

For further information, call RBTT BANK at:

ANTIGUA 45 High Street, St. John's Tel: 1 (268) 481-RBTT (7288), 481-7200/2

Schedule of Fees and Charges



SCHEDULE OF FEES AND CHARGES

DEPOSIT SERVICES	Charges
SAVINGS ACCOUNTS	XCD\$
Deposits & Withdrawals Closed Accounts within 90 days of opening Dormant Accounts	FREE \$30.00
- Closure of account - Reactivate account Third Party Withdrawals	\$25.00 FREE \$10.00
CHEQUE ACCOUNTS	XCD\$
Monthly Service Fee - Personal Chequing Account Monthly Statement	\$25.00 FREE
SUNDRY CHARGES	XCD\$
Confidential Reports Certificate of Interest Earned	\$30.00 \$30.00
Voucher Search/Customer's Request: less than 6 months more than 6 months	\$50.00 I yr back - \$60.00 2 yrs back - \$75.00 3 yrs back - \$100.00 4+ yrs back - \$200.00
Audit Reports	I yr back - \$60.00 2 yrs back - \$75.00 3 yrs back - \$100.00 4 - 5 yrs back - \$200.00 6+ yrs back - \$250.00
Interim/Duplicate Statement at Customer's request Return Cheque Stop Payments	\$15.00 \$50.00 \$30.00
Transfer from other Deposit Accounts to cover cheque	\$15.00
ATM SERVICE	XCD\$
ATM Card Replacement of ABM cards Deposit (cheque or cash)	FREE \$30.00 NIL
ONLINE BANKING	XCD\$
Subscription Fee - Monthly	Personal FREE Business \$25.00/
Wire Transfer Via online banking	\$35.00 \$10.00 discount to be applied to normal
	charges

