

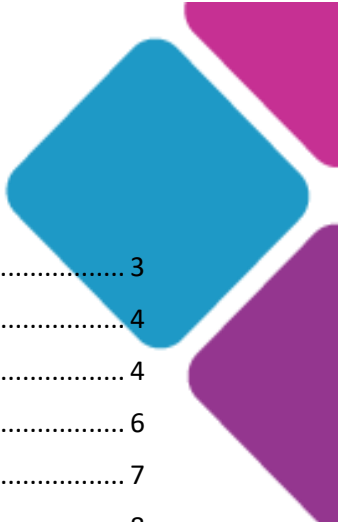


# **FEES & CHARGES**

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**Republic Bank (Suriname) N.V.**

VERSION 2.0 April 26, 2023



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## 1.0 PRODUCTS

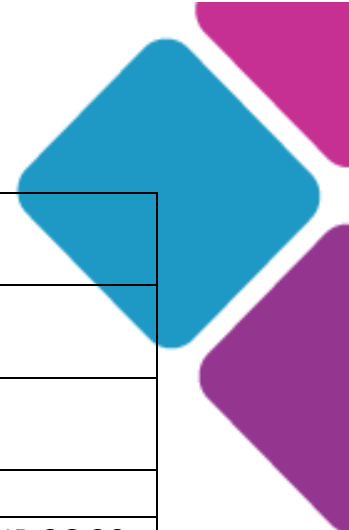
PRODUCTS
Automated Clearing House (ACH)
Bank Cheques
Car Loans
Chequing Accounts (SRD, USD and EUR)
Commercial Chequing Account (SRD, USD and EUR)
Commercial Demand Loans
Commercial Long-Term Mortgages
Commercial Ordinary Loans
Debit Cards - One Cards (personal and corporate)
Ecommerce
E-Pay
Foreign Treasuries (T-Bills)
Insurances
International Visa – Classic/Gold/Business
Mail Box
Merchant Services
Mobile Banking
Night Safe Facilities
Online Banking - Retail & Corporate
Overdraft Facilities
Personal Loans
Point of Sale Devices
Purchase/Sale of FX
Residential Mortgages
Right start
Safety Deposit Lockers
Savings Accounts (SRD, USD and EUR)
SME Toolkit
SMS Banking
Standing Orders
Swift
Term Deposits (SRD, USD and EUR)
Wire Transfers



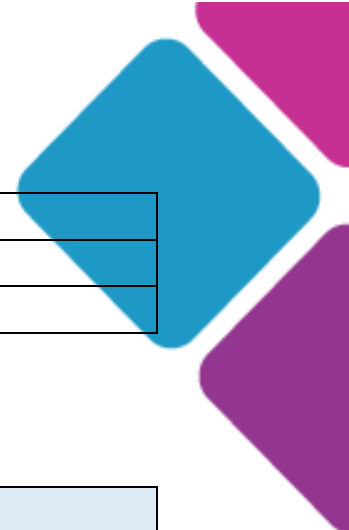
## 2.0 FEES AND CHARGES

### General Fees and Services

General Fees and Services		
ITEM	FEE	* FEE including 10% VAT
General ledger fee Consumer chequing account (monthly)	SRD 10 USD 2.00 EUR 2.00	
General ledger fee Corporate chequing account (monthly)	SRD 50 USD 5.00 EUR 3.00	
General ledger fee Consumer Savings Account (monthly)	SRD 5.00 USD 1.00 EUR 1.00	
General ledger fee Corporate Savings Account (monthly)	-	
Copy/ Duplicate statements	SRD 20.00 per page at point of request not at collection	SRD 22.00 per page at point of request not at collection
Copy of paid cheque or withdrawal form	SRD 50.00 per page at point of request not at collection	SRD 55.00 per page at point of request not at collection
Dormant account fee Retail	After two years inactivity: SRD 50.00 USD 3.00 EUR 3.00 per month	
Dormant account fee Corporate	-	
Declarations to/ for the benefit of third parties	SRD 250.00	SRD 275.00
Standing Orders (within RBSR)	SRD 25.00	
Standing Orders (outside RBSR)	SRD 50.00	



