

# Fees & Charges

St. Maarten

## SUNDRY CHARGES

ITEM	FEES
<b>ATM Transaction Fees at Republic Bank ATMs</b> ATM Enquiry Fee ATM Withdrawal Fee- On Us	ANG 1.00/US\$0.75  ANG 1.50(applicable to RightStart and Chequing Account Commercial).  US\$1.50 (applicable to Rightstart USD and Chequing Account Commercial USD).

## SUNDRY CHARGES

ITEM	FEES
<p><b>ATM/POS Debit Charges</b> <b>(other Bank ATMs International)</b></p> <p>Approved ATM transactions</p> <ul style="list-style-type: none"><li>a. Withdrawals</li><li>b. Balance Enquires (all accounts)</li></ul> <p>Cash Withdrawal Fee:</p> <ul style="list-style-type: none"><li>a. RightStart Account Fee</li><li>b. Career Builder Fee</li><li>c. TimeSaver</li></ul>	<p>ANG 4.00/US\$8.00 ANG 4.00/US\$1.00</p> <p>ANG 3.00/US\$2.00 ANG 5.00/US\$3.00 ANG 3.00/US\$2.00</p>

## SUNDRY CHARGES

ITEM	FEES
<p><b>ATM-Related Customer Queries</b> Reviews of DVR, footage from the ATM</p>	Manager's Discretion
<p><b>Auto Transfers (in-branch requests)</b></p> <ul style="list-style-type: none"> <li>• Except for the following for which there is no charge:</li> <li>• Loan repayments to Republic Bank</li> <li>• To accounts in the same name within Republic Bank</li> <li>• To Major League accounts</li> <li>• Payments from a Republic Bank account to a RightStart account</li> </ul> <p>Payments for Republic Bank Safe Deposit Lockers</p>	<p>ANG 13.00/US\$7.00 (One flat charge per month)</p> <p>Online transfers are free</p>
<p><b>Overdraft Facility Fee</b></p>	ANG 270.00/US\$150.00

## SUNDRY CHARGES

ITEM	FEES
<p><b>Cardless Cash</b></p> <p>Fee charged to the Sender of the transaction upon successful completion of the cash withdrawal. NB: Fee charged for SMS Messages sent and received (applied by mobile provider)</p>	<p>ANG 5.00/US\$2.50</p>
<p><b>Teller Withdrawal Fee</b></p>	<p>TimeSaver &amp; RightStart: ANG 3.00/US\$2.00</p> <p>Career Builder: ANG 5.00/US\$3.00</p>
<p><b>Certificates of Balance</b></p>	<p>ANG 19.00/US\$10.50</p>
<p><b>Cheque Books</b></p> <p>Regular Personal Cheques 2x25 Regular Personal Cheques 4x25 Duplicate Personal Cheques 2x25 Duplicate Personal Cheques 4x25 Regular Commercial Cheques 1x50 Regular Commercial Cheques 4x50 Regular Commercial Cheques 1x100</p>	<p>Vendor cost to be applied</p>
<p><b>Dormant Accounts</b></p>	<p>N/A</p>

## SUNDRY CHARGES

ITEM	FEES
<b>Handling Fee for Lost Local &amp; USD Drafts or Manager's Cheque</b>	ANG 19.00/US\$10.50 (Duplicate/Replacement Manager's Cheque & Draft)
<b>Debit Card Replacement (lost or damaged)</b>	ANG 13.00/US\$7.00
<b>NSF Fee</b> • NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	ANG 50.00/US\$28.00
<b>Overdrawn Account Fee</b>	ANG 19.00/US\$10.50
<b>Photocopying</b>	ANG 5.00/US\$3.00 (Per Item)
<b>Queries</b> Over one (1) year Between six (6) months to one (1) year Under six (6) months	ANG 16.50/US\$9.00
<b>Requests for Information on Customer's Accounts:</b> Attorney's Request on Accounts/ Estates of Deceased Customers	ANG 16.50/US\$9.00
<b>Statements</b> • Daily Statement • Statements requested outside of normal cycle • Duplicate Statements	ANG 19.00/US\$10.50

