stopped Cheques/Payments	\$30/US\$36
Standing Order payments	
Set-up fee	\$15.25
Internal	\$5.00
External	\$10 + applicable draft/wire fee



PERSONAL BANKING	Fee
BILL PAYMENTS	
Persons paying bills - over the counter-per transaction	\$2.00
Via ABM Machine/Royal Online Internet Banking	FREE
CREDIT FACILITIES	
VISA & MASTERCARD - CREDIT CARDS	
	<i>Note: Fees are listed in USD</i>
Visa Classic & MasterCard Standard	\$45.00
plus co-applicant	\$25.00
Visa Gold & Gold MasterCard	\$70.00
plus co-applicant	\$35.00
Visa Platinum Rewards	\$125.00
plus co-applicant	\$60.00
Visa & MasterCard Fees	
ISA Fee	1%
Late Payment Charge	\$40.00
Over Limit Charge	\$30.00
Dishonoured Cheque Charge (re: credit card payment-non RBC client)	\$40.00
Dishonoured Cheque Charge (re: credit card payment-RBC client)	N/A
Excessive decline charges (charge applied after first 2 declines)	\$1.00
Replacement Card fee	\$25.00
Cash advance local ABM	3% minimum \$5
Cash advance offshore ABM and terminal	3%, minimum \$5
Statement copy fee - any other statement period	\$5.00
Investigation fee	\$30.00
Urgent payment fee	\$25.00
Interest Rates	
Visa and MasterCard	18%



PERSONAL BANKING	Fee
LOAN FEES	
Please contact a personal lender for details	
OVERDRAFT FEES	
Personal Overdraft	
Administrative/Set-up fee	1/2%, Minimum \$100
Annual Renewal Fee	1/2%, Minimum \$100
Interim Reviews/ Additions/Temporary Facilities/Excesses/Amendments	1/2%, Minimum \$100
Personal Overdraft Interest - Fully Secured (Authorised)	10.25%
Personal Overdraft Interest - Unsecured (Authorised)	18.00%
Personal Overdraft cheque handling fee (Unauthorised)	\$20
Personal Overdraft Interest - Unauthorised	18%, Min. \$10/US\$12



PERSONAL BANKING	Fee
DRAFTS, WIRES & TELEPHONE TRANSFERS	
OUTGOING PAYMENTS	
Local Draft/Mail Transfer	\$5.00/US\$6.00
Courier Fee (When sent to non-financial institutions)	\$20.00
Foreign Drafts	
Paid for in KYD	\$5.00
Paid for in same foreign currency	
Up to \$999	\$5.00
\$1,000 - \$4,999	\$15.00
\$5,000 - \$14,999	\$30.00
\$15,000 - \$49,999	\$40.00
\$50,000 - \$249,999	\$60.00
\$250,000 - \$499,999	\$165.00
\$500,000 and above	\$255.00
Wire Transfers	
Paid for in KYD	\$35.00
Paid for in same foreign currency	
Up to \$999	\$45.00
\$1,000 - \$4,999	\$55.00
\$5,000 - \$14,999	\$70.00
\$15,000 - \$49,999	\$80.00
\$50,000 - \$99,999	\$100.00
\$100,000 - \$249,999	\$130.00
\$250,000 - \$499,999	\$205.00
\$500,000 and above	\$295.00
Wire transfer fee	\$40.00
Resend wire transfer (customer error)	\$40.00
Correspondent Bank Query	US\$30/ STG £50
Query/Tracer at customer's request	US\$30/ STG £50
INCOMING PAYMENTS	
Incoming Wire Transfers	\$5.00/US\$6.00



PERSONAL BANKING	Fee
TRAVELLERS' CHEQUES	
American Express - Cashing	Free
Deposit/Encashment fee for non-RBC clients	\$1.25/US\$1.50
SAFETY DEPOSIT BOXES	
SAFETY DEPOSIT BOX	
Additional visit to safe deposit box (24 FREE visits per annum included in rental fee)	\$5.00
Lost/broken Keys	\$100 per key + incidentals
Drilling of the box	\$250 + charge for drilling and locks, and all other incidental expenses
Listing of Contents	\$50 for 1st hour + \$25 each additional hour
Annual Charges	
Box Size (WxHxL)	Per Annum
5" x 1.5" x 24"	\$60.00/ US\$75.00
5" x 3" x 24"	\$130 / US\$156
5" x 5" x 24"	\$175/ US\$210
10" x 5" x 24"	\$250/ US\$300
Note: When rental is for less than one year, charge 1/12 of the annual rent per month (Minimum charge of 3 months rent).	

