



**NATIONAL COMMERCIAL BANK OF ANGUILLA LTD.
SCHEDULE OF FEES**

CURRENT ACCOUNTS		SAVINGS ACCOUNTS	
SERVICE CHARGE	EC\$10.00/US\$4.00 – PERSONAL EC\$13.50/US\$5.00 - COMMERCIAL	SERVICE CHARGE	EC\$3.00/US\$1.00
STOP PAYMENT ORDER	EC\$10.00/US\$4.00	NEW PASSBOOK	EC\$27.00/US\$10.00
CHEQUE BOOK FEES	EC\$10.00/US\$4.00 – PERSONAL EC\$20.00/US\$8.00 - COMMERCIAL		
ENCASHMENT OF BANK'S OWN CHEQUES	NO CHARGE	OTHERS	
ENCASHMENT OF OTHER BANK'S CHEQUES	NO CHARGE	STANDING ORDERS	EC\$20.00/US\$7.50
RETURNED CHEQUE (PRESENTER)	NO CHARGE	BANK STATEMENTS/REFERENCES	EC\$27.00/US\$10.00
RETURNED CHEQUE (ACCOUNT HOLDER)	EC\$81.00/US\$30.00	REQUEST FOR TRANSFERS	EC\$13.50/US\$5.00
OD HANDLING CHARGE	EC\$81.00/US\$30.00 PER CHEQUE	PAYROLL DIRECT DEPOSIT	NO CHARGE
EXCEEDING OVERDRAFT LIMIT/MINIMUM OD INTEREST	EC\$81.00/US\$30.00	ONLINE BANKING	NO CHARGE
PRINT OUT OF STATEMENT/TRANSACTION HISTORY	EC\$5.00 OR US\$2.00 PER PAGE	ACCOUNTS CLOSED WITHIN 3 MONTHS	EC\$30.00
BANK STATEMENTS/CONFIRMATIONS PER ACCOUNT	EC\$54.00/US\$20.00	ELECTRONIC FUNDS TRANSFERS	EC\$15.00
CHEQUE PROCESSING FEE	EC\$1.50/US\$0.55 (1 ST 7 FREE) - MONTHLY		
CARDS/ ATM SERVICES		FOREIGN SERVICES	
DEBIT CARD/ATM SERVICES		DRAFTS	
RESEARCHING ATM TRANSACTIONS (NON-FRAUDULENT)	EC\$10.00/US\$4.00	MANAGER'S CHEQUES	EC\$20.00/US\$7.50
DEBIT CARD TRANSACTION POS/ATM TRANSACTION FEE – OUTSIDE OF ANGUILLA	EC\$9.45/US\$3.50	REGIONAL/INTERNATIONAL DRAFTS	US\$4.00-US\$15.00
ATM FEE NON NCBA CARDS	EC\$6.75/ US\$2.50	STOP PAYMENT ON REGIONAL DRAFTS	EC\$30.00 (plus CB Fee)
REPLACEMENT CARD	EC\$27.00/US\$10.00	STOP PAYMENT ON INTERNATIONAL DRAFTS	EC\$69.00
CASH ADVANCE	EC\$15.00/US\$5.55		
		WIRES	
CREDIT CARD SERVICES		INCOMING	US\$20.00/EC\$54.00
ANNUAL FEE		OUTGOING – INTERNATIONAL	US\$55.00
VISA CLASSIC/MASTERCARD STANDARD	US\$40.00	OUTGOING - REGIONAL	EC\$30.00
VISA /MASTERCARD GOLD	US\$60.00	OUTGOING – EUROPEAN UNION	EC\$54.00
VISA BUSINESS	US\$150.00 1 ST YEAR AND \$75 EACH YEAR AFTER	RECALLS	US\$20.00 (PLUS CB FEE - \$75.00)
ADDITIONAL CARDHOLDER		AMENDMENTS/INVESTIGATION	US\$125.00 – CB FEE
VISA CLASSIC/ MASTERCARD STANDARD	US\$20.00	AMEX PAYMENTS	
VISA/MASTERCARD GOLD	US\$30.00	COLLECTIONS	
BUSINESS	US\$65.00	CHECK COLLECTION	US\$10-US\$50.00
RUSH PAYMENTS FOR CREDIT CARDS	EC\$10.00/US\$4.00	DOCUMENTARY COLLECTION	US\$10-US\$200.00
NIGHT DEPOSITORY SERVICE		SAFE DEPOSIT BOXES	
1 st BAG (PER ANNUM)	EC\$90.00	EXTRA SMALL	EC\$125.00 PER ANNUM
2 nd BAG AND THEREAFTER-- (PER ANNUM)	EC\$45.00	SMALL	EC\$175.00 PER ANNUM
REPLACEMENT OR BROKEN KEY	EC\$67.00	MEDIUM	EC\$200.00 PER ANNUM
NEW BAG	EC\$134.00/US\$50.00	LARGE	EC\$225.00 PER ANNUM
		EXTRA LARGE	EC\$300.00 PER ANNUM
		REPLACEMENT LOCK	EC\$134.00
		DRILLING OF BOX	COST TO DRILL plus EC\$35.00
LOANS			
CLOSING COST	0.5% OF LOAN AMOUNT	REGISTRATION OF BILL OF SALE	EC\$15.00 OR US\$5.55
LEGAL FEES INVOLVING LAND	1% WITH A MINIMUM US\$300.00/ EC\$810.00	REGISTRATION OF CHARGE	EC\$100.00 OR US\$37.20
LEGAL FEES INVOLVING BILL OF SALE	1% WITH A MINIMUM US\$160.00/ EC\$432.00	REGISTRATION OF CAUTION	EC\$100.00 OR US\$37.20
GOVERNMENT STAMP DUTY – LOAN AGREEMENT	EC\$20.00/US\$7.44	REGISTRATION OF VARIATION OF CHARGE	EC\$100.00 OR US\$37.20
GOVERNMENT STAMP DUTY – LOAN CHARGE ON PROPERTY	1% OF CHARGE AMOUNT	DISCHARGE OF CHARGE	EC\$120.00 OR US\$44.64
GOVERNMENT STAMP DUTY – VARIATION OF CHARGE	EC\$20.00	REMOVAL OF CAUTION	EC\$100.00 OR US\$37.20
CUSTOMS BOND 1%	EC\$100.00 MINIMUM	APPLICATION FOR OFFICIAL SEARCH TO VERIFY	EC\$120.00 OR US\$44.64
LATE PAYMENT FEE	2.5% OF LOAN PAYMENT	APPLICATION FOR IRREVOCABLE POWER OF ATTORNEY	EC\$25.00 OR US\$9.30
REFINANCE/CONSOLIDATION – CURRENT FACILITIES	1% OF NEW FUNDS \$200.00 MINIMUM	EARLY REPAYMENT	120 DAYS INTEREST BASED ON BALANCE
LOAN COMMITMENT FEE	0.5% OF LOAN AMOUNT- MINIMUM EC\$200.00	RESTRUCTURING OF DELINQUENT LOAN	\$200.00 MINIMUM