

International 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.

Savings and Current Account	
Account opening	
Account Opening fee	250.00
(refund after first deposit)	
First Deposit	
Personal Current Account	10,000.00
Business Current Account	10,000.00
Youth Savings Account	No service
Savings Account	1,000.00
Monthly Service Charge	
Savings Account	No charge
Personal Current Account	15.00 (< 5,000)
Interest Bearing Account	15.00
Business Account	5.00

Checks	
Personal and Corporate Checks	
Checkbook	No service
Check Deposit	
Immediate Credit	No service
Buying Banker's checks	
ANG Banker's check	20.00
Other Currency	30.00
Stop Payment:	
Stop payment banker's check	No service
Stop payment on cashier's check	No service
Mailing Banker's checks	No service
International checks returned	25.00 + c.c.

Transfers	
Local Transfers	
Own account within Girobank	No charge
Third party account within Girobank	3.00
To other local banks ANG	6.00
To other local banks USD	0.50% min. 50.00 max. 375.00
Bulk payment (transfers through electronic file)	
Girobank - Girobank	5.00
Girobank - Other local banks	5.00
International Transfers	
To International Banks	0.50% min. 50.00 max. 375.00 + c.c.
To banks in Netherland (in EUR) < EUR 5,000	45.00
To banks in Netherland (in EUR) ≥ EUR 5,000	0.50% min. 50.00 max. 375.00 + c.c.
Charges our	15.00
Incoming International Transfers	15.00
Investigation / Amendment Fee	
Investigation local Transfers ≤ 1 year	25.00 + c.c.
Investigation local Transfers > 1 year	Min. 25.00 max. 500.00 + c.c.
Investigation International Transfers ≤ 1 year	25.00 + c.c.
Investigation International Transfers > 1 year	Min. 25.00 max. 500.00 + c.c.
Amendment on International Transfers	50.00
Standing Order own accounts within Girobank	
Girobank International	No charge
Girobank Curaçao	3.00
Girobank Bonaire	3.00
Standing Order third party within Girobank	
Girobank International	5.00
Girobank Curaçao	5.00
Girobank Bonaire	5.00
Standing Order other local banks	
To other local banks in ANG	6.00
To other local banks in USD	0.50% min. 25.00 max. 200.00
Standing Order International banks	
To International Banks	0.50% min. 25.00 max. 200.00
To banks in Netherland (in EUR) < EUR 5,000	45.00
To banks in Netherland (in EUR) ≥ EUR 5,000	0.50% min. 25.00 max. 200.00 + c.c.
Charges our	15.00
SWIFT Confirmation	
SWIFT confirmation	15.00 per confirmation
Check collection	
Collecting check International banks	0.10% min. 25.00 max. 150.00 + c.c.
Return collection	25.00
Collecting check local banks	
Non sufficient funds	25.00
Investigation incoming	15.00
Return incoming	15.00

Cash Transactions	
Withdrawals	
Withdrawal Fee ANG (excluding savings account)	1.00
Withdrawal Fee EURO	1.00
Withdrawal Fee USD	1.00 % of amount
Withdrawal from a different currency account	See Exchange Rate Fee
Deposits/Payments Fee	
Deposit Fee ANG	No charge
Deposit Fee USD	No charge
Deposit Fee EUR (only clients) (max allowable deposit EUR 1,000.00)	10.00
Third party deposit	10.00
Third party payment	10.00
Bill payment	10.00
Recharge prepaid phone (UTS, Digicel)	No charge
Deposits on accounts different currency	Applicable deposit fee + See Exchange Rate Fee
Exchange Fee	
Cash Transaction at counter	
ANG to other currency	No charge
EURO to other currency (only clients)	1.00% min. of 5.00
USD to other currency	1.00% of the amount

Debit Card	
Transactions at POS terminals (Local/CashNet)	No charge
Transactions at POS terminals (International/Maestro)	No charge
Replacement ATM Debit Card	10.00
New debit card PIN code	10.00

Credit Card	
<i>All fees of Credit Card are in USD currency</i>	
Deposit & withdrawal	
Regular deposit ANG or USD	No charge
Urgent deposit ANG or USD	15.00
Cash Advance	7.00
Annual Fee	
Classic or Standard (Applicant/Co-applicant)	35.00/20.00
Gold (Applicant/Co-applicant)	75.00/25.00
Business (Applicant/Co-applicant)	100.00/50.00
Interest and claims	
Credit Card Interest rate	18.00%
Past due interest	1.50% per month
Late payment fee	12.00
Claims (charge back)	15.00 + Fee of the brand if applicable
Replacement and change Pin Code	
Replacement card/Lost Card	35.00
New credit card PIN code	15.00
Interest Letters	
Interest letter preceding year	No charge
Interest letter of years before, preceding year	25.00
Credit Card Statement	
Monthly Statements	No charge
Copy Credit Card statement actual year	2.50
Copy Credit Card statement previous years	10.00
Security Program	
Fraud protection annual fee	60.00
Balance protection fee (only for personal credit card)	0.30% outstanding balance per month
Other	
Credit Card Alert	No charge

Gironet Services	
General Internet Services	
Balance inquiry	No charge
Service charge Consumer clients	No charge
Service charge Business clients	No charge
Additional Access card	25.00 + m.c.
Lost Access card	50.00 + m.c.
Transactions	
Within Girobank own accounts	No charge
Within Girobank to third party	2.00
To other local banks	3.00
To international banks	0.25% min. 30.00 max. 325.00 + c.c.

Mobile Banking	
Mobile Service charge	No service

ATM Services	
Cash transactions	
Withdrawal ATM Girobank	1.00
Withdrawal Cirrus	USD 2.55
Withdrawal CashNet	USD 1.12
Withdrawal International Cards	USD 5.00
Other ATM Services	
Balance and Transactions inquiry (local)	No charge

Night deposit services	
Deposit per bag (one time)	No service
Deposit per key (one time)	No service
Annual fee bag	No service

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

Other Fees	
Reactivation fee inactive account	25.00
Send balance zero to institutions	No service
Bank reference letter	25.00
Bank confirmation	50.00
Fax documents	2.50 per page
Make copy of documents	5.00 per page
International mailing	m.c.
Non sufficient funds (cheques and standing orders)	25.00
Dinki gift certificate	No service
Closing of account	145.00

Statements	
Savings Account	
E - Statement	No charge
Quarterly statement	5.00 per statement + m.c.
Monthly statement	5.00 per statement + m.c.
Duplicate statement	15.00 + m.c.
Current Account	
E - Statement	No charge
Monthly statement	5.00 per statement + m.c.
Daily statement	75.00 per month + m.c.
Weekly statement	15.00 per month + m.c.
Print-out of transactions	3.00 per page
Hold statement (pick-up at Branch)	No service
Duplicate statement	25.00 + m.c.

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

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