Drafts Issuing Duplicate Drafts Standing Orders FOREIGN PAYMENTS Sale Purchase Stop Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds To Credit Account at Another Bank Beneficiary to collect Funds To Credit Account at Another Bank Beneficiary to collect Funds To Credit Account at Another Bank To Teredit Account at Another Bank To Teredit Account at Another Bank Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds To Tracing Wire Transfer Travellers Cheques: Sale Safe Deposit Boxes 2"X S" 3"X S" S13.0.0 Annual Rental S25.0.0 Canch visit I month (charge prorated by month) No.50% rate for each unexpired month S50.00 for the first hr plus \$25.00 for every additional hr	PAYMENT SYSTEM	Charges
Standing Duplicate Drafts \$15.00 plus stamp duty \$20.00 per draft plus stamp plus cost of new draft Standing Orders Set Up Fee \$10.00 Monthly Fee \$15.00		****
Issuing Duplicate Drafts Standing Orders Standing Orders Standing Orders Standing Orders Standing Orders Standing Orders Ster Up Fee \$10.00 Monthly Fee \$15.00 FOREIGN PAYMENTS XCD\$ Drafts: Sale \$15.00 plus stamp duty Buying Rate plus \$5.00 Stop Payments Sale Purchase: Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Cable Telex, telephone charges Where applicable plus Cable/Telex, telephone charges Purchases: To Credit Account at Another Bank Beneficiary to collect Funds To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" \$130.00 Annual Rental \$15.00 SECURITY SERVICES SAFE Deposit Boxes 2 "X 5" 3" X 5" 5" \$150.00 Annual Rental \$250.00 Annual Rental \$5" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental I month (charge prorated by month) 0.50% rate for each unexpired month \$50.00 for the first hr plus \$25.00 for every	LOCAL PAYMENTS	XCD\$
FOREIGN PAYMENTS Drafts: Sale Purchase Stop Payments Sale Purchase: Sale Purchases: To Credit Account at Bank Beneficiary to collect Funds To Credit Account at Bank To Tracellers To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer To Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" \$130.00 Annual Rental 5" X 10 1/4" \$25.00 Annual Rental Ty SECURITY SERVICES Safe Deposit Boxes 1" SIGNO Annual Rental Ty Service Sits Service Solo Annual Rental Ty Sits To Chance Service Solo Annual Rental Ty Sits Ty Solo Annual Rental Ty Solo Annual Ty S	Issuing Duplicate Drafts	\$20.00 per draft plus stamp plus cost of new draft
Drafts: Sale Purchase Stop Payments Sale Purchase Stop Payments Sale Purchase Stop Payments Sale Mail Payment Orders: Sale Purchases: To Credit Account at Bank Beneficiary to collect Funds To Credit Account at Bank To Credit Account at Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Travellers Cheques: Sale SECURITY SERVICES Safe Deposit Boxes 2"X 5" 3"X 5" \$130.00 Annual Rental 5"X 5" \$150.00 Annual Rental 5"X 5" \$175.00 Annual Rental FREE S150.00 Annual Rental FREE FREE FREE FREE FREE FREE FREE FRE		Monthly Fee \$15.00
Sale Purchase Stop Payments Sale Purchase Sale Mail Payment Orders: Sale Purchases: To Credit Account at Bank Beneficiary to collect Funds To Credit Account at Another Bank Beneficiary to collect Funds To Credit Account at Another Bank Beneficiary to collect Funds To Credit Account at Another Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Another Bank Beneficiary to collect Funds To Credit Account at Another Bank Beneficiary to collect Funds To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" S130.00 Annual Rental 3" X 5" S15.00 Annual Rental 4 S25.00 Annual Rental 5" X 10 1/4" Visits Additional Visits Minimum rental Listing of contents for Estate Purposes S50.00 for the first hr plus \$25.00 for every	FOREIGN PAYMENTS	XCD\$
Purchase Stop Payments Sale Stop Payment Orders: Sale Stop Credit Account at Bank To Taveliers Cheques: Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Listing of contents for Estate Purposes Supung Rate plus \$5.00 pocket expenses \$15.00 plus airmail and exchange shuring and exchange shuring and exchanges Buying Rate plus \$5.00 \$15.00 plus airmail and exchange charges Buying Rate plus \$5.00 \$10.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex is \$20.00 plus exchange where applicable plus \$25.00 Annual Rental \$15.00 \$		
Stop Payments \$30.00 plus out of pocket expenses Mail Payment Orders: Sale \$15.00 plus airmail and exchange charges Purchases: Buying rate plus \$5.00 To Credit Account at Bank \$10.00 To Credit Account at Another Bank \$15.00 Beneficiary to collect Funds \$15.00 Cable and Telex Payment Orders: Sale \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges Purchases: To Credit Account at Bank FREE To Credit Account at Another Bank \$15.00 Beneficiary to collect Funds \$15.00 Tracing Wire Transfer \$20.00 Travellers Cheques: Sale 1% SECURITY SERVICES XCD\$ Safe Deposit Boxes 2 "X 5" \$130.00 Annual Rental \$15.00 Annual	Sui-S	
Mail Payment Orders: Sale \$15.00 plus airmail and exchange charges Purchases: Buying rate plus \$5.00 To Credit Account at Bank \$10.00 To Credit Account at Another Bank \$15.00 Beneficiary to collect Funds \$15.00 Cable and Telex Payment Orders: Sale \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges Purchases: To Credit Account at Bank FREE To Credit Account at Another Bank \$15.00 Beneficiary to collect Funds \$15.00 Tracing Wire Transfer \$20.00 Travellers Cheques: Sale 1% SECURITY SERVICES XCD\$ Safe Deposit Boxes 2 "X 5" \$130.00 Annual Rental \$175.00 Annual Rent		
Mail Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Travellers Cheques: Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Listing of contents for Estate Purposes \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges FREE \$15.00 \$15.0	Stop Payments	
Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Travellers Cheques: Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Listing of contents for Estate Purposes \$15.00 plus airmail and exchange shuying rate plus \$5.00 \$10.00 \$10.00 \$15.00 \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 \$15	Mail Payment Orders:	pocket expenses
Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Travellers Cheques: Sale Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes Buying rate plus \$5.00 \$10.00 \$10.00 \$10.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$130.00 \$\$15.00 \$\$130.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$15.00 \$\$17		\$15.00 plus airmail and
To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Travellers Cheques: Sale Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes \$15.00 \$15.00 \$15.00 \$15.00 \$15.00 \$130.00 Annual Rental \$150.00 Annual Rental \$250.00 Annual Rental \$250.00 for the first hr plus \$25.00 for every		
