

# 2013 Fee Comparison Guide

Effective 1 July 2013

Amended on 5 June 2013



Description	Old Fee	New Fee
<b>Quarterly Paper Statement Fee (checking &amp; savings) (Personal &amp; Corporate)</b>	N/A	\$1/month <sup>1</sup>
<b>Dormant Fee (Personal &amp; Corporate)</b>	\$5 /month	\$6/month
<b>Maintenance <u>Checking</u> Account Fee (Personal)*</b>	N/A	\$2/month <sup>2</sup>
<b>Maintenance <u>Savings</u> Account Fee (Personal &amp; Corporate)</b>	N/A	\$2/month <sup>1,3</sup>
<b>Credit Card Foreign Currency Conversion Fee (FCC) (Personal &amp; Corporate)</b>	1%	2%
<b>Check Cashing Fee - Non Capital G Clients</b>	N/A	\$15 <sup>4</sup>
<b>In-Branch Draft Request Fee (Personal &amp; Corporate)</b>	\$15	\$20 local / \$50 overseas <sup>2</sup>
<b>USD Foreign Check Deposit Fee (Personal &amp; Corporate)**</b>	N/A	\$5 (per check)
<b>Check Processing Fee (Capital G checks) (Personal Banking)</b>	N/A	\$1.50 <sup>2</sup>
<b>Check Processing Fee (Capital G checks) (Corporate Banking)</b>	\$0.45	\$1.50 <sup>2</sup>
<b>Credit/Debit Card Disputed Transaction Fee (Personal &amp; Corporate)</b>	N/A	\$25 per transaction
<b>ATM Fee (Personal &amp; Corporate)</b>	N/A	Foreign ATM charges applicable <sup>5</sup>
<b>In-Branch Outgoing ACH Fee (Personal &amp; Corporate)</b>	\$10	\$30 <sup>6</sup>
<b>Stop Payments (Checks/Drafts) (Personal &amp; Corporate)</b>	\$10	\$20
<b>Research Fee (Personal &amp; Corporate)</b>	\$25/hour	\$50/hour
<b>In-Branch Wire Request Fee (Personal &amp; Corporate)</b>	\$60	\$75 BMD, USD, EUR & GBP \$80 CAD

<sup>1</sup> This Fee does not apply to Seniors, Registered Charities and Iron Kids Accounts.

<sup>2</sup> This Fee does not apply to Seniors and Registered Charities.

<sup>3</sup> \$100 daily minimum balance requirement to waive Maintenance Savings Account Fee.

<sup>4</sup> Checks less than \$15 will not be processed.

<sup>5</sup> ATM Fees incurred from ATM usage conducted outside of Bermuda will no longer qualify for fee reimbursement.

<sup>6</sup> In-Branch Outgoing ACH Fee is applicable for each request and not for recurring instances.

\* Maintenance Checking Account Fee (Corporate) remains at \$15/month.

\*\* USD Checks will be placed on a 14 business day hold.

\*\*\* Transactions performed on Saturday 29 June will be subject to new fees.