SWIFT Message Fee (MT940 and MT950) - monthly fee	USD 50.00 per account	
All services Internet and Mobile Banking	Free	
ID Secure Card Replacement Fee (lost/stolen)	SRD 100.00	
CBB Extract	SRD 10.00	
Seizures	SRD 450 / USD 30 / EUR 30	SRD 495 /USD 36.30 /EUR 36.30
<b>Safe Deposit Lockers</b>		<b>* FEE including 10% VAT</b>
LIP01 - 10 x 17 x 45	SRD 225.00	SRD 247.50
LIP02 - 10 x 27 x 45	SRD 300.00	SRD 330.00
LIP03 - 20 x 27 x 45	SRD 437.50	SRD 481.25
LIP04 - 36 x 55 x 45	SRD 950.00	SRD 1045.00
LIP05 - 44 x 100 x195	SRD 2,187.50	SRD 2406.25
LIP06 - 44 x 180 x195	SRD 3,412.50	SRD 3753.75
LIP07 - 9 x 16 x 36	SRD 225.00	SRD 247.50
LIP08 - 9 x 26 x 36	SRD 300.00	SRD 330.00
ROS01 - 5 x 30 x 45	SRD 225.00	SRD 247.50
ROS02 - 8 x 30 x 45	SRD 300.00	SRD 330.00
ROS03 - 18 x 30 x 45	SRD 437.50	SRD 481.25
ROS04 - 30 x 30 x 45	SRD 587.50	SRD 646.25
ROS05 - 12 x 30 x 45	SRD 337.50	SRD 371.25
ROS06 - 39 x 30 x 45	SRD 587.50	SRD 646.25
ROS07 - 5 x 30 x 45	SRD 225.00	SRD 247.50
ROS08 - 9.5 x 30 x 45	SRD 300.00	SRD 330.00
ROS09 - 17 x 30 x 45	SRD 437.50	SRD 481.25



ROS10 - 29 x 30 x 45	SRD 587.50	SRD 646.25
Night deposit vault	SRD 500	SRD 550.00
Sealed bags	SRD 25.00	SRD 27.50

### Cash - and Cheque Deposits

Cash Deposits		
ITEM	FEE	* FEE including 10% VAT
Cash deposit on own account - SRD & USD Retail	Free	
SRD Cash Deposit on 3rd party account (Except for: pensioners, SZF payments & school payments)	SRD 20.00	SRD 22.00
Cash withdrawal - SRD (Except for 60 plus persons)	Up to SRD 3,000.00 (ATM Limit): SRD 50.00 per withdrawal	Up to SRD 3,000.00 (ATM Limit): SRD 55.00 per withdrawal
Cash withdrawal - USD and EUR	Free	
Cash deposit EUR - up to EUR 500 (Retail clients)	No Fee	
Cash deposit EUR - over EUR 500 (Retail Clients)	1.2 % of amount	
Cash Deposit SRD Corporate	N/A	
Cash deposit USD - Up to USD 2000.00	No Fee	
Cash deposit USD - Over USD 2000.00	1%	
Cash deposit USD (Corporate clients)	1.50%	



Cash deposit EURO (Corporate clients)	1.50%	
Cheque encashment - SRD	NLA	
Cheque encashment - USD & EUR	NLA	
<b>Cheque Deposits</b>		
<b>ITEM</b>	<b>FEE</b>	<b>* FEE including 10% VAT</b>
Deposit local cheque	NLA	
Deposit of cheques drawn on foreign banks	0.50% with min USD/EUR 10.00 and maximum USD/EUR 35.00	
<b>Bankers Cheque</b>		
<b>ITEM</b>	<b>FEE</b>	<b>* FEE including 10% VAT</b>
Buying bankers cheque in foreign currency (USD/ EUR)	1.00% with minimum of USD/ EUR 10.00 (no max)	
Buying bankers cheque in local currency (SRD)	0.25% with minimum SRD 25.00	
Stop payment/ Lost cheque	USD 25.00 or Euro countervalue	USD 27.50 or Euro countervalue
Cancel Stop Payment	USD 25.00 or Euro countervalue	USD 27.50 or Euro countervalue

#### Visa Credit Cards

<b>REPUBLIC BANK VISA CREDIT CARD</b>		
<b>ITEM</b>	<b>FEE</b>	<b>* FEE including 10% VAT</b>
VISA Classic – Annual Membership fee	USD 40.00	
VISA Gold - Annual Membership fee	USD 60.00	

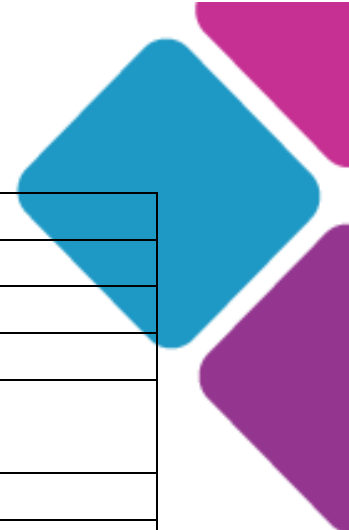


VISA Corporate – Annual Membership fee	USD 100.00	
Additional Card Classic	USD 20.00	
Additional Card Gold	USD 30.00	
Additional Card Corporate	USD 100.00	
ATM cash withdrawal (Cash Advance) - Republic Bank credit card (locally)	3.00%, min USD 5.00	
ATM cash withdrawal (Cash Advance) - other local Bank credit card/ foreign debit or credit card	SRD 150.00	
Interest rate per annum	18.00% per year	
Interim Payment Fee	Free	
Chargeback	USD 10.00	
Over the limit fee	5%, min USD 20.00	
Late Payment fee	2.5%, minimum USD 35.00	
Limit Increase fee	USD 10.00 (or countervalue in SRD/ EUR)	

