

Schedule 1 – Disclosure Template

Paragraph 6 of Prudential Standard No. 8 on Disclosure of Interest Rates, Fees and Charges.

Item No.	Fees Name/Description	Value or rate of the interest fee, or charge. If applicable, please provide the range.	Frequency (hourly, daily, monthly, etc.)
RETAIL FEES			
	Products	Fee	
1	Dishonoured cheque-Inward	\$30.00	
2	Dishonoured cheque-Outward	\$200.00	
3	Standing Order (POB)	\$5.00	
4	Standing Order (Other Bank)	\$25.00	
5	Issue of Bank Cheque	\$30.00	
6	Replacement of Bank Cheques (Lost/Destroyed)	\$40.00	
7	Duplicate Bank Cheques	\$50.00	
8	Fast Clearance (Other banks)	\$150.00	
9	Salary Listing (Per Item)	\$3.00	
10	Salary Listing (Per Item) Other bank	\$5.00	
11	Stop Payment/Notice	Min.25 per leaf. Max \$200	
12	Internet Bank PIN Replacement	Individuals -\$ 15 Corporates - \$ 25	
13	Monthly Statement	Free	
14	Account Statement-Reconstructed from Records	\$10.00 P.M	
15	Statement-Certificate	\$150.00	
16	Audit Certificate-Issue	\$150.00	
17	Sending Scanned Doc by Email	\$10.00	
18	Posted Charges (Registered Post)	\$10.00	
19	Premature Term Deposit Upliftment Fee	\$150.00	
20	Inoperative (Dormant) account fee	\$50.00	
21	Account Closing Charges	\$10.00	
Cheque Books			
22	25 pages	\$50.00	
23	50 pages	\$100.00	
24	100 pages	\$200.00	
25	Deposit Books	\$40.00	
Deposit Interest Rates			
26	Special Business Current Accounts	1.25%	Per Annum
27	Pikinini saver Account	0.75%	Per Annum
28	General savings Account	0.50%	Per Annum
29	Term Deposit		
30	3 Months	0.65%	Per Annum
31	6 Months	1.00%	Per Annum
32	1 Year (Monthly Interest at 0.5%)	1.25%	Per Annum
33	2 Years (Monthly Interest at 0.65%)	1.3%	Per Annum

34	3 Years (Monthly Interest at 0.75%)	1.35%	Per Annum
35	4 Years (Monthly Interest at 0.90%)	1.45%	Per Annum
36	5 Years (Monthly Interest at 1.00%)	1.50%	Per Annum
	Personal and Business Cheque Accounts		
37	Minimum Account Opening Amount (Individual)	\$1,000.00	
38	Minimum Account Opening Amount (Business)	\$5,000.00	
	Escrow Account		
39	Monthly Account Fee	\$1,500.00	
40	One time Agent Review fee (Per agent)	\$750.00	
41	Confirmation of Balance for Audit	\$350.00	
	Personal Savings Account		
42	Minimum Balance Requirement (Individual Savings)	\$100.00	
	INTERNATIONAL FEES		
43	Foreign Currency Notes		
44	All foreign notes-sell	4% Commission	
45	All foreign notes-Buy	Free	
46	Outward Telegraphic Transfer (TT)	\$123.00	
47	Inward Telegraphic Transfer (TT)	\$50.00	
	Export Documentary Credit		
48	Export Bill Purchase Interest Rate	14%	Per Annum
49	LC advice direct to POB	\$500.00	
50	LC advice through a 2nd Bank	\$2,850.00	
51	Amendment direct to POB	\$300.00	
52	Amendment through a 2nd Bank	\$550.00	
53	Handling fee	\$5,000.00	
	Import Documentary Credit		
54	Usance LC-30 days tenor (if beyond 30 days)	2%Min \$1,000.00 Max \$4,000	
55	Sight LC	1% Min \$500.00 Max \$3,500	
56	Amendment Fee-General	\$250.00	
57	Amendment Fee-Enhance of LC Value	1% Min \$500.00 Max \$3,500	
58	Import Document under LC	\$2,000.00	
59	Import Document under Collections	\$1,000.00	
60	Discrepancy fee	USD 50 Equivalent	
	General Charges		
61	General swift charges direct LC Cancellation through POB	\$400.00	
62	General swift charges direct LC Cancellation through a 2nd Bank	\$600.00	
63	CBSI Charges for outward TT (If applicable)	\$100.00	
64	Courier Charges	\$2,100.00	
65	Export Document Swift Charges	\$200.00	
66	Non-Customers & Clean Collections		

67	Handling fees	0.5% Min \$ 200.00 Max \$3,500	
68	Outward Telegraphic Transfer Non-Customer	0.5% Min \$ 100.00 Max \$1,500	
69	Inward Telegraphic Transfer Non-Customer	0.5% Min \$ 100.00 Max \$1,500	
70	Inward Clean Collection	0.7% Min \$150.00 Max \$1,500	
71	Outward Clean Collection	0.7% Min \$150.00 Max \$1,500	
	Bank Guarantees Establishment Fee		
72	Against 100% Cash deposit	4.50%	Per Annum
73	Against Property /other security	8.00%	Per Annum
74	Against Export Bills	12.00%	Per Annum
	CREDIT FACILITY FEES		
	Personal Loans backed by NPF		
75	Personal Loans Documentation& Handling fees	\$300.00	
76	Penalty Interest (Personal Loan)	3%P.M on arrears portion	
77	Settlement Fee including Discharge of security	\$500.00 below \$10,000.00	
		\$1,000 over \$10,000	
	Home Loans		
78	Home Loans Documentation& Handling fees	1.5 % of the approved amount	
79	Penalty Charge on Late payment	\$100 P.M	
80	Penalty Interest (Home Loan)	3%P.M on arrears portion	
81	Settlement Fee including Discharge of security	\$1,000 below \$100,000	
		\$2,000 over \$100,000	
	Business Loans		
82	Business Loans Documentation& Handling fees	1.5% of the approved amount	
83	Penalty Charge on Late payment	\$100 P.M	
84	Penalty Interest (Business Loan)	3%P.M on arrears portion	
85	Settlement Fee including Discharge of security	\$1,000 below \$100,000	
		\$2,000 over \$100,000	
	LENDING RATES		
86	Personal Loans against NPF Pledge	12.5% pa to 14% pa	
87	Home Loan	10% pa	
88	Personal Loan against other securities	10% pa	
89	Commercial loans	10% pa	
90	Cash back facilities	3% above the annual deposit rate	
91	Overdrafts	10% pa to 12.5 % pa	
	Temporary Overdrafts		
92	Temporary Overdraft	18% pa to 24%pa	