## SUNDRY CHARGES

ITEM	FEES
<b>Other Letters or Miscellaneous Letters</b>	Manager's Discretion
<b>Certificate of Interest Paid or Earned - Personal and Business Customers</b>	ANG 19.00/US\$10.50
<b>Stop Payment Order</b> (Stop Personal/Commercial Cheques)	ANG 19.00/US\$10.50
<b>Batch Payment- EFT, Salaries, Supplier Payments</b>	0.25% with a minimum of US\$20.00 or ANG 35.00 Cap/Max of US\$550.00 or ANG 1000.00

## SUNDRY CHARGES

ITEM	FEES
<b>Supplying data to Auditing Firms</b> Depending on work involved: when it involves only simple Certificate of Balance (payable by Customer).	ANG 45.00/US\$25.00
<b>Transfer of Funds</b> Customer written instructions to transfer funds from one account to another within the bank	ANG 19.00/US\$10.50
<b>Voucher Searches</b>	ANG 19.00/US\$10.50
<b>Transfer to Cover Cheques</b>	ANG 19.00/US\$10.50
<b>Third-Party Withdrawals</b>	ANG 4.00/US\$2.25

## FOREIGN TRADE - PURCHASE

ITEM	FEES
<b>Bills Negotiated - Handling Fee</b>	ANG3.00
<b>Incoming Mail and Telegraphic Transfer Payments</b> <ul style="list-style-type: none"><li>• Handling Charge where payments made to another Bank in ANG/US\$ - Deduct from proceeds</li><li>• Handling Charge where payments made to another Bank in foreign currency - Deduct from proceeds</li><li>• Handling Charge where funds to be credited to a ANG/US\$ account at a Branch - Deduct from proceeds</li><li>• Handling Charge where funds to be credited to a foreigncurrency account at a Branch - Deduct from proceeds</li><li>• Handling Charge where beneficiary to be advised to collect funds - Deduct from proceeds</li><li>• Dishonoured items - charged back to customer's account.</li></ul>	No charge

## FOREIGN TRADE - SALE

ITEM	FEES
<b>Drafts</b> <ul style="list-style-type: none"><li>Local Charge/Foreign Bank Charge</li></ul>	ANG 30.00/US\$17.00
<b>Telegraphic Transfers</b> <ul style="list-style-type: none"><li>Bank Commission</li><li>Swift</li><li>Cost of processing 'STOP' instructions on Drafts</li></ul>	ANG 35.00/US\$19.50 (Apply <b>only</b> to International WTs)  ANG 35.00/US\$19.50 (Apply to <b>both</b> International and Caribbean WTs)  ANG 35.00/US\$19.50 (Draft Tracer)
<b>Investigations</b> <ul style="list-style-type: none"><li>Where no Bank error is determined</li></ul>	Manager's Discretion

## FOREIGN BANK CHARGES

ITEM	FEEs
<b>Queries and Amendments - US Banks</b> <ul style="list-style-type: none"><li>• Enquiry regarding non-receipt of funds by beneficiary depending on the date of original payment</li><li>• Amendments to Value date, Account number, Beneficiary name, Beneficiary bank</li><li>• Recall of funds sent in error</li><li>• Returned funds</li></ul>	US\$50.00 to US\$75.00  US\$50.00  US\$50.00  US\$35.00 plus foreign bank charges of US\$15.00

## NIGHT SAFE FACILITIES

ITEM	FEEs
<b>Tamper Evident Disposable Commercial Deposit Bags</b>	ANG 1.10 per bag/US\$0.60 per bag

