

## **BERMUDA COMMERCIAL BANK LIMITED**

### Banking Services Fee Schedule

Effective May 1<sup>st</sup>, 2017

**Mailing Address:**

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Hamilton HM GX  
Bermuda

**Registered Address:**

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Bermuda

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## BANKING SERVICES FEE SCHEDULE

TYPE OF SERVICE	PERSONAL BANKING	CORPORATE BANKING
<b>Accounts &amp; Services</b>		
Minimum Balance Requirement	\$5,000.00	\$25,000.00
New Client / On-Boarding/Maintenance	Bank Discretion	Bank Discretion
Cheque Processing	\$2.50/cheque	\$2.50/cheque
Cheque Book Issue	\$7.50 (book of 25) / \$30.00 (book of 50)	\$80.00 (book of 300)
Cheque / Transaction / Statement Copies	\$10.00 (3+ months: research fee)	\$10.00 (3+ months: research fee)
Cheque Clearing Foreign Currency (CAD/AUD/NZD cheques only)	\$65.00 + foreign bank charge	\$65.00 + foreign bank charge
Cheque Collections (USD/CAD/GBP/EUR) (minimum 500.00)	\$65.00 + collection charge	\$65.00 + collection charge
Returned Cheques	\$40.00/cheque	\$40.00/cheque
Cheque Cashing For Non-Clients (BCB cheques only)	\$30.00/cheque	\$30.00/cheque
Stop Payment (Cheque/Manager's Cheque)	\$40.00/item	\$40.00/item
Bermuda Manager's Cheque	\$75.00/cheque	\$75.00/cheque
Unauthorized Overdraft (NSF)	\$50.00/item	\$50.00/item
Unauthorized Overdraft Interest	Prevailing rate	Prevailing rate
Disbursement of Notes (USD)	1.00%	1.00%
Dormancy	\$100.00 annually (2 years inactive)	\$100.00 annually (2 years inactive)
Reactivation	\$10.00/per account	\$10.00/per account
Research	\$50.00/hour	\$50.00/hour
Overseas Mailing	\$25.00 + courier charge	\$25.00 + courier charge
<b>Payments</b>		
Internal Transfer between BCB accounts via in-branch / fax / email	\$5.00 template / \$7.00 non-template	\$5.00 template / \$7.00 non-template
Domestic Transfer via in-branch / fax / email	\$75.00 template / \$100.00 non-template	\$75.00 template / \$100.00 non-template
International Transfer via in-branch / fax / email	\$100.00 template / \$120.00 non-template	\$100.00 template / \$120.00 non-template
Incoming International Transfer	\$6.00	\$6.00
Recurring Payment / Standing Order Manual Set-Up	\$5.00	\$5.00
Recurring Payment / Standing Order Manual Amendment	\$5.00	\$5.00
Non Receipt / Amendment / Cancellation of Remitted Payment(s)	\$40.00	\$40.00
940 Swift Message Statements	\$100.00/month	\$100.00/month
<b>eBanking</b>		
Online Internal Transfer between BCB accounts	Complimentary	Complimentary
Online Domestic Transfer	Complimentary	Complimentary
Online International Transfer	\$40.00	\$40.00
Recurring Payment / Standing Order Set-Up	Complimentary	Complimentary
Recurring Payment / Standing Order Amendment	Complimentary	Complimentary
Replacement Token	\$20.00	\$20.00
<b>Fixed Deposits</b>		
Breakage	\$500.00 + Interest Charge	\$500.00 + Interest Charge
Amendment	\$25.00	\$25.00
<b>Credit Cards</b>		
Annual Interest Rate	14.50%	14.50%
Annual Administration	\$150.00	\$60.00
Supplementary Card	\$60.00	\$60.00
Replacement Card	\$35.00	\$35.00
Urgent Card	\$50.00	\$50.00
Cash Advance	2.50% (minimum \$5.00)	2.50% (minimum \$5.00)
Late Payment	\$30.00	\$30.00
Over Limit	\$35.00/transaction	\$35.00/transaction
Interim / Replacement Statement	\$10.00	\$10.00
Foreign Currency Conversion	2.00%	2.00%
Disputed Transaction	\$25.00/transaction	\$25.00/transaction
<b>Miscellaneous</b>		
Audit Confirmation / Credit Reference / Bank Reference	\$50.00	\$50.00
Market Rate Service (Negative rates apply for applicable currencies)	Prevailing Market Currency Rate	Prevailing Market Currency Rate
Deposit Bags (Bulk)	n/a	\$50.00/month
Returned Mail (three consecutive months)	\$20.00	\$20.00

Fees are subject to change at the discretion of the Bank. All bank accounts are subject to the Bank's General Terms and Conditions which are located on our website [www.bcb.bm](http://www.bcb.bm)