To Credit Account at Another Bank Beneficiary to collect Funds Cable and Telex Payment Orders: Sale Purchases: To Credit Account at Bank To Credit Account at Bank To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$20.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange where applicable plus Cable/Telex, telephone charges \$15.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange where applicable plus cable/Telex, telephone charges \$15.00 plus exchange wher		
Beneficiary to collect Funds Cable and Telex Payment Orders: Sale \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer \$15.00 Travellers Cheques: Sale \$15.00 \$15.00 Travellers Cheques: Sale \$1% SECURITY SERVICES \$20.00 \$15.00		•
Cable and Telex Payment Orders: Sale \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer \$15.00 Travellers Cheques: Sale \$1% SECURITY SERVICES \$20.00 Travellers Cheques: \$15.00 \$15.		•
Sale \$20.00 plus exchange where applicable plus Cable/Telex, telephone charges Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds \$15.00 Tracing Wire Transfer \$20.00 Travellers Cheques: Sale 1% SECURITY SERVICES XCD\$ Safe Deposit Boxes 2 "X 5" \$130.00 Annual Rental \$15.00 Annual Rental \$15.0	· · · · · · · · · · · · · · · · · · ·	\$15.00
where applicable plus Cable/Telex, telephone charges Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Travellers Cheques: Sale Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes w 15.00 FREE 15.00 \$15.00 \$15.00 \$130.00 Annual Rental \$15.00 \$130.00 Annual Rental \$250.00 Annual Rental \$250.00 Annual Rental \$50.00 each visit I month (charge prorated by month) 0.50% rate for each unexpired month \$50.00 for the first hr plus \$25.00 for every		¢20.00 - lk
Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Travellers Cheques: Sale Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Listing of contents for Estate Purposes Credit Account at Bank FREE FREE \$15.00 \$15.00 \$15.00 \$15.00 \$15.00 Annual Rental \$2.00 \$130.00 Annual Rental \$2.00 \$175.	Sale	
Purchases: To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Travellers Cheques: Sale Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes Credit Account at Bank FREE 15.00 \$15.00 \$15.00 \$15.00 Annual Rental \$25.00 Annual Rental Annual		
To Credit Account at Bank To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes FREE \$15.00 \$15.0		· · · · · · · · · · · · · · · · · · ·
To Credit Account at Another Bank Beneficiary to collect Funds Tracing Wire Transfer \$20.00 Travellers Cheques: Sale Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes \$15.00 \$15.00 \$130.00 \$		_
Beneficiary to collect Funds Tracing Wire Transfer \$20.00 Travellers Cheques: Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes \$15.00 \$15.00 \$130.00 \$		
Tracing Wire Transfer Travellers Cheques: Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes \$20.00 1% SECURITY SERVICES XCD\$ \$130.00 Annual Rental \$150.00 Annual Rental \$250.00 Annual Rental \$250.00 Annual Rental \$250.00 Annual Rental \$50.00 each visit I month (charge prorated by month) 0.50% rate for each unexpired month \$50.00 for the first hr plus \$25.00 for every		•
Travellers Cheques: Sale SECURITY SERVICES Safe Deposit Boxes 2 "X 5" 3" X 5" 5" X 10 1/4" Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes 1% SCD\$ XCD\$ \$130.00 Annual Rental \$150.00 Annual Rental \$2150.00 Annual Rental \$250.00 Annual Rental \$250.00 Annual Rental \$24 FREE visits per annum \$5.00 each visit I month (charge prorated by month) 0.50% rate for each unexpired month \$50.00 for the first hr plus \$25.00 for every		•
Sale 1% SECURITY SERVICES XCD\$ Safe Deposit Boxes 2 "X 5" \$130.00 Annual Rental 3" X 5" \$150.00 Annual Rental 5" X 5" \$175.00 Annual Rental 5" X 10 1/4" \$250.00 Annual Rental 7" X 10 1/4" \$250.00 Annual Rental 8 24 FREE visits per annum 8 Additional Visits \$5.00 each visit 8 I month (charge prorated by month) 8 Rental rebate 0.50% rate for each unexpired month 8 Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every		\$20.00
Safe Deposit Boxes 2 "X 5" \$130.00 Annual Rental 3" X 5" \$150.00 Annual Rental 5" X 5" \$175.00 Annual Rental 5" X 10 1/4" \$250.00 Annual Rental Visits 24 FREE visits per annum Additional Visits \$5.00 each visit I month (charge prorated by month) Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes Solution Annual Rental 1 to 100 Annual Rental 1 to 200 Annual Rental 1 to 200 Annual Rental 24 FREE visits per annum 25.00 each visit 1 month (charge prorated by month) 35.00 for the first hr plus \$25.00 for every		1%
Safe Deposit Boxes 2 "X 5" \$130.00 Annual Rental 3" X 5" \$150.00 Annual Rental 5" X 5" \$175.00 Annual Rental 5" X 10 1/4" \$250.00 Annual Rental Visits 24 FREE visits per annum Additional Visits \$5.00 each visit I month (charge prorated by month) Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes Solution Annual Rental 1 to 100 Annual Rental 1 to 200 Annual Rental 1 to 200 Annual Rental 24 FREE visits per annum 25.00 each visit 1 month (charge prorated by month) 35.00 for the first hr plus \$25.00 for every	SECURITY SERVICES	XCD\$
2 "X 5" \$130.00 Annual Rental 3" X 5" \$150.00 Annual Rental 5" X 5" \$175.00 Annual Rental 5" X 10 1/4" \$250.00 Annual Rental Visits 24 FREE visits per annum Additional Visits \$5.00 each visit Minimum rental I month (charge prorated by month) Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every		A.S.
3" X 5" \$150.00 Annual Rental 5" X 5" \$175.00 Annual Rental 5" X 10 1/4" \$250.00 Annual Rental Visits 24 FREE visits per annum Additional Visits \$5.00 each visit I month (charge prorated by month) Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every		\$130 00 Annual Rental
5" X 5" \$175.00 Annual Rental 5" X 10 1/4" \$250.00 Annual Rental Visits 24 FREE visits per annum Additional Visits \$5.00 each visit I month (charge prorated by month) Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every		•
Visits Additional Visits Additional Visits Minimum rental Rental rebate Listing of contents for Estate Purposes 24 FREE visits per annum \$5.00 each visit I month (charge prorated by month) 0.50% rate for each unexpired month \$50.00 for the first hr plus \$25.00 for every		1
Additional Visits \$5.00 each visit Minimum rental I month (charge prorated by month) Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every	5" X 10 1/4"	\$250.00 Annual Rental
Minimum rental I month (charge prorated by month) Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every	Visits	24 FREE visits per annum
Rental rebate prorated by month) Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every		1
Rental rebate 0.50% rate for each unexpired month Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every	Minimum rental	
Listing of contents for Estate Purposes unexpired month \$50.00 for the first hr plus \$25.00 for every	Pontal rehate	
Listing of contents for Estate Purposes \$50.00 for the first hr plus \$25.00 for every	Rental rebate	
plus \$25.00 for every	Listing of contents for Estate Purposes	
additional hr		
		additional hr