## SAFETY DEPOSIT LOCKERS

ITEM	FEES
<p><b>All Box Sizes (based on size)</b></p> <p>Small (1½ x 5 x 24)</p> <p>Medium (2½ x 5 x 24)</p> <p>Large (5½ x 5 x 24)</p> <p>X-Large (5 x 10¾ x 24)</p> <p>XX-Large (10 x 10 x 24)</p> <p>Broached Box (Drilling of Boxes)</p> <p>Lost Key Replacement (Lost or Broken Keys)</p>	<p>ANG 106/US\$60</p> <p>ANG 128/US\$72</p> <p>ANG 185/US\$104</p> <p>ANG 265/US\$149</p> <p>ANG 370/US\$270</p> <p>ANG 330.00/US\$181.00 Plus Additional Costs</p> <p>ANG 40.00/US\$15.00</p>
<p><b>12 FREE visits per year</b></p>	<p>Maximum, 2 free monthly visits, thereafter ANG 10.00/US\$5.55 for each additional visit in the same month</p>

## CERTIFICATE OF DEPOSIT

ITEM	FEES
<b>LOCAL CURRENCY</b>  Broken within 90 days of opening date  For periods in excess of 90 days  Broken within three months of renewal  Lost certificate of deposit	No Interest Paid  No Interest Paid  No Interest is payable and no flat fee is charged  No charge
<b>FOREIGN CURRENCY</b>  Broken within 90 days of opening date  For periods in excess of 90 days  Broken within three months of renewal  Lost certificate of deposit	No Interest Paid  No Interest Paid  No Interest is payable and no flat fee is charged  No charge

Visit [republicbankstmaarten.com](http://republicbankstmaarten.com) for the detailed schedule.

## CREDIT CARD PROFILE

	MASTERCARD STANDARD	MASTERCARD GOLD <small>secured 12%</small>	MASTERCARD GOLD <small>unsecured 18%</small>
<b>ANNUAL MEMBERSHIP FEE</b>	ANG 80.00	ANG 160.00	ANG 160.00
<b>LATE PAYMENT FEE</b>	ANG 50.00	ANG 50.00	ANG 50.00
<b>OVER LIMIT FEE</b>	ANG 50.00	ANG 50.00	ANG 50.00
<b>REPLACEMENT CARD FEE</b>	ANG 35.00	ANG 35.00	ANG 35.00
<b>CASH ADVANCE</b>	3.2%, minimum ANG 10.00	3.2%, minimum ANG 10.00	3.2%, minimum ANG 10.00
<b>INTEREST RATES</b>	18%	12%	18%
<b>STATEMENT COPY FEE</b>	N/A	N/A	N/A
<b>DISHONOURED CHEQUE FEE</b>	ANG 40.00	ANG 40.00	ANG 40.00
<b>COPY OF TRANSACTION CHARGE SLIP</b>	ANG 30.00	ANG 30.00	ANG 30.00
<b>INTEREST FREE PERIOD</b>	50 days	50 days	50 days
<b>MINIMUM PAYMENT CALCULATION</b>	2.77% of outstanding balance (min ANG 35) Plus Interest and fees	2.77% of outstanding balance (min ANG 35) Plus Interest and fees	2.77% of outstanding balance (min ANG 35) Plus Interest and fees

