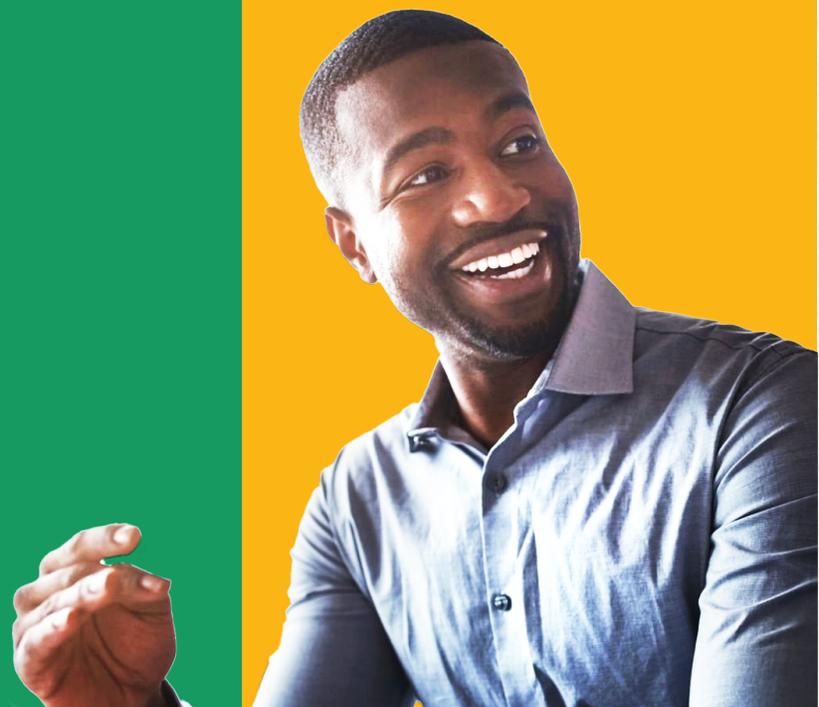


First Citizens Bank Barbados (FCBB): Your Guide to Managing Fees and Charges



ATM & POINT-OF-SALE (POS) TRANSACTIONS



FACILITY	FEES
FCBB ATMs	Free
FCBB Online Banking	Free
Other bank ATMs	\$3.00 per transaction
Point-of-sale (POS)	Free

SAVINGS ACCOUNTS



	FACILITY	FEES
Monthly Service Fees	All accounts	Free
Minimum Balance Fees	FCBB Regular Savings	\$3.00 (if balance falls below \$500.00)
	External Savings	\$2.00 (if balance falls below \$500.00)
	Smart Start	Free
	SimpleSave Savings	Free
	Fifty Plus Savings	Free
	FX Personal Savings	\$3.00 for balances below 1,000 units
Transaction Fees	Regular and External Saving Accounts	Free
	Over-the-counter withdrawals under \$2,500.00	\$3.00 over the counter withdrawal

CHEQUING ACCOUNTS



	FACILITY	FEES
Monthly Fees	Personal accounts	\$5.00
	Business accounts	\$10.00
	Foreign-denominated business accounts	10 units
Transaction Fees	Personal	\$1.00 per cheque debit
	Business	\$1.00 per debit/credit entry
Account Closure Fees (within 6 months)	Local-denominated accounts	\$35.00
	Foreign-denominated accounts	\$20.00 - \$25.00 in relevant currency
Excess OD Fee (creating overdraft or exceeding authorized limit)	\$100.00 - \$999.99	\$25.00
	\$1,000.00 - \$9,999.99	\$200.00
	\$10,000.00 - \$19,999.99	\$350.00
	Over \$20,000.00	\$500.00
Return Cheque		\$40.00

TRANSFERS & PAYMENTS



TRANSFER & PAYMENT TYPE	FEES
Between FCBB accounts	\$10.00 (free for loan repayments)
Standing order setup	\$30.00
Standing order maintenance	\$15.00 + stamp duty

