



Schedule of Fees & Charges

SAVINGS ACCOUNTS	
Monthly Service Charge	\$3.00
Charge to Open Bank Account	\$0.00
Excessive Transaction Fee - 2 per month	\$2.50
Minimum Balance Violation Charge on Special Accounts	\$5.00
Accounts closed within 3 months	\$40.00
Accounts closed within 6 months	\$45.00
Returned Cheque on Account	\$60.00
Bank Statements	\$31.00
Reference Letters	\$31.00
Tax Letters prior years	\$31.00
Transfer between accounts	\$0.00
Transfer from one customer to another within or among branches.	\$0.00
Standing orders to outside parties (including stamp duty where applicable)	\$25.00
One-time transfer of funds outside Bank	\$25.00
Inactive Account Holders – Notices & Reminders	\$15.00
Dormant Account Notices – Annual Fee	\$20.00
Third Party Transaction Withdrawals	\$15.00
TERM DEPOSITS	
Penalty charged for closure of account before maturity (reduction in interest rate)	0.75%
Penalty charged for closure of account before maturity (within 3 months, no interest paid)	0%
CURRENT ACCOUNTS	
DDA & Call Accounts	
Stamp Duty - Per Cheque	\$0.30
Monthly Minimum Service Charge	\$7.50
Service Charge EC Accounts	\$2.00
Cheques drawn against uncleared funds	\$60.00
Minimum Interest charged on overdrawn Accounts	\$55.00
Returned Items – BOSL	\$60.00
Returned Items – Non-BOSL	\$60.00
NSF Fee	\$70.00
Transfer to Account(s) to Cover NSF/Overdraft	\$15.00
Stop Payment Cheque Instructions	\$35.00
Duplicate Statements	\$15.00
Bank Statements	\$31.00



CURRENT ACCOUNTS	
DDA & Call Accounts	
Transfer of Funds from One Account to Another	\$0.00
Letter request for transfer to same account	\$12.00
Letter request for transfer to third party account	\$19.00
Standing Orders to Outside Parties (including stamp duty where applicable)	\$25.00
Accounts Closed within 3 months	\$65.00
Accounts Closed within 6 months	\$50.00
Inactive Account – Notices & Reminders	\$15.00
Dormant Account - Notices	\$20.00
PERSONAL CHEQUING	
Stamp Duty - Per Cheque	\$0.30
Monthly Minimum Service Charge	\$6.00
Service Charge EC Accounts – Per Item	\$1.50
Cheques drawn against uncleared funds	\$60.00
Returned Items – BOSL	\$60.00
Returned Items – Non-BOSL	\$60.00
NSF Fee	\$70.00
One-time transfer of funds to another institution	\$25.00
Transfer of Funds from one account to another	\$0.00
Stop Payment Cheque Instructions	\$35.00
Bank Statements	\$31.00
Duplicate Statements	\$15.00
Transfer to Account(s) to Cover NSF/Overdraft	\$20.00
Accounts closed within 3 months	\$65.00
Accounts closed within 6 months	\$40.00
Inactive Account – Notices & Reminders	\$15.00
Dormant Account - Notices	\$20.00
OVERDRAFTS	
Non-Submission of Financial Statements (following expiration of 120-day grace period)	.25% of overdrawn balance monthly
Extension of Overdraft Facility	\$450.00
Minimum Monthly Interest Charge	\$60.00
Interest Charge on Overdrawn Balances Above Limit	19.50%
Interest Charge on Unauthorized Overdrawn Balances	19.50%



SUPERIOR CHEQUING SERVICES (SCS-24)	
Monthly Service Charge	\$35.00
Stamp Duty Per Cheque	\$0.30
Overdraft Interest Above Limit	19.50%
NSF Fee	\$70.00
Returned Cheque - BOSL	\$60.00
CUSTOMER FOREIGN CURRENCY ACCOUNTS	
Monthly Service Charge	\$7.50
Service Charge US Accounts	\$2.00
Service Charge EURO Accounts	€ 2.00
CFC Accounts withdrawals	\$2.00
BUREAU D'CHANGE – HEWANORRA INTERNATIONAL AIRPORT	
Transaction Fee	\$6.00
BOSL EXPRESS – MASSY STORES MEGA	
Transaction Fee	\$6.00
MERCHANT SERVICES	
Point of Sale Machines	
- Wired Terminals	\$25.00
- Wireless Terminals	\$100.00
DEBIT CARD	
Replacement Card	Classic: \$31.00 Gold: \$44.00
Emergency Card	Classic: \$25.00 Gold: \$35.00
Transaction Fees- Other Banks' ATMs	\$6.00
Transaction Fees- Other Banks POS Terminals	\$2.00
Cash Advance- Other Banks	\$10.00
ATM /POS NSF Fee	\$2.00
WIRE TRANSFERS	
INCOMING	
	EC XCD\$30.00
	US XCD\$41.00
	GPB XCD\$50.00
	CDN XCD\$31.00
	EURO XCD\$45.00
Payment to Financial Institution	\$45.00
Special Clearings of Foreign Cheques (plus, out of pocket expenses)	\$100.00