## BONDS AND LOANS

Account Type	Currency	When is charge applied	Negotiation Fee	Refinance Fee	Extension/Renewal Fee	Group Life Ins- Personal	Early Pay-Off Fee	
			Immediate /Origination	Immediate /Per-occurrence	Immediate /Per-occurrence	Immediate /Origination	Immediate /Per-occurrence	
BND	ANG	Commercial Bond - Contract ANG	1% of loan amt, min USD\$25.00 / ANG45.00		0.00			
BND	USD	Commercial Bond - Contract USD						
BND	ANG	Commercial Bond - Other ANG						
BND	USD	Commercial Bond - Other USD						
BND	ANG	Personal Bond ANG						
BND	USD	Personal Bond USD						
CL	ANG	Commercial Amortised Loan -ANG	1% of loan amount	0.25% - 0.5% of total exposure Min ANG 450.00	0.25% -0.50% of total exposure, Min ANG 450.00			
CL	USD	Commercial Amortised Loan -USD		0.25% - 0.50%of total exposure, Min USD \$250.00	0.25% 0.50% of total exposure, Min USD \$250.00			
CL	ANG	Commercial Amortised Loan - Non Resident ANG	1% of loan amount	0.25% - 0.5% of total exposure Min ANG 450.00	0.25% -0.50% of total exposure, Min ANG 450.00			
CL	USD	Commercial Amortised Loan - Non Resident USD		0.25% - 0.50%of total exposure, Min USD \$250.00	0.25% 0.50% of total exposure, Min USD \$250.00			
CL	ANG	Commercial Ordinary Loan ANG	1% of loan amount	0.25% - 0.50% of total exposure, Min ANG 450.00	0.25% -0.50% of total exposure, Min ANG 450.00			
CL	USD	Commercial Ordinary Loan USD		0.25% - 0.50%of total exposure, Min USD \$250.00	0.25% -0.50% of total exposure, Min USD \$250.00			
CL	ANG	Commercial Ordinary Loan - Non Resident ANG	1% of loan amount	0.25% - 0.50% of total exposure, Min ANG 450.00	0.25% -0.50% of total exposure, Min ANG 450.00			
CL	USD	Commercial Ordinary Loan - Non Resident USD		0.25% - 0.50%of total exposure, Min USD \$250.00	0.25% -0.50% of total exposure, Min USD \$250.00			
CL	ANG	Commercial Demand Loan -ANG	1% of loan amount	0.25% - 0.50% of total exposure, Min ANG 450.00	0.25% -0.50% of total exposure Min ANG 450.00			
CL	USD	Commercial Demand Loan -USD		0.25% - 0.50%of total exposure Min USD \$250.00	0.25% -0.50% of total exposure, Min USD \$250.00			
CL	ANG	Commercial Demand Loan - Non Resident ANG	1% of loan amount	0.25% - 0.50% of total exposure, Min ANG 450.00	0.25% -0.50% of total exposure Min ANG 450.00			
CL	USD	Commercial Demand Loan - Non Resident USD		0.25% - 0.50%of total exposure Min USD \$250.00	0.25% -0.50% of total exposure, Min USD \$250.00			
CL	ANG	Small Business Loan	1% of loan amount	0.25% - 0.50% of total exposure, Min ANG 450.00	0.25% -0.50% of total exposure, Min ANG 450.00			
PL	ANG	Personal Amortised Loan ANG	Less than \$10K ANG 100.00 Over \$10K ANG 180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest	
PL	USD	Personal Amortised Loan USD	Less than \$10K US\$55.00 Over \$10K US\$100.00					
PL	ANG	Personal Amortised Loan- Non Resident ANG	Less than \$10K ANG 100.00 Over \$10K ANG 180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest	
PL	USD	Personal Amortised Loan - Non Resident USD	Less than \$10K US\$55.00 Over \$10K US\$100.00					
PL	ANG	Personal Demand Loan ANG	Less than \$10K ANG 100.00 Over \$10K ANG 180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest	
PL	USD	Personal Demand Loan USD	Less than \$10K US\$55.00 Over \$10K US\$100.00					
PL	ANG	Personal Demand Loan - Non Resident ANG	Less than \$10K ANG 100.00 Over \$10K ANG 180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest	
PL	USD	Personal Demand Loan - Non Resident USD	Less than \$10K US\$55.00 Over \$10K US\$100.00					
PL	ANG	Personal Ordinary Loan ANG	Less than \$10K ANG 100.00 Over \$10K ANG 180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest	
