

Bonaire Fee List Girobank N.V.

Fees are in currency of the account unless otherwise specified and are applicable as of February 4, 2015.
Applicable interest rates are listed on the interest rate sheet.

	Excl. ABB	Incl. ABB
Savings and Current Account		
First Deposit		
Personal Current Account	50.00	
Business Current Account	200.00	
Youth Savings Account	10.00	
Savings Account	20.00	
Monthly Service Charge		
Savings Account	No charge	No charge
Personal Current Account	1.25 (< 750.00)	1.33 (< 750.00)
Interest Bearing Account	5.00	5.30
Business Account	5.00(< 1,500.00)	5.30 (< 1,500.00)

	Excl. ABB	Incl. ABB
Statements		
Savings Account		
E - Statement	No charge	No charge
Quarterly statement	1.75 per statement	1.86 per statement
Monthly statement	1.75 per statement	1.86 per statement
Duplicate statement	10.00	10.60
Current Account		
E - Statement	No charge	No charge
Monthly statement	2.25 per statement	2.39 per statement
Daily statement	47.50 per month	50.35 per month
Weekly statement	12.00 per month	12.72 per month
Print-out of transactions	1.70 per page	1.80 per page
Duplicate statement	14.00	14.84

	Excl. ABB	Incl. ABB
Checks		
Buying Banker's checks		
USD Banker's check	15.00	15.90
International checks returned	15.00 + c.c.	15.90 + c.c.

	Excl. ABB	Incl. ABB
Transfers		
Local Transfers		
Own account within Girobank	No charge	No charge
Third party account within Girobank	1.40	1.48
To other local banks	1.80	1.91
Bulk payment (transfers through electronic file)		
Girobank - Girobank	0.50	0.53
Girobank - Other local banks	0.50	0.53
Interinsular Transfers		
Bonaire -Saba/Sint Maarten /St. Eustatius, Curaçao (other than Girobank account)	5.00	5.30
International Transfers		
To International Banks	0.125% min. 25.00 max. 175.00 +c.c.	0.125% min. 26.50 max. 185.50 +c.c.
To banks in Netherland (in EUR) < EUR 5,000	25.00	26.50
To banks in Netherland (in EUR) ≥ EUR 5,000	0.125% min. 25.00 max. 175.00 +c.c.	0.125% min. 26.50 max. 185.50 +c.c.
Charges our	15.00	15.90
Incoming International Transfers	6.00	6.36
Investigation / Amendment Fee		
Investigation local Transfers ≤ 1 year	15.00	15.90
Investigation local Transfers > 1 year	Min. 15.00 Max. 280.00	Min. 15.90 Max. 296.80
Investigation International Transfers ≤ 1 year	20.00 + c.c. + Swift	21.20 + c.c. + Swift
Investigation International Transfers > 1 year	Min. 20.00 Max. 280.00 + c.c. Swift	Min. 21.20 Max. 296.80 + c.c. Swift
Amendment on International Transfers	5.50 + c.c.	5.83 + c.c.
Standing Order own accounts within Girobank		
Girobank Bonaire	No charge	No charge
Girobank Curaçao	1.50	1.59
Girobank International	1.50	1.59
Standing Order third party within Girobank		
Girobank Bonaire	1.50	1.59
Girobank Curaçao	3.00	3.18
Girobank International	3.00	3.18
Standing Order other local banks		
To other local banks	1.50	1.59
Standing Order Interinsular		
Bonaire -Saba/Sint Maarten /St. Eustatius, Curaçao (other than Girobank account)	1.50	1.59
Standing Order International banks		
To International Banks	0.125% min. 14.50 max. 150.00	0.125% min. 15.37 max. 159.00
To banks in Netherland (in EUR) < 5,000	14.50	15.37
To banks in Netherland (in EUR) ≥ EUR 5,000	0.125% min. 14.50 max. 150.00 +c.c.	0.125% min. 15.37 max. 159.00 +c.c.
Charges our	15.00	15.90
SWIFT Confirmation		
SWIFT confirmation	8.50 per confirmation	9.01 per confirmation
Check collection		
Collecting check	0.10% with a min. 25.00 and a max. 150.00 +c.c.	0.10% with a min. 26.50 and a max. 159.00 +c.c.
Return collection	25.00	26.50
Collecting check local banks		
Non sufficient funds	15.00	15.90
Investigation incoming	15.00	15.90
Return incoming	15.00	15.90

