



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\$15.00/US\$5.55 |
| RETURNED CHEQUE (PRESENTER) | NO CHARGE | BANK STATEMENTS/REFERENCES | EC\$27.00/US\$10.00 |
| RETURNED CHEQUE (ACCOUNT HOLDER) | EC\$20.00/US\$20.00 | REQUEST FOR TRANSFERS | EC\$13.50/US\$5.00 |
| OD HANDLING CHARGE | EC\$30.00/US\$30.00 PER CHEQUE | PAYROLL DIRECT DEPOSIT | NO CHARGE |
| EXCEEDING OVERDRAFT LIMIT/MINIMUM OD INTEREST | EC\$10.00/US\$10.00 | 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 CONFIRMATIONS PER ACCOUNT | EC\$10.00/US\$4.00 | | |
| 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\$10.00/US\$4.00 |
| 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\$20.00 |
| 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\$94.50/US\$35.00 | LARGE | EC\$225.00 PER ANNUM |
| | | EXTRA LARGE | EC\$300.00 PER ANNUM |
| | | REPLACEMENT LOCK | EC\$134.00 |
| | | DRILLING OF BOX | COST TO DRILL |
| 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 |

As at November 1st 2018