PL	USD	Personal Ordinary Loan USD	Less than \$10K US\$55.00 Over \$10K US\$100.00					
PL	ANG	Personal Ordinary Loan - Non Resident ANG	Less than \$10K ANG 100.00 Over \$10K ANG 180.00	1.8% of unpaid balance for the month	1.8% of unpaid balance for the month	To be manually processed	120 days interest	
PL	USD	Personal Ordinary Loan - Non Resident USD	Less than \$10K US\$55.00 Over \$10K US\$100.00					
STL	ANG	Staff Amortised Loan			1% current, Min ANG 100.00			
STL	ANG	Staff Demand Loan						
STL	ANG	Staff Ordinary Loan						
STL	ANG	Staff Housing Loan						
ML	ANG	Commercial Mtge. Loan ANG	1% of loan amount	1% of new funds	0.25% - 0.5% of total exposure, min ANG 450.		180 days interest	
ML	USD	Commercial Mtge. Loan USD			0.25% - 0.5% of total exposure, minUS\$250.00			
ML	ANG	Commercial Mtge. Loan - Non Resident ANG	1% of loan amount	1% of new funds	0.25% - 0.5% of total exposure, min ANG 450.		180 days interest	
ML	USD	Commercial Mtge. Loan - Non Resident USD			0.25% - 0.5% of total exposure, minUS\$250.00			
ML	ANG	Commercial Mtge. Loan(brdg) ANG	1% of loan amount	1% of new funds	0.25% - 0.5% of total exposure, min ANG 450.			
ML	USD	Commercial Mtge. Loan(brdg) USD			0.25% - 0.5% of total exposure, minUS\$250.00			
ML	ANG	Commercial Mtge. Loan(brdg) - Non Resident ANG	1% of loan amount	1% of new funds	0.25% - 0.5% of total exposure, min ANG 450.			
ML	USD	Commercial Mtge. Loan(brdg) - Non Resident USD			0.25% - 0.5% of total exposure, minUS\$250.00			
ML	ANG	Residential Mtge. Loan ANG	1% of loan amount	0.00	ANG 150.00		180 days interest	
ML	USD	Residential Mtge. Loan USD			USD\$85.00			
ML	ANG	Residential Mtge. Non Resident Loan ANG	1% of loan amount	0.00	ANG 150.00		180 days interest	
ML	USD	Residential Mtge. Non Resident Loan USD			USD\$85.00			
ML	ANG	Residential Mtge. Loan (brdg) ANG	1% of loan amount	0.00	ANG 150.00			
ML	USD	Residential Mtge. Loan (brdg) USD			USD\$85.00			
ML	ANG	Residential Mtge. Loan (brdg) Non Resident ANG	1% of loan amount	0.00	ANG 150.00			
ML	USD	Residential Mtge. Loan (brdg) Non Resident USD			USD\$85.00			
CL	ANG	Bills Negotiated ANG	To be advise as per credit sanction					
CL	USD	Bills Negotiated USD						
CL	CAD	Bills Negotiated CAD						
CL	GBP	Bills Negotiated GBP						
CL	EUR	Bills Negotiated EUR						
CL	ANG	Bills Discounted ANG	To be advise as per credit sanction					
CL	ANG	Advances on Ltrs of Credit ANG	<b>Establishment Fees – Cash Secured Letter of Credit's</b> First 30 days Plus fee for each additional 30 days or part thereof <b>1% Min US\$25.00</b> Prepaid Letter of Credit First 30 days Plus fee for each additional 30 days or part thereof <b>1% Min US\$25.00</b> Amendment Fee For increases in amount of L/Cs Any other amendment <b>USD \$22.00 /ANG 40.00</b>		Amendment Fee For increases in amount of L/Cs Any other amendment (extension to expiry date, compute additional commission for increased amount and for extended period, etc.) <b>USD \$22.00 /ANG 40.00</b>			
CL	USD	Advances on Ltrs of Credit USD						
CL	CAD	Advances on Ltrs of Credit CAD						
CL	GBP	Advances on Ltrs of Credit GBP						
CL	EUR	Advances on Ltrs of Credit EUR						
			<b>O/D Facility Fee- Commercial</b>	<b>O/D Facility Fee - Personal</b>	<b>Minimum Overdraft Interest Charge- Cal on max daily balance - NO TAX</b>			
		<b>When is charge applied</b>	<b>One Period</b>	<b>One Period</b>	<b>month end</b>			
Commercial Account	ANG	Commercial Chequing	ANG 270.00	0.00	ANG 18.00			
	USD	Chequing Account Commercial USD	US\$150.00	0.00	US\$10.00			
Personal Account	ANG	Personal Chequing Account -PCA, Optimizer Major League Career Builder E Free	0.00	ANG 270.00	ANG 18.00			
	USD		0.00	US\$150.00	US\$10.00			