

Fees & Charges

Dominica

St. Lucia



Republic Bank (EC) Limited

SUNDRY CHARGES

ITEM	FEES
ATM Transaction Fees at Republic Bank ATMs	Approved cash withdrawal: EC\$1.50/USD1.50 Declined cash withdrawal EC\$1.50/USD1.50 (Apply to RightStart and Commercial Chequing Accounts)
a. Other Bank customer in territory at RBEC ATM	
Withdrawal	No Charge
b. Other International Bank customer (overseas) at RBEC ATM	
Withdrawal	No Charge
ATM/POS Debit Charges	
POS Debit transactions performed at all POS merchants	Apply if there is an explicit fee
ATM/POS Debit Charges	
(Other Bank ATMs in territory)	
a. Approved ATM Transactions	
Withdrawals	EC\$12.00/US\$4.00
Balance Enquires (all accounts)	EC\$2.00/US\$0.75 (applicable to all Deposit products except CAD, GBP, EUR base in all territories)
b. Declined ATM Transactions	
Withdrawals	No Charge
Balance Enquires (all accounts)	No Charge
c. Approved POS Debit	

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ITEM	FEES
POS Fee - Other Bank Merchant (This fee is applied when an RBEC customer uses another bank POS device) d. Declined POS Debit	2.00% of the Transaction (Applicable to all Deposit products except CAD, GBP, EUR base in all territories)
Transactions	No Charge
ATM/POS Debit Charges (other Bank ATMs International) a. Approved ATM Transactions Withdrawals	2.00% of the Transaction (Applicable to all Deposit products except CAD, GBP, EUR base in all territories)
Balance Enquires (all accounts) b. Declined ATM Transactions	EC\$2.00/US\$0.75 (applicable to all Deposit products except CAD, GBP, EUR base in all territories)
Withdrawals	No Charge
Balance Enquires (all accounts)	No Charge
c. Approved POS Debit Transactions d. Declined POS Debit	EC\$2.00/US\$0.75 (applicable to all Deposit products except CAD, GBP, EUR base in all territories)
Transactions	No Charge

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ITEM	FEES
Online Purchase Fee <i>(Purchases made Online)</i>	2.00% of the Transaction This is applicable to all Deposit products except CAD, GBP, EUR base in all territories
ATM-Related Customer Queries	
Reviews of DVR, footage from the ATM	EC\$100.00 (May be waived if customer was the victim of a robbery resulting in the unauthorised used of the ATM Card. A police Report must be provided in evidence)
Auto Transfers Except for the following for which there is no charge:	
Loan repayments to Republic Bank, Trustee & FINCOR.	EC\$15.00 Monthly
To accounts in the same name within Republic Bank.	
Major League accounts.	
Payments from a Republic Bank	
Account to a RightStart Account.	
Transfers to the Unit Trust Corporation.	
Payments for Republic Bank Safe Deposit Lockers.	

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ITEM	FEES
Cardless Cash 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)	EC\$4.00
Cash Withdrawal Fee	EC\$3.00 1 free withdrawal for the month at the Teller after EC\$3.00 is applied for all CASH withdrawals
Certificates of Balance All Certificates of Balances, whether or not issued on standard Form (SA21) to Embassies, Consulates or any other parties	EC\$25.00
Cheque Books 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	Vendor cost to be applied
Dormant Accounts	EC\$30.00
Official Cheques	EC\$15.00 Plus Stamp Duty Apply Stamp Duty only for Major League

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ITEM	FEES
Handling Fee for Lost Certified Cheques	EC\$25.00
Debit Card Replacement	EC\$20.00
NSF Fee - NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	EC\$75.00
Overdrawn Account Fee	EC\$30.00
Photocopying	EC\$5.00
Queries: - Over one (1) year. - Between six (6) months to one (1) year. - Under six (6) months.	EC\$25.00
Requests for Information on Customer's Accounts: Attorney's Request on Accounts/ Estates of Deceased Customers	EC\$25.00
Statements a. Daily Statement b. Statements requested outside of normal cycle c. Duplicate Statements	EC\$25.00

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ITEM	FEES
Other Letters Statements on Auto Transfers Paid - Up to one year - More than one year	Manager's Discretion
Confidential Reports	Manager's Discretion
Certificate of Interest Paid or Earned Personal Customer Current Year Prior Year Previous Year	Manager's Discretion
Business Customer Current Year Prior Year Previous Year	
Stop Payment Order (Stop Personal / Commercial Cheques)	EC\$30.00

