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Nevis Personal Account Selection Guide

Account	Description	Minimum Opening Balance	Monthly Fee	Number of FREE Credit Transactions (per month)	Number of FREE Debit Transactions ¹ (per month)	Additional Debit/Credit Transaction Fee (in excess of free debit transactions)	Online Banking bill payments and transfers between your RBTT accounts	Pays Interest	Overdraft Protection Available ²
Personal Chequing Accounts									
Regular Chequing Account	A basic chequing account to transact day to day business. Ideal for clients who wish to have a separate transactional account from their savings account.	\$200.00	\$25.00 (minimum)	UNLIMITED	12 FREE debit transactions	Deposits FREE Branch & Cheques \$2.10 ATM \$1.00	FREE	No	Yes
Personal Savings Accounts									
Regular Savings Account	A basic savings account that earns interest on every dollar invested, making this account an ideal starting point to accumulating funds.	\$100.00	FREE if daily closing balance of \$100.00 is maintained \$5.00 if daily closing balance of \$100.00 is not maintained	UNLIMITED	1 FREE debit transaction	Deposits FREE Branch \$3.00 ATM \$1.00	FREE	Yes	No
Supreme Savings Account	A savings account best suited for those with higher balances, allowing you to enjoy premium rates of interest.	\$1,000.00	FREE if daily closing balance of \$1,000.00 is maintained \$5.00 if daily closing balance of \$1,000.00 is not maintained	UNLIMITED	1 FREE debit transaction	Deposits FREE Branch \$3.00 ATM \$1.00	FREE	Yes	No
USD Savings Account	A foreign currency account allowing you to save and transact in US currency.	USD500.00	USD5.00	UNLIMITED	1 FREE debit transaction	Deposits FREE Branch USD1.50	FREE	No	No
Packaged Services / Speciality Accounts									
Plan 50 Package	A package specially designed for persons 50 years and over. Available as a Chequing or Savings Account.	Savings \$100.00 Chequing \$200.00	FREE	UNLIMITED	UNLIMITED	Deposits FREE Branch & Cheque FREE ATM FREE	FREE	Savings - Yes Chequing - No	Savings - No Chequing - Yes
Business Chequing Accounts									
Business Chequing Account	A chequing account specially designed to meet the day-to-day transactional needs of business clients.	\$500.00	\$25.00 (minimum)	—	—	Deposits FREE Cheques Processing \$1.60 Additional OTC large cash handling fees may apply	FREE	No	Yes
Business Foreign Currency Account	A foreign currency account specially designed to meet the day-to-day foreign currency needs of business clients.	200.00 Foreign Units	0.5% of Debit Turnover, Minimum 10.00 Foreign Units	UNLIMITED	—	Deposits FREE	FREE	No	No

¹ A Debit transaction includes cheques, withdrawals and deposits, bill payments and account transfers. ² All credit facilities are subject to normal lending criteria and applicable charges. ³ Large Cash Handling Fees: OTC Cash Deposits ≥10k, will incur a fee of 0.15% of amount, OTC Cash Withdrawals ≥10k, will incur a fee of 0.15% of amount + additional security-related costs if applicable.

Note: Fees shown are in local currency unless otherwise noted and are exclusive of stamp duty.