



NationalBank<sup>LTD</sup>  
OF DOMINICA

# NBD FEE GUIDE

## SCHEDULE OF FEES AND CHARGES



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The rates and details herein are subject to change upon giving thirty (30) days notice in advance. Fees listed in this guide apply to normal transactions. The Bank reserves the right to levy additional charges for services at its sole discretion. This Schedule lists the fees applicable to new and frequently used financial services. All fees are quoted in Eastern Caribbean Dollars unless otherwise stated. Charges for any services not mentioned in this guide will be available on request.

## Chequing Accounts Fees

Service Charge	\$10.00 (monthly) +\$1.50 per item
<b>Price per Cheque Book</b>	
Duplicate:	\$50.00 per 75 leaves
Non-duplicate:	\$40.00 per 75 leaves
Business Single:	\$60.00 per 150 leaves
<b>Stop payment on an issued cheque</b>	\$25.00
<b>Emergency Cheque Book Purchase</b>	\$15.00 plus cost of book
<b>Encashment of NBD cheques</b>	Nil
<b>Returned Cheques</b>	Nil
<b>Cheques Certified</b>	
At drawer's request	\$15.00
At payee's request	\$15.00
<b>Insufficient Funds</b>	
Cheques processed	\$50.00
Cheques returned	\$25.00
<b>Charged Back Fee</b>	
Item returned by other banks	\$25.00
<b>Cash Management</b>	
Per transaction	\$3.00
<b>Overdrawing Current Account</b>	
Interest on overdraft balance	13.5% per annum; min. \$25.00
<b>Standing Authorization</b>	
Per standing order	\$10.00

**Closure of Account**

Account closed within three (3) months \$50.00

**Dormant Accounts**

Notice of dormant account Nil

**Account Reactivation**

Reactivation of dormant accounts \$10.00

**Savings Accounts Fees**

**Service Charge**

On balances below \$100 \$5.00

**Withdrawals**

Third party withdrawals (per transaction) \$10.00

Per standing order \$10.00

Withdrawals below \$1000 (per transaction) \$3.00

In-branch internal transfers (per transactic \$3.00

**Quarterly Paper Statement** \$1.00

**Closure of Account**

Account closed within three (3) months \$50.00

**Account Reactivation**

Reactivation of dormant accounts \$10.00

**Unclaimed Monies Fee**

For each account closed Cost of publishing the account

**Fixed Deposit Fees**

**To break a fixed deposit** \$50.00 Early withdrawal penalty  
Interest paid based on time that has elapsed (bank specified holding periods)

**Statement Fees**

**Ineterim / Duplicate Statement**

At client's request \$1.00 per sheet (minimum \$10.00)

**E-Statement**

Nil

## Debit Card Service Fees

### International Debit Card

Debit Card Issuance/ renewal fee	\$10.00
Debit card replacement fee (per card)	\$35.00
Emergency debit card replacement fee	\$50.00
Transactions at non-NBD merchants	\$1.00
Transactions Declined (Insufficient funds)	\$1.50

### Debit Card PIN

PIN change	\$5.00
Emergency PIN Change	\$10.00

## ATM Fees

<b>Withdrawal at NBD ATM</b>	\$1.00
<b>Withdrawal on non-NBD ATM</b>	(per transaction) \$5.00
<b>Transfers/bill payment</b>	Nil
<b>Statement request</b>	\$1.00

## Lending Fees – Consumer

### Loan Negotiation Fee

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

### Negotiation Fee for Loan Restructuring

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

50% up-front payment is required.

Partial refund applies if request is not approved.

### Early Settlement Fee

Commercial real estate or private dwelling only dwelling only	6 months interest
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<b>Late payment charge (10 days)</b>	\$50.00
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### Bills Discounted

1% on first \$25,000

	1% on first \$25,000 0.75% on excess (minimum \$50)
Local bills discounted	1%; minimum \$75
	\$20 per payment, Interest calculated at existing OD rate from discount date. Minimum \$25
Past due bills discounted	\$10.00 per month + interest
<b>Registration of mortgage</b>	Solicitor's fee
<b>Duplicate statement of interest/ tax letter/interest to be paid</b>	\$20.00
<b>Performance bonds</b>	2% per annum
<b>Late reporting fee</b>	\$50.00 per occurrence

## Lending Fees – Corporate

### Loan Negotiation Fee

Up to \$10, 000	\$150
\$10,001 to \$25,000	\$250
\$25,001 to \$100,000	\$750
\$100,001 to \$500,000	\$3,500
Above \$500,000	1%

### Negotiation Fee for Loan Restructuring

Up to \$10, 000	\$150
\$10,001 to \$25,000	\$250
\$25,001 to \$100,000	\$750
\$100,001 to \$500,000	\$3,500
Above \$500,000	1%

<b>Late Reporting Fee</b>	\$50 per occurrence
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## Safekeeping/securities for