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ITEM	FEES
Supplying data to Auditing Firms Depending on work involved: when it involves only simple Certificate of Balance (payable by Customer).	EC\$100.00
Transfer of Funds - Customer written instructions to transfer funds from one account to another within the bank	EC\$15.00
Postal Orders (All items)	N/A
Third Party Withdrawals	N/A
Voucher Searches	EC\$25.00
Payroll Envelopes - Collected in bulk by employees	N/A
Transfer to Cover Cheques	EC\$15.00
Fax Messages	N/A
Hold Mail	N/A
Airmail	N/A

ONLINE TRANSACTIONS

ITEM	FEE
Local Inter-Bank Transfers (Non-RBEC Branches)	EC\$5.00
Batch Payments - EFT, Salaries, Supplier Payments	0.25% with a Minimum of EC\$50.00 and Cap/Max of EC\$1,500.00

BUSINESS ACCOUNTS

ITEM	FEE
Surcharge on large cash deposit transactions when both of the following apply: - Total Cash is greater than 25K and - Transaction is conducted within last hour prior to close of business day	Exempt

FOREIGN TRADE - PURCHASE

ITEM	FEES
Bills Negotiated - Handling Fee	EC\$5.00 Plus Stamp Duty
All foreign Travellers Cheques	N/A - TC does not apply to RBEC
<p>Incoming Mail and Telegraphic Transfer Payments</p> <ul style="list-style-type: none"> - Handling Charge where payments made to another Bank in EC\$ - Deduct from proceeds - Handling Charge where payments made to another Bank in foreign currency - Deduct from proceeds - Handling Charge where funds to be credited to a EC\$ account at a Branch - Deduct from proceeds - Handling Charge where funds to be credited to a foreign currency account at a Branch - Deduct from proceeds - Handling Charge where beneficiary to be advised to collect funds - Deduct from proceeds -Dishonoured items – charged back to customer’s account. <p>Incoming Telegraphic Transfer - Correspondent Fee</p> <p>Incoming Transfer Repair Fee</p> <p>This fee is applicable to all incoming wire transfers requiring repair action by Forex Officials</p>	<p>RBEC Customers - EC\$0.00</p> <p>Other Financial Institutions - EC\$10.00</p>

FOREIGN TRADE - SALE

ITEM	FEES
<p>Drafts</p> <p>Stamp Duty only for Major League</p> <ul style="list-style-type: none"> - Local Charge - Foreign Bank Charge <p>(applicable for USD Drafts only)</p>	<p>EC\$45.00 plus Stamp Duty</p>
All Travellers Cheques	N/A - TC does not apply to RBEC
Foreign Currency Notes	N/A
<p>Telegraphic Transfers</p> <ul style="list-style-type: none"> - Bank Commission - Swift 	<p>Bank Commission: EC\$50.00 (apply only to International WTs)</p> <p>Swift: EC\$50.00 (apply to both International and Caribbean WTs)</p>
Cost of processing 'STOP' instructions on Drafts	EC\$50.00 plus out-of-pocket expenses
<p>Investigations</p> <p>Where Republic Bank's error is determined</p> <p>Where no Bank error is determined</p>	<p>Apply if there is an explicit fee</p>

FOREIGN BANK CHARGES

ITEM	FEEs
Queries and Amendments - US Banks	
a. Enquiry regarding non-receipt of funds by beneficiary	US\$50.00 to US\$75.00 depending on the date of original payment
b. Amendments to Value date, Account number, Beneficiary name, Beneficiary bank	US\$50.00
c. Recall of funds sent in error	US\$50.00
d. Returned funds	US\$35.00 plus foreign bank charges of US\$15.00

NIGHT SAFE FACILITIES

ITEM	FEEs
Tamper Evident Disposable	Small: EC\$1.75
Commercial Deposit Bags	Large: EC\$2.00

SAFE DEPOSIT LOCKERS

ITEM	FEES
All Box size (small, medium, large, extra large) Broached Box Lost Key Replacement	EC\$300.00 per annum 25% for Major League customer EC\$500.00 plus any additional costs EC\$5.00 plus any additional costs
12 FREE visits per year	2 free monthly visits thereafter EC\$10.00 for each additional visit in the same month

CERTIFICATE OF DEPOSIT

ITEM	FEES
LOCAL CURRENCY	
Broken within 90 days of opening date	No Interest Paid
For periods in excess of 90 days	No Interest Paid
Broken within three (3) months of renewal	No Interest is payable and no flat fee is charged
Lost Certificate of Deposit	N/A
FOREIGN CURRENCY	
Broken within 90 days of opening date	No Interest Paid
For periods in excess of 90 days	No Interest Paid
Broken within three (3) months of renewal	No Interest is payable and no flat fee is charged
Lost Certificate of Deposit	N/A