#### Point of Sale and ATM

POS and ATM		
ITEM	FEE	* FEE including 10% VAT
Transaction fee	Free	
MAESTRO	2.00% of buying exchange rate Central Bank	

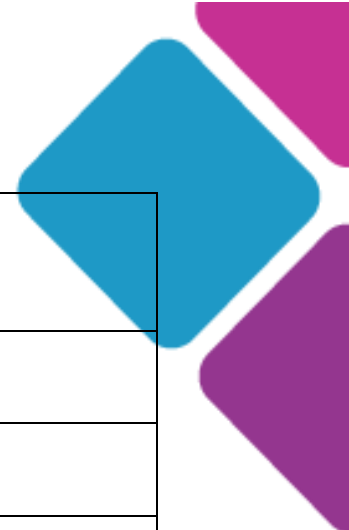




Wireless POS Merchant Fee	SRD 120.00 per month	
Credit Card Merchant commission fee	5% of sales amount	
ATM card new	Free	
ATM card replacement on expiry	Free	
ATM card replacement (lost/ damaged)	SRD 100.00	SRD 110.00
ATM withdrawal fee	SRD 5.00 per day	
MAESTRO (ATM)	USD 3.00	

(Foreign) Trade & Transfer and Letter of Credit

Outgoing Trade & Transfers		
ITEM	FEE	* FEE including 10% VAT
Manual transfer request (within RBSR) for a transaction that can be processed via RepublicOnline (via Giro form). <i>Except for 60 plus persons</i>	SRD 50/ USD 2.00/ EUR 2.00	
Manual transfer request (outside RBSR) for a transaction that can be processed via RepublicOnline (via Giro form). <i>Except for 60 plus persons</i>	SRD 100/ USD 5.00/ EUR 5.00	
Local USD transfer (to other local bank)	< USD 10,000: 0.108% / USD 10,000 and over: 0.27%	
International Outgoing Wire Transfer	0.50% with minimum USD/EUR 15.00 + USD/ EUR 7.50 SWIFT charges	

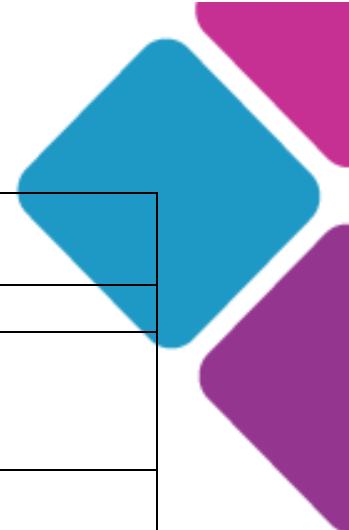


International Outgoing Wire Transfer - Recall/ Amendment fee due to client error	USD 30.00	
Outgoing standing order payment - local	Free	
Outgoing standing order payment - international	0.5% with minimum USD/EUR 15.00 + USD/EUR 7.50 SWIFT charges	
IT registratie	USD 9.00	USD 9.90
IT Handelstransactie formulier (Corporate)	SRD 20.00/ USD 2.50/ EUR 2.50	
IT Handelstransactie formulier (Personal)	SRD 20.00	
Query & trace fee		
< 12 months back	SRD 25.00/ USD 3.00/ EUR 3.00	SRD 27.50/ USD 3.30/ EUR 3.30
> 12 months back	SRD 50.00/ USD 6.50/ EUR 6.50	SRD 55.00/ USD 7.15/ EUR 7.15
<b>Incoming Trade &amp; Transfers</b>		
<b>ITEM</b>	<b>FEE</b>	<b>* FEE including 10% VAT</b>
Local incoming transfer	Free	
International Incoming Wire Transfer	0.25% with minimum USD/EUR 5.00 and maximum USD/EUR 50.00	
Incoming standing order payment (local)	Free	
<b>Collections</b>		
<b>ITEM</b>	<b>FEE</b>	<b>* FEE including 10% VAT</b>
Collection transfer fee	1% with minimum of USD/EUR 7.50	
<b>Stand By Letter of Credit</b>		

