



FEE CHANGES

BUSINESS FEES

October 15, 2026

All Fees listed are inclusive of General Consumption Tax



Fee Changes (Business Fees)

Please be advised of the update in fees for the following services
that take effect on **Thursday, October 15, 2026**

CATEGORY	Existing Fee (GCT Included)	New Fee (GCT Included)
Account Maintenance Charge	\$0.00	\$256.61 per month
Minimum Balance Fee for Savings Accounts	\$0.00	Fee of \$402.50 charged monthly to accounts with balances falling below \$25,000.00
Loan Processing Fee	1.15% -2.3%	1.15%-2.71%
Processing Fee Line of Credit (Secured)	2.30%-3.45%	3.60%
Processing Fee Line of Credit (Unsecured)	2.30%-3.45%	3.75%
Annual Review Fee	0.29%	0.75% and 100 basis points added to loan interest rate where review documents remain outstanding
Letters of Credit (Outgoing) : Establishing Fee	\$0.00	1.60% (Min J\$12,500.00)
Letters of Credit (Outgoing) : 1 -59 Days	\$0.00	1.25%
Letters of Credit (Outgoing) : 60 - 119 Days	\$0.00	1.75%

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CATEGORY	Existing Fee (GCT Included)	New Fee (GCT Included)
Letters of Credit (Outgoing) : 120 - 179 Days	\$0.00	2.40%
Letters of Credit (Outgoing) : 180Days & Over	\$0.00	4.00%