Deeds, policies	\$25.00 per item per annum minimum \$30.00
Bonds, debentures, share certificates	\$300.00 per annum + \$7.50 administrative fee maximum \$1000
Stocks	\$10.00 per certificate minimum \$25.00
Obsolete collateral	sent to customer via registered mail to last address on file

## Overdraft Fees – Consumer

### Set Up Fee

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

### Overdraft Renewals / Annual Review

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

### Temporary Overdraft Set Up Fee

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

### Temporary Increase in Overdraft – Consumer

Up to \$10,000	\$150.00
\$10,001 to \$25,000	\$250.00
\$25,001 to \$100,000	\$500.00
\$100,001 to \$500,000	\$1,000.00
Over \$500,000	0.25%

**Interest on excess overdraft** 5% per annum

**Interest on unauthorized overdraft** 16.5% per annum

## Credit Card Fees

### Annual Fee

Classic card	\$100.00
Gold card	\$150.00
Business card	\$200.00

**Replacement fee** \$25.00

**Emergency Card Replacement** \$50.00

### Additional Cardholder

Classic card \$50.00

Gold card	\$75.00
Business card	\$165.00
<b>Additional Credit Card Fees</b>	
Increase in cardholder limit	\$35.00
Cash advance fee	2% or \$10.00 (whichever is higher)
Over limit fee	\$25.00
Late payment fee	\$15.00
Duplicate statement fee	\$10.00 (per statement)

## Merchant Service Fees

### Merchant processing fee

Non-NBD debit card transactions	2.75%
NBD debit card transactions	1%

### Replacement of damaged

<b>Point of Sale machine</b>	Full cost of machine
<b>Thermal Paper rolls</b>	\$2.50 each
<b>Rental / Maintenance fee</b>	Nil

## Internet Banking Fees

<b>Annual Fee</b>	Nil
<b>Wire Transfers</b>	
Caribbean	\$45.00
Other	\$85.00
<b>Company Payroll</b>	Nil
<b>Bill Payment</b>	Nil
<b>Internal Transfer</b>	Nil
<b>Security token</b>	\$35.00
<b>Replacement of lost/ damaged token</b>	\$35.00
<b>MoBanking Bill Payments</b>	Less than 200 \$1.50
(paid by merchant per transaction)	200 to 500 \$1.00
	Greater than 500 \$0.75

## Foreign Business Fees

### Outgoing Wire Transfers

Caribbean	\$55.00
Other	\$95.00
Tracers/ Repairs	\$160.00

### Incoming Wire Transfer

Less than EC\$10,000	\$20.00
EC\$10,000 - EC\$100,000	\$30.00
More than EC\$100,000	\$50.00
Returned wire payments - incoming and outgoing	U.S. \$35.00

**The following deductions reflect charges for incoming wire transfers applied by the correspondent bank.** Proposed deduction table for incoming wires in USD.

Principal Amount Tier	Deduction
\$0 – \$100	\$0
\$101 – \$500	\$35
\$501 – \$1,000	\$35
\$1,001 – \$5,000	\$45

Principal Amount Tier	Deduction
\$5,001 – \$10,000	\$45
\$10,001 – \$20,000	\$45
\$20,001 – \$50,000	\$50
\$50,001 – \$100,000	\$50

### International Drafts and Money Orders

Less than \$10,000	\$10.00 + stamp duty
More than \$10,000	\$20.00 + stamp duty
Draft tracer (copy provided)	\$25.00 + foreign bank charges
Stop payment on international money order/draft	\$25.00 + foreign bank charges
Bond of indemnity for lost draft	\$25.00 + foreign bank charges + \$0.50 stamp duty
Postal money order	cash buying rate less \$0.50
Payments for drafts or collection items in foreign currency by Cheque or draft in the same currency	purchase at buying rate sell at mid-rate and selling rate average
U.S Dollar Drafts & Money Orders	\$55.00 if less than \$10,000.00 \$75.00 if \$10,000.00 or more

### Economic Citizenship Transfers

\$300 per applicant (Payable by agent)

## Bills Negotiated Fees

Regional	\$5.00 + stamp duty
International	\$10.00 + stamp duty

### Mail Transfers

Inland	\$10.00 each
Overseas	\$10.00 each + postage for registration

<b>Banker's payment</b>	\$10.00 each
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### Manager's cheque

Less than \$10,000	\$10.00 stamp duty
\$10,000 and above	\$20.00 + stamp duty

## Other Service Fees

### Letter of Credit - Export

Confirmation of credit	0.5%; minimum \$75.00
Advising credit	\$50.00 + foreign bank charges
Amendment to credit	\$50.00 + foreign bank charges
Acceptance of term draft	0.5% minimum \$50.00 + stamp duty
Drawings - Up to \$25,000	1%; minimum \$50.00 0.75% on excess

### Letter of Credit - Import

Establishment fee	1% for the first 90 days, an additional 0.25% for every 30-day period exceeding 90 days (from date of establishment to date of payment from term drafts) Plus foreign bank charges and airmail
Drawings	\$75.00 per drawing
Unused or partly used credit	0.25% on the unused portion where credits are cancelled with the consent of the beneficiary within 30 days of the date of issue OR where credits have a validity of 30 days or less limit the charge to \$250.00 maximum.

