

LIST OF PRODUCT/SERVICE FEES

TYPES OF PRODUCT / SERVICES	FEES
SAVINGS ACCOUNTS	
Accounts closed within 3 months	\$38.00
Accounts closed within 6 months	\$44.00
In-branch teller fee per transaction (2 free in-branch transactions per month) Supersaver and Regular Savings	\$2.00
Monthly Fee on Savings Accounts	\$2.00
Standing orders external	\$25.00
Third Party Transactions	\$12.00
Certificate statement of Accounts (Bank Statement)	\$30.00
Minimum balance threshold	\$10.00
Inactive/Dormant charge	\$10.00
CURRENT ACCOUNTS	
Ledger Fees	\$1.50 per item - \$5.00 minimum
Cheques drawn against uncleared funds - charged monthly	\$50.00
Accounts closed within 6 months	\$44.00
Minimum Interest charged on overdrawn Accounts	\$50.00
Return cheques	\$50.00
Transfer to account(s) to cover NSF	\$12.00
Stop Payment Cheque Instructions	\$30.00
Standing orders internal	\$6.00
Standing orders external	\$25.00
Cheque cashing fee (non-BOSL customers)	\$2.00
Inactive/Dormant Charge	\$10.00
Cheque books	as billed
OVERDRAFTS	
Payment of cheques - expired OD limit	\$50.00
Payment of cheque - authorized excess to OD limit	\$50.00
Minimum Monthly Interest	\$50.00
Interest charge - unauthorized overdrafts	18% p.a.
CREDIT CARD PERSONAL	
Membership fee	Min\$100.00/\$150.00 max
Additional Cardholder	Min \$50/\$75.00 max
Replacement Card Fee	\$38.00

Late Payment Fee	\$25.00
Cash Advance Fee	2.5% max \$12.00
Over Limit Fee	\$44.00
Charge Bank on Credit Card	\$27.00
CREDIT CARD -CORPORATE	
Membership fee	Min\$165.00/\$400.00 max
Replacement Card Fee	\$38.00
Late Payment Fee	\$25.00
Cash Advance Fee	2.5% MAX \$12.00
Over Limit Fee	\$44.00
Charge Back on Credit Card	\$27.00
TERM DEPOSITS	
Penalty charged for closure of account before maturity	Interest penalty
MERCHANTS	
Point of Sale Machines (Wired) - p.m.	\$25.00
Point of Sale Terminals (Wireless) - p.m.	\$100.00
ECACH – ELECTRONIC FUNDS TRANSFER	
Monthly Charge	\$30.00
Charge per File	\$2.00
Charge Per Transaction:	
Transaction Range	Unit Charge
Below 200	\$0.50
200 - 499	\$0.40
500 - 999	\$0.30
1000 - 1999	\$0.20
Above 2000	\$0.10

TYPES OF PRODUCT / SERVICES	FEES
FOREIGN EXCHANGE	
Special Clearings of foreign cheques	\$50.00 plus out of pocket expenses
Inward Transfers	\$30.00
Payment to another bank	\$45.00
SALES	
Sale of Drafts – EC & Foreign	\$27.55
Fax messages (regional) per page	\$12.00
Fax messages (international)per page	\$19.00
Fax messages (international - Far East)per page	\$25.00
Replacement of lost drafts	\$65.00 plus out of pocket expenses
WIRE TRANSFERS	
(a) Regional	\$50.00
(b) International	
USA/Canada	\$90.00
Europe	\$105.00
Rest of the World	\$170.00
PURCHASES	
Purchase of Drafts/Travelers Cheques	
US/other Cheques/Drafts	\$1.50 per cheque minimum \$6.25
STG	\$6.25 per cheque
Returned Foreign Currency Cheque	\$65.00 plus out of pocket expenses
Enquiry / Tracing of wire transfer	\$135.00
NIGHT SAFE	
Annual Rental	\$240.00 p.a.
Repairs to wallet	Cost of repairs plus 10% of wallet cost
Replaced wallets (Lost/Damaged)	\$375.00
Replacement Keys	\$125.00
Short term rentals (less than 30 days)per bag	\$62.00
SAFE DEPOSIT BOXES	
Small p.a	\$188.00
Medium p.a	\$219.00
Large p.a	\$281.00
Extra Large p.a.	\$312.00
Replacement of lost keys	\$375.00
2 free visits per month - additional visits charge - per visit	\$12.00
LOANS & ADVANCES	
Late loan payment fees	\$62.00
Penalty for breach condition - per month	\$375.00

Commitment/Acceptance Fee	1.50% min \$125.00
Early Repayment Penalty Fee	10% on current Bal