OUTGOING		
(a) Regional		\$60.00
(b) International		
	North America	\$90.00
	Europe	\$105.00
	Far East	\$170.00
Enquiry/Tracing Outgoing Wire Transfers - International		\$202.25
Enquiry/Tracing Outgoing Wire Transfers - Regional		\$100.00
BANK DRAFTS		
Sale of Drafts		\$31.25
Stop Payment of Purchased Draft		\$70.00
Purchase of Drafts - Per Cheque		
Purchase Drafts - USD CARD:		\$15.00
Purchase Drafts - CDN		\$15.00
Purchase Drafts - GBP		\$15.00
Purchases – Drafts (Stamp Duty)		\$0.30
Returned Foreign Currency Cheque		
	USD CHEQUE	XCD\$100.00
	GBP CHEQUE	XCD\$110.00
	CDN CHEQUE	XCD\$105.00
NIGHT SAFE		
Annual Rental Fee		\$240.00
Wallet Repair		Cost of repairs plus 10% of wallet cost
Wallet Replacement (Lost/Damaged)		\$375.00
Replacement Keys		\$125.00
Short Term Rental Fee (Less than 30 days)		\$62.00
SAFE DEPOSIT BOXES		
Annual Fees		
(a) Small		\$230.00
(b) Medium		\$270.00
(c) Large		\$330.00
(c) Extra Large		\$360.00
Replacement of lost keys		\$375.00
Charge per visit in excess of two (2) free visits per month		\$15.00



AUTOMATIC TELLER MACHINES – ATM	
Off-site (non-branch) ATM Transaction Fee	
Deposits	\$0.00
Withdrawals	\$0.50
Enquiries	\$0.00
Non-BOSL Cards	\$0.50
ECACH – ELECTRONIC FUNDS TRANSFER	
EFT Salaries	
Monthly Charge	\$30.00
Fee per file	\$2.00
Transaction Range	Unit Charge
Below 200	\$0.50
200 - 499	\$0.40
500 - 999	\$0.30
1000 - 1999	\$0.20
Above 2000	\$0.10
SUNDRY FEES	
Purchase of Coins	\$50.00
Cash Breakdowns	1%
Cheques Cashed by Non-BOSL Customers	\$5.00
Verification of Surveillance Tapes	\$100.00
Photo Printing Services	\$50.00
Cost of Cheque Book: - Bank of St. Lucia Design - (Style 201)	
25, 50, 100 Leaf	as billed
Other Styles as Charged by Service Provider	
Attorneys-at-law Queries: Real Estate Accounts	\$40.00
LOANS & ADVANCES	
Statement of Interest Paid Prior Years	\$31.00
Late Loan Payment Fees	\$62.00
Waiver of Loan Repayments - Per Payment	\$30.00
Penalty for Breach Condition - Per Month	\$450.00
Renewal Fee for Overdraft Facility	1% of amount reviewed and renewed – minimum \$375.00



INVESTMENT SERVICES	
Addition/Removal of Shareholder	\$25.00
Change of Address for non-ECFH shares	\$20.00
Change of Name	\$25.00
Donation Transfer	\$25.00
Charging of Securities	\$25.00
Release of Charge	\$25.00
Transfer on Death	\$25.00
Notice of Death for non-ECFH shares	\$25.00
Change of Payment Option - for non-ECFH shares	\$20.00
Primary Person Designation	\$25.00
VOUCHER INQUIRY/SEARCH	
2 years back	\$100.00 per year
3 years back	
4 years back	
5 years back	
6 years back	
AUDIT CONFIRMATIONS	
1 Year prior to current year	\$75.00
2 Years prior to current year	\$100.00
3 Years prior to current year	\$150.00
4 Years prior to current year	\$200.00
5 Years prior to current year	\$250.00
6 Years or more to current year	\$300.00