

Resident Fee List Girobank N.V.

All Fees are listed in currency of account. Applicable interest rates are listed on this interest rate sheet

Savings / Current Account / Time Deposit

First Deposit	
Personal Current Account	100
Business Current Account	250
Youth Savings	10
Savings (ANG)	25
Monthly Service Charge	
Savings Account	No Charge
AOV Accounts	1 per AOV deposit
Personal Current Accounts	1.50 (< 1,000)
Interest Bearing Accounts	5
Business Accounts	5 < 1,000

Statements

Savings Account	
Quarterly statements	No Charge
Monthly statements	10
Duplicate statements	15
Current Account	
E - Statement	No Charge
Monthly statements	No Charge
Daily statements	75 per month
Weekly statements	15
Print-out of transactions	3 per page
Printout Statements > 1 year	2.50 per page
Hold statements (pick-up at Branch)	2.50
Duplicate statements	15
Duplicate statements >3 months	25

Checks

Personal and Corporate Checks	
Checkbook with 30 checks	15.50
Checkbook with 15 checks	7.75
Check Deposit	
Immediate Credit Local Banks	0.5% min 5
Immediate Credit International Banks	0.5% min 50
Buying Banker's checks	
ANG Banker's check	5
Other Currency	10
Non-Client (max ANG 10,000)	25
Travelers Checks	
Cashing	
Traveler's check in ANG	1 per check
Traveler's check in USD	0.50 per check
Depositing	
Deposit Traveler's check ANG	0.50 per check + 0.25% of amount
Deposit International check USD	0.5% min. 10
Other Services Checks	
Copy of Checks:	
Actual year & last year	10 per check
2 - 4 years old	15 per check
5 years and older	100 per check
Stop Payment:	
Stop payment ANG	10 per check
Stop payment USD	10 + c.c.
Stop payment on cashiers check	25 + c.c.
Mailing Bankers checks:	15 + c.c.
International checks returned:	10 + c.c.

Transfers

Local Transfers	
Own account within Girobank Account	No Charge
Third party account within Girobank	1.50
To other local banks (internet/manual)	3
Recharge prepaid phone	No Charge
Pre-authorized Payments Utility	1.50
Transfers through electronic file (Giro-Giro)	1
International Transfers	
To International Banks (charges OUR) (internet/manual)	0.25% min. 20 max. 500 plus c.c.
Euro Postbank Girotel >= EUR 5,000 (internet/manual)	10
All International transfers of Resident to Non-Resident (NO ANG)	Additional fee of 1% of License Fee
Incoming International Transfers (Charges Ben/Cha)	10
Transfers -non clients- max. ANG 10,000	0.25 % min. 20 max. 500 + 30 + c.c.
Investigation / Amendment Fee	
Investigation local Transfers	Min. 25 and Max.500
Investigation International Transfers	Min. 25 and Max.500 + Swift and c.c.
Corrections to International Transfers	10 + c.c.
Standing Order	
Own Girobank account	No Charge
To third party within Girobank	1
To other local banks	2.50
SWIFT Confirmation	
SWIFT confirmation actual year	15 per confirmation
Tracer charges	25 + c.c.
Recalling funds	25 + c.c.

Cash Transactions

Withdrawals	
Withdrawal Fee ANG	No Charge
Withdrawal Fee EURO	No Charge
Withdrawal Fee USD	1% 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 (max allowable deposit EUR 1,000)	1% min of 2
Deposit Euro Fee - by non clients	5% with a min. of 2
Third party deposit	0
Third party payment	2
Deposits on accounts different currency	See Exchange Rate Fee
Exchange Rate Fee	
Transfer	
ANG to other currency	No Service
EURO to other currency	Min. 0.25% min. of 2
USD to other currency	0.25% of the amount
Cash Transaction at counter	
ANG to other currency	0.5% of the amount
EURO to other currency	1% min. of 2
USD to other currency	0.25% of the amount
Non clients Euro (max 1,000 per deposit)	5% with a min. of 2

Letter of Credit

Import	
Opening commission (flat per quarter)	0.25% min. 100
Handling fee	75
Discrepancy fee (for beneficiary's account)	100
Amendment commission	75
Payment commission	0.125% min. 100
Deferred payment fee (flat per quarter)	0.1% min. 100
Cancellation fee	150

Export	
Advising commission	75
Handling fee	75
Discrepancy fee (for beneficiary's account)	100
Amendment commission	75
Negotiating commission	0.125% min. 100
Cancellation fee	150

Confirmation and acceptance commission based on the solvency and /or country of residence of the issuing bank

Standby Issued	
Opening commission (flat per annum)	1.5% min. 100
Handling fee	75
Amendment commission	75
Payment commission	0.125% min. 100

Standby Received	
Advising commission	75
Handling fee	75
Discrepancy fee (for beneficiary's account)	100
Amendment commission	75
Negotiating commission	0.125% min. 100
Cancellation fee	150

Confirmation commission based on the solvency and / or country of residence of the issuing bank

Transferring L / C	
Transferring fee	0.25% min. 250

Reimbursement (acting as reimbursement bank)

Reimbursement fee	75
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Documentary Collections

Incoming Collections	
Acceptance commission	0.125% min. 100
Payment commission	0.1875% min. 100
Handling commission	50

Outgoing Collections	
Collection commission	0.1875% min. 100
Handling commission	50

Clean collections	
Collection commission	100
Return items commission	50
Handling commission	50

