



For further information, call RBTT BANK at:

ANTIGUA  
45 High Street, St. John's  
Tel: 1 (268) 481-RBTT (7288), 481-7200/2

# Schedule of Fees and Charges



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# SCHEDULE OF FEES AND CHARGES

## DEPOSIT SERVICES Charges

### SAVINGS ACCOUNTS XCD\$

Deposits & Withdrawals	<b>FREE</b>
Closed Accounts within 90 days of opening	\$30.00
Dormant Accounts	
- Closure of account	\$25.00
- Reactivate account	<b>FREE</b>
Third Party Withdrawals	\$10.00

### CHEQUE ACCOUNTS XCD\$

Monthly Service Fee - Personal Chequing Account	\$25.00
Monthly Statement	<b>FREE</b>

### SUNDRY CHARGES XCD\$

Confidential Reports	\$30.00
Certificate of Interest Earned	\$30.00
Voucher Search/Customer's Request:	
less than 6 months	\$50.00
more than 6 months	
1 yr back -	\$60.00
2 yrs back -	\$75.00
3 yrs back -	\$100.00
4+ yrs back -	\$200.00
Audit Reports	
1 yr back -	\$60.00
2 yrs back -	\$75.00
3 yrs back -	\$100.00
4 - 5 yrs back -	\$200.00
6+ yrs back -	\$250.00
Interim/Duplicate Statement at Customer's request	\$15.00
Return Cheque	\$50.00
Stop Payments	\$30.00
Transfer from other Deposit Accounts to cover cheque	\$15.00

### ATM SERVICE XCD\$

ATM Card	<b>FREE</b>
Replacement of ABM cards	\$30.00
Deposit (cheque or cash)	NIL

### ONLINE BANKING XCD\$

Subscription Fee - Monthly	Personal <b>FREE</b> Business \$25.00/ \$35.00
Wire Transfer Via online banking	\$10.00 discount to be applied to normal charges

## PAYMENT SYSTEM Charges

### LOCAL PAYMENTS XCD\$

Drafts	\$15.00 plus stamp duty
Issuing Duplicate Drafts	\$20.00 per draft plus stamp plus cost of new draft
Standing Orders	Set Up Fee \$10.00 Monthly Fee \$15.00

### FOREIGN PAYMENTS XCD\$

<b>Drafts:</b>	
Sale	\$15.00 plus stamp duty
Purchase	Buying Rate plus \$5.00
Stop Payments	\$30.00 plus out of pocket expenses
<b>Mail Payment Orders:</b>	
Sale	\$15.00 plus airmail and exchange charges
Purchases:	Buying rate plus \$5.00
To Credit Account at Bank	\$10.00
To Credit Account at Another Bank	\$15.00
Beneficiary to collect Funds	\$15.00
<b>Cable and Telex Payment Orders:</b>	
Sale	\$20.00 plus exchange where applicable plus Cable/Telex, telephone charges
Purchases:	
To Credit Account at Bank	<b>FREE</b>
To Credit Account at Another Bank	\$15.00
Beneficiary to collect Funds	\$15.00
Tracing Wire Transfer	\$20.00
<b>Travellers Cheques:</b>	
Sale	1%

### SECURITY SERVICES XCD\$

<b>Safe Deposit Boxes</b>	
2" X 5"	\$130.00 Annual Rental
3" X 5"	\$150.00 Annual Rental
5" X 5"	\$175.00 Annual Rental
5" X 10 1/4"	\$250.00 Annual Rental
Visits	24 <b>FREE</b> visits per annum
Additional Visits	\$5.00 each visit
Minimum rental	1 month (charge prorated by month)
Rental rebate	0.50% rate for each unexpired month
Listing of contents for Estate Purposes	\$50.00 for the first hr plus \$25.00 for every additional hr

## LENDING SERVICES Charges

### MORTGAGE XCD\$

Management Fee - Commitment fee	For first 120 days after acceptance - no charge, thereafter 1% per annum payable pro rata on undrawn amt. of accepted facility, min \$250.00
Management Fee - Closing fee	Negotiation Fee \$5001 & under - \$150.00 \$5001 & over - 1% min \$250.00

### CONSUMER/INSTALLMENT LOAN XCD\$

Management Fee - Closing fee	1% loan amount minimum \$250.00
Settlement letter	\$25.00
All Loans - Late Payment	\$50.00 after 10 days

### OVERDRAFT XCD\$

Minimum Monthly Fee	\$30.00
Management Fee	1% minimum \$250.00
Overlimit Fee	\$40.00 per item

### SUNDRY CHARGES XCD\$

Statement of Interest Paid	<b>FREE</b>
Additional copy	\$30.00

### CREDIT CARDS USD\$ DENOMINATED

<b>RBTT Visa Classic International</b>	
Annual Fee/Co-applicant	\$40.00/\$20.00
<b>RBTT Visa Gold</b>	
Annual Fee/Co-applicant	\$60.00/\$30.00
<b>RBTT Visa Business</b>	
Annual Fee/Additional Cards	\$100.00/\$60.00
<b>Other Fees</b>	
Cash Advance Fee	2%
Over limit Fee	USD\$30.00
NSF Return Cheque/ Dishonoured Payment Fee	USD\$25.00
Reprinting/Duplicate Statement	XCD\$7.50
Late Payment Fee	USD\$25.00
Replacement Card	USD\$20.00
Interest Rate	20%

EFFECTIVE SEPTEMBER 1ST 2012

This is an extract of our overall fees used for personal services, charges not listed above may be obtained from the Bank upon request.

All information is subject to change. <http://www.rbtt.com>



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