*Note: Fees are listed in KYD unless otherwise indicated & are exclusive of stamp duty.
All information is subject to change.*



BUSINESS BANKING	Fee
DEPOSIT ACCOUNTS	
BUSINESS/COMMERCIAL CHEQUING/CURRENT ACCOUNTS	
Minimum monthly fee	\$10.00
Minimum balance to attract interest	N/A
Minimum balance to avoid monthly service fee	N/A
Currency	KYD, USD, CAD and GBP
Minimum Opening Balance	\$1,000.00
Transaction Fees	
Number of transactions Included	2 FREE cheques per month
Per cheque/debit transaction	\$0.75
ATM withdrawals	\$0.50
In-branch (includes transfers)	\$1.00
ATM Mini Statements/ Balance Enquiry	FREE
Online Banking	\$10.00
Deposit	FREE
Cheque writing privilege	Yes
Pay Interest	N/A
Statement Frequency	Monthly
Overdraft Available	Yes
SERVICES RELATED TO DEPOSIT ACCOUNTS	
AUTOMATED TELLER MACHINES/DEBIT CARD	
Own ATM Withdrawals - local	CI\$0.50/US\$0.50
Other Bank ATM withdrawal - local	\$2.00/US\$2.50
ATM Withdrawal - offshore	\$2.50+2.50%/ US\$3.50+2.50%
Manual (In-Branch) Cash withdrawal - local	CI\$3.00/ US\$4.00
Manual (In-Branch) Cash withdrawal - offshore	\$3.00+2.50%/ US\$4.00+2.50%
Point of Sale Transaction - local (Approved)	FREE
Point of Sale Transaction - offshore (Approved)	CI/US \$0.00 + 2.50%
Other bank ATM transaction - local (Declined)	CI/US \$1.00
ATM or POS transaction - Offshore (Declined)	CI/US \$1.00
Other bank balance enquiry - local	CI/US \$0.50
Other bank balance enquiry - offshore	CI/US \$0.50
Replacement card or issuance of 3rd card	\$15.00/ US\$18.00
Own ATM deposits, transfers, mini statements, bill payments and enquiries (Local)	FREE
Card limit - Local	\$1,500
Card Limit - Offshore	\$1,000
Card Limit POS - Local	\$1,500
Card Limit POS - Offshore	\$2,500
ROYAL ONLINE INTERNET BANKING	
Monthly fee	\$10.00
Internal wire transfer - Internet banking fee per third party transaction with ROLG	\$3.00
External wire transfer - Internet banking fee per third party transaction with ROLG	\$6.00



BUSINESS BANKING	Fee
OTHER DEPOSIT ACCOUNT RELATED SERVICES	
Accounts Closed Within 90 Days of Opening	\$25/ US\$30
Over the counter withdrawals	\$1.00
Fax messages - Outgoing	\$5.00
Internal Transfers between Deposit Accounts	
Each transfer request	\$5.00/US\$6.00
Debiting account as per customer's instructions	\$5.00/US\$6.00
Unclaimed balances	
Unclaimed balances - Per annual notice	\$50/ US\$60
Unclaimed balances (Final Notice fee - after 7 Years)	\$100/ US\$120
Statements	
Interim statement Printout	\$5/ US\$6
Duplicate Statement	\$15/US\$20
Special Cycle Date	\$10/ US\$15
Hold Statements	\$250/ US\$300
Compliance with a legal order	\$15/US\$20
Statement photocopies	\$5.00
Auditor's Bank Confirmations/Letters to Consulates	
Per auditor's confirmation	\$50/ US\$60
Per additional confirmation	\$10/ US\$12
Credit Reports/Certificate of Account Balances	\$40/US\$48
Letters to Consulates	\$25/ US\$30
Letters to Consulates (same day)	\$40/US\$48
Duplicate Certificates of Deposit	\$5.00
Research	
Search for Records (Per item up to 12 months old)	\$40/US\$48
Search for Records (Per item older than 12 months)	\$50/US\$60
Search for Vouchers (per item)	\$5.00/US\$6.00
Search for Vouchers (Numerous items and/or lengthy search required)	\$30 minimum or \$50 per hour /US\$40 minimum of \$60 per hour
Search for Accounts (Per item up to 12 months old)	\$40/US\$48
Search for Records (Per item older than 12 months)	\$50/US\$60
Cash Handling	
Charge for handling cash deposits -Local Currency- \$5,000 and over for over-the-counter transactions	No fee
Charge for handling cash deposits -Foreign Currency- \$5,000 and over for over-the-counter transactions	1% of deposit amount
Coin deposit or encashment	No fee