EFFECTIVE SEPTEMBER IST 2012

This is an extract of our overall fees used for personal services, charges not listed above may be obtained from the Bank upon request.

All information is subject to change. http://www.rbtt.com

LENDING SERVICES	Charges
------------------	---------

MORTGAGE	XCD\$
Management Fee - Commitment fee	For first 120 days after acceptance - no charge, thereafter 1% per annum payable pro rata on undrawn amt. of accepted facility, min \$250.00
Management Fee - Closing fee	Negotiation Fee \$5001 & under - \$150.00 \$5001 & over - 1% min \$250.00

CONSUMER/INSTALLMENT LOAN XCD\$

Management Fee - Closing fee	1% loan amount minimum \$250.00
Settlement letter	\$25.00
All Loans - Late Payment	\$50.00 after 10 days

OVERDRAFT	XCD\$
Minimum Monthly Fee	\$30.00
Management Fee	1% minimum \$250.00
Overlimit Fee	\$40.00 per item

SUNDRY CHARGES	XCD\$
Statement of Interest Paid	FREE
Additional copy	\$30.00

CREDIT CARDS USD\$ DENOMINATED

RBTT Visa Classic International Annual Fee/Co-applicant	\$40.00/\$20.00
RBTT Visa Gold Annual Fee/Co-applicant	\$60.00/\$30.00
RBTT Visa Business	

Annual Fee/Additional Cards \$100.00/\$60.00

Other Fees

Cash Advance Fee	2%
Over limit Fee	USD\$30.00
NSF Return Cheque/	
Dishonoured Payment Fee	USD\$25.00
Reprinting/Duplicate Statement	XCD\$7.50
Late Payment Fee	USD\$25.00
Replacement Card	USD\$20.00
Interest Rate	20%