	Excl. ABB	Incl. ABB
Cash Transactions		
Withdrawals		
Withdrawal Fee USD (excluding savings account)	0.58	0.61
Withdrawal Fee EURO	1.00	1.06
Withdrawal Fee ANG	1.00 % of amount	
Withdrawal from a different currency account	See Exchange Rate Fee	See Exchange Rate Fee
Deposits/Payments Fee		
Deposit Fee USD	No charge	No charge
Deposit Fee ANG	No charge	No charge
Deposit Fee EUR (only clients) (max allowable deposit EUR 1,000.00)	10.00	10.60
Third party deposit	1.40	1.48
Third party payment	1.40	1.48
Bill payment	1.40	1.48
Recharge prepaid phone (UTS, Digicel)	No charge	No charge
Deposits on accounts different currency	Applicable deposit fee + See Exchange Rate Fee	Applicable deposit fee + See Exchange Rate Fee
Exchange Fee		
Cash Transaction at counter		
USD to other currency	No charge	No charge
ANG to other currency	1.00 % of amount	1.00 % of amount
EURO to other currency (only clients)	1.00% min. of 2.80	1.00% min. of 2.97

	Excl. ABB	Incl. ABB
Debit Card		
Transactions at POS terminals (Local/CashNet)	No charge	No charge
Transactions at POS terminals (International/Maestro)	No charge	No charge
Replacement ATM Debit Card	5.50	5.83
New debit card PIN code	2.80	2.97

	Excl. ABB	Incl. ABB
Credit Card		
Deposit & withdrawal		
Regular deposit	No charge	No charge
Urgent deposit	15.00	15.90
Cash Advance	7.00	7.42
Annual Fee		
Classic or Standard (Applicant/Co-applicant)	35.00/20.00	37.10/22.26
Gold (Applicant/Co-applicant)	75.00/25.00	79.50/26.50
Business (Applicant/Co-applicant)	100.00/50.00	106.00/53.00
Interest and claims		
Credit Card Interest rate	15.00%	
Past due interest	1.50% per month	
Late payment fee	12.00	12.72
Claims (charge back)	15.00 + Fee of the brand if applicable	15.90 + Fee of the brand if applicable
Replacement and change Pin		
Replacement card/Lost Card	35.00	37.10
New credit card PIN code	15.00	15.90
Interest Letters		
Interest letter preceding year	No charge	No charge
Interest letter of years before, preceding year	25.00	26.50
Credit Card Statement		
Monthly Statements	No charge	No charge
Copy Credit Card statement actual year	2.50	2.65
Copy Credit Card statement previous years	10.00	10.60
Security Program		
Fraud protection annual fee	24.00	25.44
Balance protection fee (only for personal credit card)	0.30% per month on outstanding balance	
Other		
Credit Card Alert	No charge	No charge

	Excl. ABB	Incl. ABB
Gironet Services		
General Internet Services		
Balance inquiry	No charge	No charge
Service charge Consumer clients	No charge	No charge
Service charge Business clients	No charge	No charge
Additional/Lost Access card	5.00	5.30
Transactions		
Within Girobank own accounts	No charge	No charge
Within Girobank to third party	No charge	No charge
To other local banks	0.30	0.32
To international banks	Regular transfer charges	Regular transfer charges

	Excl. ABB	Incl. ABB
Mobile Banking		
Mobile Service charge	No charge	No charge

	Excl. ABB	Incl. ABB
ATM Services		
Cash transactions		
Withdrawal ATM Girobank	0.56	0.59
Withdrawal Cirrus	2.54	2.69
Withdrawal CashNet	1.13	1.20
Withdrawal International Cards	5.00	5.30
Other ATM Services		
Balance and Transactions inquiry (local)	No charge	No charge

	Excl. ABB	Incl. ABB
Night deposit services		
Deposit per bag (one time)	45.00	47.70
Deposit per key (one time)	8.50	9.01
Annual fee bag	30.00	31.80

	Excl. ABB	Incl. ABB
Treasury		
Custodian Fee	0.05% of principal amount	
Penalty Premature Cancellation	0.40% X the remaining months X Principal Amount	
Time Deposit	min. of 100.00 and max. accrued interest	

	Excl. ABB	Incl. ABB
Other Fees		
Reactivation fee inactive account	15.00	15.90
Send balance zero to institutions	5.00	5.30
Bank reference letter	10.00	10.60
Bank confirmation	30.00	31.80
Fax documents	2.00 per page	2.12 per page
Make copy of documents	5.00 per page	5.30 per page
International mailing	m.c.	m.c.
Non sufficient funds (cheques and standing orders)	20.00	21.20
Oink gift certificate	No charge	No charge

c.c. = Correspondent charges
m.c. = Mailing charges

Deviation from fees and commissions as stated above require approval of the Managing Board.