BUSINESS BANKING	Fee
OTHER CHEQUING ACCOUNT RELATED SERVICES	
Cheque Book	\$15.00/US\$1800
Cheque Book - Rush Order - Same Day	\$21.00/US\$25.00
Cheque Book - Rush Order - Next Day	\$20.00/ US\$24.00
Cheque cashing fee for non-RBC customers (OTC fee)	3.00 Units of currency of cheque
PAYMENTS AND CHEQUE HANDLING	
Unauthorized overdrafts	\$20/US\$25 (+ returned cheque fee)
Unstoppable items	\$30.00
Local cheques returned for material defects e.g. incorrect signature, words and figures don't match etc.	No Fee
Items paid against uncleared effects	\$30/US\$40
Local cheques returned by account holding branch - Uncleared effects	\$30/US\$40
<i>Dishonoured cheques</i>	
Not Sufficient Funds - Local	\$30/US\$40
Not Sufficient Funds - Foreign	\$30 or equivalent
NSF Cheque recalled at customer's request	\$30/US\$40
Stale dated - cheque out of date charged to depositor	\$30/US\$40
Post dated - Post dated cheque charged to depositor	\$30/US\$40
Endorsement incomplete/irregular charged to depositor	\$30/US\$40
Forged endorsement or material alteration/fictitious item charged to depositor	\$30/US\$40
Illegible cheques processed charged to depositor	\$30/US\$40
<i>Stop payments - Cheques</i>	
Local Cheques	\$30/US\$36
Foreign Drafts	\$50/US\$60
Cancellation of Stopped Cheques/Payments	\$30/US\$36
<i>Standing Order payments</i>	
Set-up fee	\$15.25
Internal	\$5.00
External	\$10 + applicable draft/wire fee
BILL PAYMENTS	
Corporate client	\$1.00/US\$1.20



BUSINESS BANKING	Fee
CASH MANAGEMENT/PAYMENT SOLUTIONS	
PAYROLL	
Payments in cash to employees from a customer supplied list (RBC Client)	
Per Payroll Request	\$10 For 10 or less employees
Per employee	\$3.00 For each additional employee over 10
Minimum Fee per payroll	\$30.00
Maximum Fee per payroll	\$300.00
Filling envelopes with names, amounts etc. already recorded thereon by employer	\$30, For 10 or less employees, \$3 for each additional
Filling envelopes and recording names, amounts etc. from list	\$30, For 10 or less employees, \$3 for each additional
Manual Payments to employee accounts (Non-RBC Accounts)	
Per Account	\$5.00/US\$6.00
Late Transmission Fee (If file sent after 10 a.m. but before 7 p.m.)	No Fee
Late Transmission Fee (If client file is received after 7:00pm of the day preceding value date)	No Fee
DEPOSITORY SERVICES	
Service charge for disposable night bags (initial 100 bags)	\$150
Additional Bags (100 bags)	\$100
Opened	\$50/ US\$60.00
Unopened	\$75/ US\$95
Lost keys for depository chute	\$100 + cost of the keys
MERCHANT SERVICES	
Terminal Rental (monthly)	
VeriFone VX510 (Dial-up)	\$37.50/US\$45.00
VeriFone VX510 (IP)	\$37.50/US\$45.00
VeriFone VX670 (GPRS)	\$55.00/US\$65.00
VeriFone VX670 (WI-FI)	\$55.00/US\$65.00
Sim Card (for GPRS)	Client supplied



BUSINESS BANKING	Fee
CREDIT FACILITIES	
BUSINESS/COMMERCIAL LENDING	
Please contact a business banking account manager for details	
PROFESSIONAL PRODUCT LENDING	
Please contact a business banking account manager for details	
VISA & MASTERCARD - CREDIT CARDS	
Visa Rewards Platinum Business	\$150.00
Plus co-applicant	\$75.00
Visa Corporate Expense Card	\$70.00
Fees	
ISA Fee	1%
Late Payment Charge	\$40.00
Over Limit Charge	\$30.00
Dishonoured Cheque Charge (re: credit card payment-non RBC client)	\$40.00
Dishonoured Cheque Charge (re: credit card payment-RBC client)	N/A
Excessive decline charges (charge applied after first 2 declines)	\$1.00
Replacement Card fee	\$25.00
Cash advance local ABM	3% minimum \$5
Cash advance offshore ABM and terminal	3%, minimum \$5
Statement copy fee - any other statement period	\$5.00
Investigation fee	\$30.00
Urgent payment fee	\$25.00
Interest Rate	
Visa and MasterCard	18%