WITHDRAWALS



WITHDRAWAL TYPE	FEE
Third party	\$10.00

DRAFTS



DRAFT TYPE	FEE
Local and foreign requests	\$15.00 + stamp duty
Foreign draft processing	\$2.00 + commission and stamp duty

WIRE TRANSFERS



OUTGOING	FEE
Within CARICOM	\$70.00 (\$50.00 wire + \$20.00 commission)
Outside CARICOM	\$95.00 (\$75.00 wire + \$20.00 commission)
RTGS	\$15.00
Returned Wire Transfers	\$20.00

INCOMING	FEE
Wire Transfers	\$5.00 (foreign currency)
RTGS (Corporate)	\$15.00
RTGS (Personal)	Free

CARD SERVICES



DEBIT CARDS	FEE
Lost card replacement	\$20.00
Stolen card replacement	Free (with police report)

CREDIT CARDS	FEE
Over limit fee	\$50.00 Visa Classic \$55.00 Visa Gold \$60.00 Visa Platinum
Late payment	\$50.00
Cash advance fee	5%
Annual fee	\$50.00 Visa Classic \$80.00 Visa Gold \$300.00 Visa Platinum

STOP PAYMENTS



PAYMENT TYPE	FEE
Local drafts	\$20.00 + stamp duty
Foreign drafts	\$50.00 + processing charges and stamp duty

DORMANT & ESCHEATED ACCOUNTS



OVERDRAFT & ITEM TYPE	FEE
Reactivation after 3 years	Free
Escheatment	\$20.00 per year (10-year unacknowledged balances remitted to Central Bank)

STATEMENT & REPORT



STATEMENT & REPORT TYPE	FEE
Statement print & photocopies	\$5.00 per page
Confidential reports	\$30.00 + VAT
Special letters	\$35.00 + VAT

RESEARCH & AUDIT



RESEARCH & AUDIT TYPE	FEE
Voucher search	\$50.00 - \$300.00
Audit confirmation	\$50.00 - \$300.00 (based on age of documents)

TELEPHONE & FAX CHARGES



TELEPHONE & FAX CHARGE TYPE	FEE
Local fax	\$10.00
Regional fax (e.g. USA, Caribbean)	\$25.00 - \$40.00
International fax (e.g. Europe, Middle East)	\$70.00

CASH & COIN HANDLING



	AMOUNT	FEE
Coin-To-Notes Conversion	Under \$50.00	Free
	Over \$50.00	1%
Notes-To-Coin Conversion (Non-Customers)	Minimum \$5.00	5%

CASH DEPOSITS (BUSINESS ACCOUNTS)



	AMOUNT	FEE
In-Branch Deposits	Up to \$10,000.00	Free
	Per \$1,000.00 above \$10,000.00	\$5.00
Night Deposits	Up to \$10,000.00	Free
	Commercial clients: Per \$2,000.00 above the threshold	\$7.50
	SME clients: Per \$2,000.00 above the threshold	\$2.50
Night Depository Service	Sign up/registration fee	\$250.00
	Annual fee	\$250.00
	Replacement of lost/ Broken safe door key	\$50.00 + cost
	Additional key	\$25.00

SAFETY DEPOSIT BOX RENTAL



AMOUNT	FEE
Small 1½"x 5"	\$100.00 + VAT
Medium 3"x 5"	\$150.00 + VAT
Large 5"x 5"	\$200.00 + VAT
Extra-large 10"x15"	\$400.00 + VAT
Charge per visit:	\$10.00 after 1st 2 visits per month
Listing of contents for estate	\$100.00
Replacement of key	\$25.00 plus cost
Box drilled open	\$200.00 plus cost of drilling, replacing locks, etc.

IMPORTANT NOTES



FACILITY	FEE
Stamp duty Commission	\$0.10 where applicable \$20.00 for applicable services

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First Citizens

We put you first