Guarantees

Bank guarantees (flat per annum)	1% min. 500
Local Guarantee (flat per quarter)	0.25% min. 250
Bank Guarantee without cash collateral (annual fee)	Applicable loan interest rate

Credit Card

Regular deposit ANG or USD on Credit Card	No Charge
Urgent deposit ANG or USD on Credit Card	15
Cash Advance	7
Annual Fee	
Classic or standard (Applicant/Co-applicant)	35/20
Gold (Applicant/Co applicant)	50/30
Business (Applicant/Co applicant)	75/50
Interest and claims	
Past due interest	1.5%
Late payment fee	12.00
Claims (charge back)	15 + Fee of the brand if applicable
Replacement and change Pin Code	
Replacement credit card/Lost Card	35
New credit card PIN code	15
Interest Letters	
Interest letter preceding year	No Charge
Interest letter of years before, preceding year	25

Loans

Corporate Loans	
Closing fees	
Closing fees Term Loan and OD	Maximum 3%
Pre payment fee	
Principle <500,000 with 3 month notice	No Charge
Principle <500,000 without notice	3 months interest with a min. of 3% of Outstanding Balance
Principle >500,000	To be negotiated
Administrative fee and Commitment fee	
Yearly Administrative Fee OD accounts	Max 2% of Limit
Commitment fee	Max 2% of committed amount with a minimum of 100
Monthly Collection fee	
	0.65% of the amount past due
Personal Loans	
Personal OD accounts	
Closing fee	10%
Personal Loans add on <25,000	
Administration Expenses	1% min. 50
Insurance Expenses Balance < 15,000	max. 6%
Insurance Expenses Balance > 15,000	Premium Insurance Company
Personal Loans annuity >25,000	
Principle with 3 month notice	No Charge
Principle without notice	3 months interest with a min. of 3% of outstanding balance
Closing fees	1%
Insurance Expenses	Premium Insurance Company
Other Fees	
Interest letter more than 1 year old	25
Copy of interest letter preceding year	10

Loans (continuation)

Balance confirmation letter	10
Audit letter (per doc/per year/per issue)	35
Overdraft without approved or expired limit	
Fee overdraft without limit	16% of the bal. with a min. of 5
Overdraft with limit	
Collection fee	0.20% of the balance in overdraft
(Deposit < interest amount)	

Treasury

Custodian Fee	0.05% of principle amount
Penalty Premature Cancellation Time Deposit	0.40% X the remaining months X Principle Amount with a minimum of 2.5% of the principle Amount

Gironet Services

General Internet Services	
Balance inquiry	No Charge
Service charge Consumer clients	No Charge
Service charge Business clients	30 per quarter (first quarter free)
Transactions	
Within Girobank own accounts	No Charge
Within Girobank to third party	No Charge
To other local banks	0.50
To foreign banks	Regular Transfer Charges
Local payments/transfers via internet charges	No Charge

GiroPhone

General	
Charges telephone call	Determined by telecom provider
Balance and transactions inquiry	No Charge
Transfer	
Within Girobank to own accounts	No Charge
Recharge prepaid phone	No Charge

ATM Services

Cash Transaction	
Payments with ATM card (MAESTRO)	No Charge
Utility payment / transfers	No Charge
Deposit	No Charge
Withdrawal ATM Girobank	0.50
Withdrawal at ATM's of other banks (CIRRUS)	4.50
Withdrawal at ATM's of other banks (Cashnet)	2.00
Other ATM Services	
Balance and Transactions inquiry	No Charge
New Debit Card PIN code	10
Replacement ATM Debit Card	10
International mailing	m.c.
Replacement Gironet Access Card	10
Maestro claims	No Charge

Point of Sale Services

Commission Rate	
Credit Card	Maximum 7.5%
Debit Card	Maximum 1%
POS machine rental per month	15
Replacement terminal	425
Paper rolls	Free

Night deposit services

Once only deposit per bag	75
Once only deposit per key	15
Rental bag per year	50
Credit Card	
Monthly Statements	No Charge
Interest statement previous year	No Charge
Copy Credit Card statement actual year	2.50
Copy Credit Card statement previous years	10
Copy Interest Statement preceding years	10

Other Fees

Dormant fee more than 3 years	
Savings Account > 3 year	1% administration fee per month and no interest paid
Personal and Business Account	1% of the balance per month, min. 15
Send balance zero to institutions	5
Bank reference letter	15
Fax documents	2.50 per page

Mortgage

Closing fee	1% of the principal amount
Late payment fee	5% of the installment amount (min. ANG 5 and max. ANG 200)
Penalty arrears	0.75% of the amount in the arrears (per month) no penalty
Partial prepayment ≤ 20% of original amount in any 12 months	the amount of interest that would accrue during a six month period on the amount that exceeds 20% of the original amount.
Partial prepayment ≥ 20% of original	3% of Outstanding Balance
Pre payment fee (≤ 5 years):	1.5% of Outstanding Balance
Pre payment fee (>5 years - ≤ 10 years)	1.5% of Outstanding Balance
Pre payment fee (>10 years) without notice	1% of Outstanding Balance
Pre payment fee (>10 years) with a 3 months notice	No Penalty

Mobile Banking

Mobile Service charge	3
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These new fees are considered to be accepted by the client if he/she requests one of the products or services as described above, after these new fees have officially come into force or in any case 15 calendar days after they have officially come into force, provided that the client has not objected.