

## Schedule of Fees & Charges

SAVINGS ACCOUNTS	
Monthly Service Charge	\$3.00
Charge to Open Bank Account	\$0.00
Excessive Transaction Fee - 2 per month	\$2.50
Minimum Balance Violation Charge on Special Accounts	\$5.00
Accounts closed within 3 months	\$40.00
Accounts closed within 6 months	\$45.00
Bank Statements	\$31.00
Reference Letters	\$31.00
Tax Letters prior years	\$31.00
Expedited request- Bank Statements, Reference Letters	\$41.00
Transfer between accounts	\$0.00
Transfer from one customer to another within or among branches.	\$6.00
Letter request for transfer to same account	\$12.00
Letter request for transfer to third party account	\$19.00
Standing orders to outside parties (including stamp duty where applicable)	\$25.00
One-time transfer of funds outside Bank	\$25.00
Inactive Account Holders – Notices & Reminders	\$15.00
Dormant Account Notices – Annual Fee	\$20.00
Third Party Transaction Withdrawals	\$15.00
TERM DEPOSITS	
Penalty charged for closure of account before maturity (reduction in interest rate)	0.75%
Penalty charged for closure of account before maturity (within 3 months, no interest paid)	0%
CURRENT ACCOUNTS	
DDA & Call Accounts	
Stamp Duty - Per Cheque	\$0.30

Monthly Minimum Service Charge	\$7.50
Service Charge EC Accounts	\$2.00
Cheques drawn against uncleared funds	\$60.00
Minimum Interest charged on overdrawn Accounts	\$55.00
NSF Fee	\$70.00
Transfer to Account(s) to Cover NSF/Overdraft	\$15.00
Stop Payment Cheque Instructions	\$35.00
Duplicate Statements	\$15.00
Bank Statements	\$31.00

## CURRENT ACCOUNTS

### DDA & Call Accounts

Transfer of Funds from One Account to Another	\$0.00
Letter request for transfer to same account	\$12.00
Letter request for transfer to third party account	\$19.00
Standing Orders to Outside Parties (Including stamp duty where applicable)	\$25.00
Accounts Closed within 3 months	\$65.00
Accounts Closed within 6 months	\$50.00
Inactive Account – Notices & Reminders	\$15.00
Dormant Account - Notices	\$20.00

### PERSONAL CHEQUING

Stamp Duty - Per Cheque	\$0.30
Monthly Minimum Service Charge	\$6.00
Service Charge EC Accounts – Per Item	\$1.50
Cheques drawn against uncleared funds	\$60.00
NSF Fee	\$70.00
One-time transfer of funds to another institution	\$25.00
Transfer of Funds from one account to another	\$0.00
Letter request for transfer to same account	\$12.00
Letter request for transfer to third party account	\$19.00
Stop Payment Cheque Instructions	\$35.00



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Bank Statements	\$31.00
Duplicate Statements	\$15.00
Transfer to Account(s) to Cover NSF/Overdraft	\$20.00
Accounts closed within 3 months	\$65.00
Accounts closed within 6 months	\$40.00
Inactive Account – Notices & Reminders	\$15.00
Dormant Account - Notices	\$20.00
<b>OVERDRAFTS</b>	
Non-Submission of Financial Statements (following expiration of 120-day grace period)	.25% of overdrawn balance monthly
Extension of Overdraft Facility	\$450.00
Minimum Monthly Interest Charge	\$60.00
Interest Charge on Overdrawn Balances Above Limit	19.50%
Interest Charge on Unauthorized Overdrawn Balances	19.50%
<b>SUPERIOR CHEQUING SERVICES (SCS-24)</b>	
Monthly Service Charge	\$35.00
Stamp Duty Per Cheque	\$0.30
Overdraft Interest Above Limit	19.50%
NSF Fee	\$70.00

<b>CUSTOMER FOREIGN CURRENCY ACCOUNTS</b>	
Monthly Service Charge	\$7.50
Service Charge US Accounts	\$2.00
Service Charge EURO Accounts	€2.00
CFC Accounts withdrawals	\$2.00
<b>BUREAU D'CHANGE – HEWANORRA INTERNATIONAL AIRPORT</b>	
Transaction Fee	\$6.00
<b>BOSL EXPRESS – MASSY STORES MEGA/CHOISEUL</b>	
Transaction Fee	\$6.00
<b>MERCHANT SERVICES</b>	
Point of Sale Machines	
- Wired Terminals	\$25.00
- Wireless Terminals	\$100.00



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<b>DEBIT CARD</b>	
Replacement Card	Classic: \$31.00 Gold: \$44.00
Emergency Card	Classic: \$25.00 Gold: \$35.00
Transaction Fees- Other Banks' ATMs	\$6.00
Transaction Fees- Other Banks POS Terminals	\$2.00
Cash Advance- Other Banks	\$10.00
ATM Denial Fee- Other Banks Networks	\$2.00
<b>WIRE TRANSFERS</b>	
<b>INCOMING</b>	
<b>EC</b>	XCD\$30.00
<b>US</b>	XCD\$41.00
<b>GPB</b>	XCD\$50.00
<b>CDN</b>	XCD\$31.00
<b>EURO</b>	XCD\$45.00
Payment to Financial Institution	\$45.00
Special Clearings of Foreign Cheques (plus, out of pocket expenses)	\$100.00
<b>OUTGOING</b>	
<b>(a) Regional</b>	\$60.00
<b>(b) ECCU</b>	\$25.00
<b>(b) International</b>	
North America	\$90.00
Europe	\$105.00
Far East	\$170.00
Enquiry/Tracing Outgoing Wire Transfers - International	\$202.25
Enquiry/Tracing Outgoing Wire Transfers - Regional	\$100.00
<b>CREDIT CARD</b>	
Annual Fee -Primary	Classic: \$100.00 Gold: \$150.00
Annual Fee -Supplementary	Classic: \$50.00 Gold: \$75.00
Emergency Card Replacement	Classic: \$65.00 Gold: \$75.00
Replacement Card	\$38.00



