



For further information, call RBTT BANK at:

ST. KITTS  
Business Banking Center  
Corner Fort and Central Streets,  
Basseterre,  
Tel: (869) 466-9900

NEVIS  
Chapel Street, Charlestown, Nevis  
Tel: (869) 469-RBTT (7288), 469-5277

# Schedule of Fees and Charges



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<http://www.rbtt.com>

# SCHEDULE OF FEES AND CHARGES

## DEPOSIT SERVICES

### Charges

#### SAVINGS ACCOUNTS

#### XCD\$

Deposits & Withdrawals	<b>FREE</b>
Closed Accounts within 90 days of opening	\$30.00
Dormant Accounts	
- Closure of account	\$25.00
- Reactivate account	<b>FREE</b>
Third Party Withdrawals	\$10.00

#### CHEQUE ACCOUNTS

#### XCD\$

Monthly Service Fee - Personal Chequing Account	\$25.00
Monthly Statement	<b>FREE</b>

#### SUNDRY CHARGES

#### XCD\$

Confidential Reports	\$30.00
Certificate of Interest Earned	\$30.00
Voucher Search/Customer's Request:	
less than 6 months	\$50.00
more than 6 months	1 yr back - \$60.00 2 yrs back - \$75.00 3 yrs back - \$100.00 4+ yrs back - \$200.00
Audit Reports	1 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	\$15.00
Return Cheque	\$50.00
Stop Payments	\$30.00
Transfer from other Deposit Accounts to cover cheque	\$15.00

#### ATM SERVICE

#### XCD\$

ATM Card	<b>FREE</b>
Replacement of ABM cards	\$30.00
Deposit (cheque or cash)	NIL

#### ONLINE BANKING

#### XCD\$

Subscription Fee - Monthly	Personal <b>FREE</b> Business \$25.00/ \$35.00
Wire Transfer Via online banking	\$10.00 discount to be applied to normal charges

## PAYMENT SYSTEM

### Charges

#### LOCAL PAYMENTS

#### XCD\$

Drafts	\$15.00 plus stamp duty
Issuing Duplicate Drafts	\$20.00 per draft plus stamp plus cost of new draft
Standing Orders	Set Up Fee \$10.00 Monthly Fee \$15.00

#### FOREIGN PAYMENTS

#### XCD\$

<b>Drafts:</b>	
Sale	\$15.00 plus stamp duty
Purchase	Buying Rate plus \$5.00
Stop Payments	\$30.00 plus out of pocket expenses
<b>Mail Payment Orders:</b>	
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
<b>Cable and Telex Payment Orders:</b>	
Sale	\$20.00 plus exchange where applicable plus Cable/Telex, telephone charges
Purchases:	
To Credit Account at Bank	<b>FREE</b>
To Credit Account at Another Bank	\$15.00
Beneficiary to collect Funds	\$15.00
Tracing Wire Transfer	\$20.00
<b>Travellers Cheques:</b>	
Sale	1%

#### SECURITY SERVICES

#### XCD\$

<b>Safe Deposit Boxes</b>	
1 1/2" X 5", 2" X 5", 2 1/2" X 5"	\$100.00 Annual Rental
3" X 5", 3 1/4" X 5"	\$125.00 Annual Rental
5" X 5"	\$175.00 Annual Rental
5" X 10 1/4"	\$250.00 Annual Rental
Visits	24 <b>FREE</b> visits per annum
Additional Visits	\$5.00 each visit
Minimum rental	1 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 additional hr

## 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	<b>FREE</b>
Additional copy	\$30.00

#### CREDIT CARDS

#### USD\$ DENOMINATED

<b>RBTT Visa Classic International</b>	
Annual Fee/Co-applicant	\$40.00/\$20.00
<b>RBTT Visa Gold</b>	
Annual Fee/Co-applicant	\$60.00/\$30.00
<b>RBTT Visa Business</b>	
Annual Fee/Additional Cards	\$100.00/\$60.00
<b>Other Fees</b>	
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%

EFFECTIVE SEPTEMBER 1ST 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. The above fees are not inclusive of Value Added Tax (VAT). All information is subject to change. <http://www.rbtt.com>

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