

Fees & Charges

St. Kitts and Nevis



Republic Bank (EC) Limited

SUNDRY CHARGES

ITEM	FEES
ATM Transaction Fees at Republic Bank ATMs	Approved cash withdrawal: EC\$1.76/US\$1.76 Declined cash withdrawal EC\$1.76/US\$1.76 (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	
a. 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\$14.04/US\$4.68. This is applicable to all Deposit products in all territories
Balance Enquires (all accounts)	EC\$2.34/US\$0.88
b. Declined ATM Transactions	
Withdrawals	No Charge
Balance Enquires (all accounts)	No Charge

SUNDRY CHARGES

ITEM	FEES
POS Fee - Other Bank Merchant (This fee is applied when an RBEC customer uses another bank POS device)	Apply 17.00%
d. Declined POS Debit Transactions	No Charge
ATM/POS Debit Charges (other Bank ATMs International) a. Approved ATM Transactions Withdrawals	Apply 17.00%
b. Balance Enquires (all accounts)	EC\$2.34/US\$0.88
c. Approved POS Debit Transactions	Apply 17.00%
d. Declined POS Debit Transactions	No Charge
Online Purchase Fee (Purchases made Online)	Apply 17.00%
ATM-Related Customer Queries Reviews of DVR, footage from the ATM	Manager's Discretion

SUNDRY CHARGES

ITEM	FEES
<p>Auto Transfers</p> <p>Except for the following for which there is no charge:</p> <p>Loan repayments to Republic Bank, Trustee & FINCOR. 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.</p>	<p>EC\$17.55 Monthly</p>
<p>Cardless Cash</p> <p>Fee charged to the Sender of the transaction upon successful completion of the cash withdrawal.</p> <p>NB: Fee charged for SMS Messages sent and received (applied by mobile provider)</p>	<p>EC\$4.68</p>
<p>Cash Withdrawal Fee</p>	<p>EC\$3.51 (Applied to RightStart and Career Builder)</p>

SUNDRY CHARGES

ITEM	FEES
<p>Certificates of Balance All Certificates of Balances, whether or not issued on standard Form (SA21) to Embassies, Consulates or any other parties</p>	EC\$29.25
<p>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</p>	Apply if there is an explicit fee
<p>Official Cheques</p>	<p>EC\$17.55 plus Stamp Duty Apply Stamp Duty for Major League Stamp Duty Charge: Value of the money for which the cheque is drawn:</p> <ul style="list-style-type: none"> <\$50 - \$0.05 >\$50, <\$100 - \$0.10 >\$100, <\$250 - \$0.25 >\$250, <\$500 - \$0.50 >\$500 and every fractional part of \$500 - \$0.50

SUNDRY CHARGES

ITEM	FEES
Handling Fee for Lost Certified Cheques	EC\$29.25
Debit Card Replacement	EC\$23.40
NSF Fee - NSF Cheques/Cheques Returned (Any reason) and Items deposited subsequently charged back - Local Currency	EC\$87.75
Overdrawn Account Fee	EC\$35.10/US\$5.27
Photocopying	EC\$5.85/US\$1.17
Queries: - Over one (1) year. - Between six (6) months to one (1) year. - Under six (6) months.	EC\$29.25
Requests for Information on Customer's Accounts: Attorney's Request on Accounts/ Estates of Deceased Customers	EC\$29.25

SUNDRY CHARGES

ITEM	FEES
Statements a. Daily Statement b. Statements requested outside of normal cycle c. Duplicate Statements	EC\$29.25
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 a. Current Year b. Prior Year c. Previous Year Business Customer a. Current Year b. Prior Year c. Previous Year	Manager's Discretion

SUNDRY CHARGES

ITEM	FEE
Stop Payment Order <i>(Stop Personal / Commercial Cheques)</i>	EC\$35.10
Supplying data to Auditing Firms Depending on work involved: when it involves only simple Certificate of Balance (payable by Customer).	EC\$117.00
Transfer of Funds - Customer written instructions to transfer funds from one account to another within the bank	EC\$17.55
Voucher Searches	EC\$28.13

SUNDRY CHARGES

ITEM	FEES
Transfer to Cover Cheques	EC\$17.55

ONLINE TRANSACTIONS

ITEM	FEES
Local Inter-Bank Transfers (Non-RBEC Branches)	EC\$5.85
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	FEES
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
<p>Bills Negotiated - Handling Fee</p>	<p>EC\$5.85 plus stamp duty</p> <p>Stamp Duty Amount is only applied to the face value of the cheque</p> <p><\$50 - \$0.05</p> <p>>\$50, <\$100 - \$0.10</p> <p>>\$100, <\$250 - \$0.25</p> <p>>\$250, <\$500 - \$0.50</p> <p>>\$500 and every fractional part of \$500 - \$0.50</p>
<p>Incoming Mail and Telegraphic Transfer Payments</p> <p>Payments credited to RBEC: 0.00</p> <p>Payments to other financial institutions: 10.00</p>	<p>RBEC Customers - EC\$0.00</p> <p>Other Financial Institutions - EC\$11.70</p>

FOREIGN TRADE - PURCHASE

ITEM	FEES
<p>- Handling Charge where beneficiary to be advised to collect funds - Deduct from proceeds</p> <p>-Dishonoured items – charged back to customer’s account.</p> <p>Incoming Telegraphic Transfer - Correspondent Fee</p> <p>Incoming Transfer Repair Fee 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\$11.70</p>

FOREIGN TRADE - SALE

ITEM	FEES
Drafts - Local Charge	EC\$52.65 plus stamp duty Stamp Duty only for Major League Stamp Duty amount is only applied to the face value of the cheque <\$50 - \$0.05 >\$50, <\$100 - \$0.10 >\$100, <\$250 - \$0.25 >\$250, <\$500 - \$0.50 >\$500 and every fractional part of \$500 - \$0.50
Telegraphic Transfers	
- Bank Commission	Bank Commission: EC\$58.50 (apply only to International Wire Transfers)
- Swift	Swift EC\$58.50 (apply to both International and Caribbean Wire Transfers)
Cost of processing 'STOP' instructions on Drafts	EC\$58.50 plus out of pocket expenses
Investigations Where Republic Bank's error is determined Where no Bank error is determined	Manager's Discretion

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 US\$15.00

NIGHT SAFE FACILITIES

ITEM	FEES
Tamper Evident Disposable	Small: EC\$2.05
Commercial Deposit Bags	Large: EC\$2.34

SAFE DEPOSIT LOCKERS

ITEM	FEES
All Box size (small, medium, large, extra large)	EC\$351.00 per annum 25% for Major League customer
Broached Box	EC\$585.00 plus any additional costs
Lost Key Replacement	EC\$58.50 plus any additional costs
Cost Per Visit	2 free monthly visits thereafter EC\$11.70 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