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Cash Advances	Classic: 2.75% min \$12.00 Gold: 2.5% min \$12.00
Over Limit Fee	\$38.00
Urgent Payment fee	\$15.00
Late Payment fee	\$30.00
Increase in Limit fee	\$85.00
Charge Back Credit Card	\$188.00
Copy of Transaction /Charge Slip	\$5.00
Statement Copy Fee	\$25.00

BANK DRAFTS	
Sale of Drafts	\$31.25
Stop Payment of Purchased Draft	\$70.00
<b>Purchase of Drafts - Per Cheque</b>	
Purchase Drafts - USD CARD:	\$15.00
Purchase Drafts - CDN	\$15.00
Purchase Drafts - GBP	\$15.00
Purchases – Drafts (Stamp Duty)	\$0.30
<b>Returned Foreign Currency Cheque</b>	
USD CHEQUE	XCD\$100.00
GBP CHEQUE	XCD\$110.00



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CDN CHEQUE	XCD\$105.00
<b>NIGHT SAFE</b>	
Annual Rental Fee	\$240.00
Wallet Repair	Cost of repairs plus 10% of wallet cost
Wallet Replacement (Lost/Damaged)	\$375.00
Replacement Keys	\$125.00
Short Term Rental Fee (Less than 30 days)	\$62.00
<b>SAFE DEPOSIT BOXES</b>	
Annual Fees	
(a) Small	\$230.00
(b) Medium	\$270.00
(c) Large	\$330.00
(c) Extra Large	\$360.00
Replacement of lost keys	\$375.00
Charge per visit in excess of two (2) free visits per month	\$15.00
<b>AUTOMATIC TELLER MACHINES – ATM</b>	
Off-site (non-branch) ATM Transaction Fee	
Deposits	\$0.00
Withdrawals	\$0.50
Enquiries	\$0.00
Non-BOSL Cards	\$0.50
<b>ONLINE BANKING</b>	
Online transfers to ECCU	\$0.00
Transfer to Regional	\$60.00
Transfer to international -North America	\$90.00
Europe	\$105.00
Far East	\$170.00
Online transfer between accounts	\$0.00
Bill Payments	\$0.00
Enquiries	\$0.00
Secure messages instructions	\$19.00



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<b>ECACH – ELECTRONIC FUNDS TRANSFER</b>	
EFT Salaries	
Monthly Charge	\$30.00
Fee per file	\$2.00
<b>Transaction Range</b>	<b>Unit Charge</b>
Below 200	\$0.50
200 - 499	\$0.40
500 - 999	\$0.30
1000 - 1999	\$0.20
Above 2000	\$0.10
<b>SUNDRY FEES</b>	
Purchase of Coins	\$50.00
Cash Breakdowns	1%
Cheques Cashed by Non-BOSL Customers	\$5.00
Verification of Surveillance Tapes	\$100.00
Photo Printing Services	\$50.00
<b>Cost of Cheque Book: - Bank of St. Lucia Design - (Style 201)</b>	
25, 50, 100 Leaf	as billed
<b>Other Styles as Charged by Service Provider</b>	
Attorneys-at-law Queries: Real Estate Accounts	\$40.00
<b>LOANS &amp; ADVANCES</b>	
Statement of Interest Paid Prior Years	\$31.00
Late Loan Payment Fees	\$62.00
Late Loan Payment Fees – Premium Finance Loans	\$25.00
Waiver of Loan Repayments - Per Payment	\$30.00
Penalty for Breach Condition - Per Month	\$450.00
Early Repayment Penalty Fee - Mortgage	10% on outstanding balance
Renewal Fee for Overdraft Facility	1% of amount reviewed and renewed – minimum \$375.00



INVESTMENT SERVICES	
Addition/Removal of Shareholder	\$25.00
Change of Address for non-ECFH shares	\$20.00
Change of Name	\$25.00
Donation Transfer	\$25.00
Charging of Securities	\$25.00
Release of Charge	\$25.00
Transfer on Death	\$25.00
Notice of Death for non-ECFH shares	\$25.00
Change of Payment Option - for non-ECFH shares	\$20.00
Primary Person Designation	\$25.00
VOUCHER INQUIRY/SEARCH	
2 years back	\$100.00 per year
3 years back	
4 years back	
5 years back	
6 years back	
AUDIT CONFIRMATIONS	
1 Year prior to current year	\$75.00
2 Years prior to current year	\$100.00
3 Years prior to current year	\$150.00
4 Years prior to current year	\$200.00
5 Years prior to current year	\$250.00
6 Years or more to current year	\$300.00





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