BUSINESS BANKING	Fee
DRAFTS, WIRES & TELEPHONE TRANSFERS	
OUTGOING PAYMENTS	
Local Draft/Mail Transfer	\$5.00/US\$6.00
Courier fee (When sent to non-financial institutions)	\$20.00
Foreign Drafts	
Paid for in KYD	\$5.00
Paid for in same foreign currency	
Up to \$999	\$5.00
\$1,000 - \$4,999	\$15.00
\$5,000 - \$14,999	\$30.00
\$15,000 - \$49,999	\$40.00
\$50,000 - \$249,999	\$60.00
\$250,000 - \$499,999	\$165.00
\$500,000 and above	\$255.00
Wire Transfers	
Paid for in KYD	\$35.00
Paid for in same foreign currency	
Up to \$999	\$45.00
\$1,000 - \$4,999	\$55.00
\$5,000 - \$14,999	\$70.00
\$15,000 - \$49,999	\$80.00
\$50,000 - \$99,999	\$100.00
\$100,000 - \$249,999	\$130.00
\$250,000 - \$499,999	\$205.00
\$500,000 and above	\$295.00
Wire transfer fee	\$40.00
Resend wire transfer (customer error)	\$40.00
Correspondent Bank Query	US\$30/ STG £50
Query/Tracer at customer's request	US\$30/ STG £50
<p>Note: Note that the international outgoing wire fees listed to the left includes the \$40 cable fee and reflect the respective currency of the wire being sent. These fees may be subject to a beneficiary charge if applicable. The beneficiary charge is the foreign bank's fee for effecting the payment. This charge will be deducted from the amount sent unless otherwise indicated.</p>	
INCOMING PAYMENTS	
Incoming Wire Transfers	\$5.00/US\$6.00
TRAVELLERS' CHEQUES	
American Express - Cashing	Free
Deposit/Encashment fee for non-RBC clients	\$1.25/US\$1.50



BUSINESS BANKING	Fee
COLLECTIONS	
COLLECTION COMMISSIONS	
Documentary collections	1% of value
Clean Collections	Same as incoming and outgoing wire fees
Outgoing Collection Processing Fee	
Up to \$999	\$5.00
\$1,000 - \$4,999	\$15.00
\$5,000 - \$14,999	\$30.00
\$15,000 - \$49,999	\$40.00
\$50,000 - \$249,999	\$60.00
\$250,000 - \$499,999	\$165.00
\$500,000 and above	\$255.00
SUNDRY CHARGES	
Holding Charges	
Insurance on Goods	Cost to Client
Warehousing/storage of Goods	Cost to Client
Guarantees	
Guarantees advised for foreign banks	1% of value
Guarantees issued for foreign banks	1% of value
Postage per letter	Min. \$38.00



BUSINESS BANKING	Fee
LETTERS OF CREDIT (L/C) AND GUARANTEES	
OUTWARD LETTERS OF CREDIT (IMPORTS)	
Establishment Fee	
Sight	1% of value up to \$50,000 + 3/4% on excess
Acceptance	Up to 1% of value
Term	1/4% of Value
Extension	1/4%, Min. \$75.00
Standby LC Establishment Fee	Up to 1% of Value + foreign bank charge
Drawing Under Letters of Credit - Negotiation Commission	\$40 for wire fees
Shipping Indemnities	1% of Value
Amendments	
Increase in Amounts - Sight	1.5% of increase, Min. \$100
Increase in Amounts - Acceptance	1.5% of increase, Min. \$100
Any other amendments	\$75.00
Clean encashment Credit	\$25.00
Cancellation/ Non-utilization	N/A
Establishment by Wire	Up to 1% of value
Discrepant Document	\$40.00 + costs
Interest on Letters of Credit (to be calculated from date of payment by correspondent bank)	Interest to be charged at existing lending rate, Min. \$25.00
INWARD LETTERS OF CREDIT (EXPORTS)	
Pre-advising Commission	Up to 1%
Advising Credit	Up to 1.5%
Drawing under Letters of Credit - Negotiation Commission	Same as wire charges
Amendments/Increase to Credit	Up to 1%
Advising Amendments	\$40
Guarantees Advice - Foreign Bank	Cost to client

Note: Fees are listed in KYD unless otherwise indicated & are exclusive of stamp duty.

All information is subject to change.