### Amendment to Credit

Increase in amount	Same as establishment fee minimum \$50.00
Other	\$50.00 + foreign bank charges
Cancellation of credit	\$50.00 + foreign bank charges
Interest	Collect at overdraft rate from date of drawing to date of payment
Standby letter of credit	0.5% per annum, minimum \$150.00

### Guarantee Fees

Shipping guarantee	2% per annum, minimum \$50.00
Performance bonds	2% per annum, minimum \$150.00

### Collections Fees

Bills paid in instalments	\$75.00 each installment
Certification of transfer of title goods	\$50.00 per set

### Collection Commission

Documentary (incoming) less than \$25K	1%; minimum \$50.00 0.75% on excess balance (INV amount inclusive of all charges)
Clean	\$50.00 per set

Delivery order and airway bill (received after main set of documents)	\$50.00 each
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### Cheques on Collection

Up to \$500	\$25.00 + \$5.00 postage or +\$50.00 cable costs
More than \$500	\$50.00 + \$5.00 postage or +\$50.00 cable costs
Endorsement of shipping documents	\$40.00 per set
Extend due date/ alter tenor of bill	\$50.00 each

### Holding Commission

Sight bills	\$50.00 per month or part thereof per item
Matured bills	\$50.00 per month commencing immediately after maturity
Insurance of goods	\$5.00 per \$100 per month or part thereof

Parcel post notice (received after main set of documents)	\$25.00 per notice
Payments of agent's commission	\$30.00 per payment
Protesting fee	\$10.00 + legal costs
Reshipping of goods	\$150.00 + holding and return charges
Bill for acceptance	\$40.00
Return charge	\$50.00 per bill + costs
Shipping guarantee – lost Bill of landing	0.1% for first 3 months or part thereof, minimum \$50.00 \$40.00 for each additional month, expiring one year after issue date.
Indemnity – airway bill	0.1% for first 3 months or part thereof, minimum \$50.00 \$40.00 for each additional month, expiring one year after issue date.
Performance bonds (transfer to loans)	2% per annum, minimum \$50.00
Airmail charges	\$5.00 per advice/letter
Providing listing of outstanding bills at customer's request	\$40.00
<b>Fax</b>	
Region	\$30.00
Outside region	\$50.00

## Clearing Services/Cheques Processed Fees

### Cheques Processed

ACH Cheque Clearing	\$2.00 per item
Return cheque fee	\$25.00 per cheque

## Payroll Fees

<b>Automated Payroll Processing</b>	\$0.50 per payee
<b>Manual Payroll Processing</b>	\$30.00 + \$2 per payee (employer charge)

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### Document Research

If document can be found online	\$10.00 + \$10.00 per copy
If document is not online and age of document is less than one (1) year	\$50.00 + \$10.00 per copy
If document is not online and age of document is more than one (1) year	\$100.00
Photocopy	\$5 per sheet

### Night Depository

Annual fee	\$200
Night deposit bags	\$1.00 per bag
Lost/broken latch key	\$75.00

### Safe Deposit Box

#### Rental

Small	\$300.00 per annum
Large	\$400.00 per annum
Replacement key	\$75.00
Drill Box Fee	\$75.00 + costs, minimum \$250.00
Certificate of balance	\$20.00

#### Bank Reference

#### Bank Confirmation

### Cash Processing Fees

Financial Institution Cash Request	0.25%
Purchase of coins	0.25%
Cheque Cashing	\$5.00 non-customers only
Foreign Currency Exchange	1% of value (min \$3; max \$50) non-customers only

### EFT Fees & Charges

Automated Payroll Processing	\$0.50 per payee (Internal) \$1.00 per payee (External EC Banks)
Manual Payroll Processing	\$30.00 + \$2.00 per payee (Internal)

**ECD Transfers to other banks (Person to Person)**

	<i>ONE-TIME TRANSFER (Per transaction)</i>
Local Banks	\$10.00 <i>In-branch</i> \$3.00 <i>Online</i>
Regional Banks	\$10.00 <i>In-branch</i> \$3.00 <i>Online</i>
	<i>RECURRING TRANSFER (Per transaction)</i>
	\$10.00 <i>In-branch</i> \$3.00 <i>Online</i>
	\$10.00 <i>In-branch</i> \$3.00 <i>Online</i>

**Other EC Transfer Fees**

Transfer Trace	\$25 local and regional
Return/Stop	\$10 local and regional
In-bound Transfer	Local and regional (Free)



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