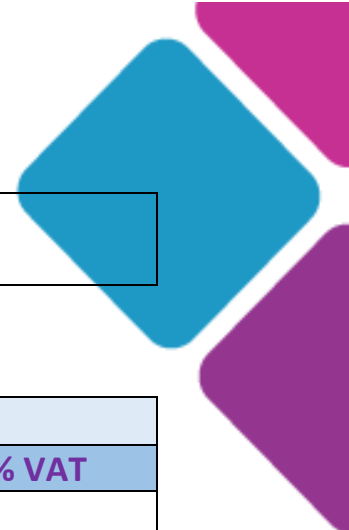
ITEM	FEE	* FEE including 10% VAT
Opening fee	1/8% min USD/EUR 25.00 + SWIFT costs USD/EUR 6.00	
Amendment Commission	USD/EUR 25.00	USD/EUR 27.50
Settlement Commission	7/8% min USD/EUR 50.00	
<b>Letter of Credit Incoming (export)</b>		
ITEM	FEE	* FEE including 10% VAT
Advising commission	1/4% min USD/EUR 50.00	
Negotiating commission	1/2% min USD/EUR 50.00	
Confirmation commission	1/2% per 3 months, min USD/EUR 50.00	
Amendment commission	USD 25.00	USD 27.50
<b>Letter of Credit Outgoing (import)</b>		
ITEM	FEE	* FEE including 10% VAT
Opening Commission	1/8% min USD/EUR 25.00 + SWIFT costs USD/EUR 6.00	
Amendment Commission	USD/EUR 25.00	USD/EUR 27.50
Settlement Commission	7/8% min USD/EUR 50.00	
Credit line LC	Interest determined by Credit Committee.	
	When payment is pass due a penalty fee of 5% is added.	



Retail Banking		
ITEM	FEE	* FEE including 10% VAT
<b>Personal Loan:</b>	<b>Interest per year/ Fee</b>	
Personal Loan (unsecured)	Closing Fee 3% increase Min to 400	
	Risk Provision 2.00% up to max. SRD 35,000	
Waiver of installment once in 6 months' time (skip a principal payment)	SRD 200	
Late payment fee - Arrears/ Overdue payment	2% additional interest on outstanding amount with a minimum to SRD 100	
Early liquidation	4 months interest on current balance of loan, minimum SRD 1000/ USD 150	
Overdraft (private limit)	22%/ closing fee 1.00%	
Overdraft (private limit) as from USD 5,000 - annual review fee	1% of approved limit, min. SRD 330/ USD 100	
Balance confirmation/ Pay-out letter	Min SRD 150/ USD 12 (based on contract's currency)	
<b>Car Loan:</b>		
Car Loan - new car	Closing fee 3.00%, Min SRD 500	
	Risk Provision 2.00% up to max. SRD 40.000	
Car Loan - used car	Closing fee 3.00%, Min SRD 500	



	Risk Provision 2.00% up to max. SRD 40,000	
Car Loan - USD	Closing fee 1.00%	
	Risk Provision 2.00%, max. the USD equivalent of SRD 40,000 against the mid-rate.	
Balance confirmation/ Pay-out letter (personal and car loans)	SRD 150/ USD 12 (based on contract's currency)	
<b>Residential Mortgage:</b>		
SRD	Closing fee 1.50%	
EUR	Closing fee 1.50%	
USD	Closing fee 1.50%	
SRD - 7% kas reserve hypotheek	Closing fee 1.50%	
Investment mortgage	Closing fee 1.50%	
Early liquidation	4 months interest on current balance of loan, min. SRD 1000/ USD 150	
Partial prepayment	One (1) annual lump sum payment of up to 10% of the original Loan Amount is permitted. Any partial prepayment in excess of 10% will attract an additional payment of five (5) months interest, whether or not the client has provided notice to RBSR of such partial prepayment.	
Mortgage Extract	SRD 50	



Balance confirmation/ Pay-out letter	SRD 150/ USD 12 (based on contract's currency)	
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Corporate Banking

Corporate Banking		
ITEM	FEE	* FEE including 10% VAT
VRC/ SRD	Closing fee 1.50%	
MTL / SRD	Closing fee 1.50%	
VRC / USD – EUR	Closing fee 1.50%	
MTL / USD - EUR	Closing fee 1.50%	
Guarantees	0.5% per quarter service charge (min USD/EUR 25.00), 1% closing fee	
Closing fee (Overdrafts, Loans, Mortgages)	1.5% of principal, min SRD 150/ USD 45	
Standby/ Commitment Fee (not to be confused with Application/ Set-up fee)	3.6% for SRD /2.4% for the USD.	
Credit documentation amendment fee & release of collateral	SRD 250	
Restructuring fee	1% of restructured amount	
Temporary Accommodation fee	3.50% of the increase	
Audit confirmation	SRD 250 / USD 15/ EUR 15	SRD 275 /USD 16.50/EUR 16.50

-END-