

International Fee List Girobank N.V.

Fees are in currency of the account unless otherwise specified and are applicable as of May 14, 2018.

Savings and Current Account

Account opening	
Account Opening fee (refund after first deposit)	250.00
First Deposit	
Personal Current Account	Minimum 10,000.00
Business Current Account	Minimum 10,000.00
Youth Savings Account	No service
Savings Account	Minimum 1,000.00
Monthly Service Charge	
Savings Account	No charge
Personal Current Account	15.00 regardless balance
Interest Bearing Account	15.00
Business Account	15.00

Checks

Personal and Corporate Checks	
Checkbook with 30 checks	90.00
Checkbook with 15 checks	45.00
Check Deposit	
Immediate Credit	No service
Buying Banker's checks	
ANG Banker's check	20.00
Other Currency	30.00
Stop Payment:	
Stop payment banker's check	No service
Stop payment on cashier's check	No service
Mailing Banker's checks	No service
International checks returned	30.00 + c.c.

Transfers

Local Transfers	
Own account within Girobank	No charge
Third party account within Girobank	3.50
To other local banks ANG	6.50
To other local banks USD	0.50% min. 50.00 max. 375.00
Bulk payment (transfers through electronic file)	
Girobank - Girobank	5.00
Girobank - Other local banks	5.00
International Transfers	
To International Banks	0.50% min. 50.00 max. 375.00 + c.c.
To banks in Netherland (in EUR) < EUR 5,000	45.00 + c.c.
To banks in Netherland (in EUR) ≥ EUR 5,000	0.50% min. 50.00 max. 375.00 + c.c.
Charges our	15.00
Incoming International Transfers	15.00
Investigation / Amendment Fee	
Investigation local Transfers ≤ 1 year	25.00 + c.c.
Investigation local Transfers > 1 year	Min. 25.00 max. 500.00 + c.c.
Investigation International Transfers ≤ 1 year	25.00 + c.c. + Swift
Investigation International Transfers > 1 year	Min. 25.00 max. 500.00 + c.c. + Swift
Amendment on International Transfers	50.00 + c.c.
Standing Order own accounts within Girobank	
Girobank International	No charge
Girobank Curaçao	3.00
Girobank Bonaire	3.00
Standing Order third party within Girobank	
Girobank International	7.50
Girobank Curaçao	5.00
Girobank Bonaire	7.50
Standing Order other local banks	
To other local banks in ANG	6.50
To other local banks in USD	0.50% min. 25.00 max. 200.00
Standing Order International banks	
To International Banks	0.50% min. 25.00 max. 200.00 + c.c.
To banks in Netherland (in EUR) < EUR 5,000	0.50% min. 25.00 max. 200.00 + c.c.
To banks in Netherland (in EUR) ≥ EUR 5,000	0.50% min. 25.00 max. 200.00 + c.c.
Charges our	15.00
SWIFT Confirmation	
SWIFT confirmation	15.00 per confirmation
Check collection	
Collecting check International banks	0.10% min. 25.00 max. 150.00 + c.c.
Return collection	Not applicable
Collecting check local banks	
Non sufficient funds	25.00
Investigation incoming	25.00
Return incoming	20.00 + m.c.

Cash Transactions

Withdrawals	
Withdrawal Fee ANG (excluding savings account)	1.25
Withdrawal Fee EURO	1.50
Withdrawal Fee USD	1.00 % 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	10.00
(max allowable deposit EUR 1,000.00)	
Third party deposit	10.00
Third party payment	10.00
Bill payment	10.00
Recharge prepaid phone (UTS, Digicel)	No charge
Deposits on accounts different currency	Applicable deposit fee + See Exchange Rate Fee
Exchange Fee	
Cash Transaction at counter	
ANG to other currency	No charge
EURO to other currency (only clients)	1.00% min. of 5.00
USD to other currency	1.00% of the amount

Debit Card

Transactions at POS terminals (Local/CashNet)	No charge
Transactions at POS terminals (International/Maestro)	No charge
Replacement ATM Debit Card	35.00
New debit card PIN code	12.50

Credit Card

All fees of Credit Card are in USD currency

Deposit & withdrawal	
Regular deposit ANG or USD	No charge
Urgent deposit ANG or USD	15.00
Cash Advance	7.00
Annual Fee	
Classic or Standard (Applicant/Co-applicant)	35.00/35.00
Gold (Applicant/Co-applicant)	75.00/75.00
Business (Applicant/Co-applicant)	100.00/100.00
Interest and claims	
Credit Card Interest rate	18.00%
Past due interest	1.50% per month
Late payment fee	12.00
Claims (charge back)	15.00 + Fee of the brand if applicable
Replacement and change Pin Code	
Replacement card/Lost Card	35.00 + m.c.
New credit card PIN code	15.00
Interest Letters	
Interest letter preceding year	No charge
Interest letter of years before, preceding year	25.00
Credit Card Statement	
Monthly Statements	No charge
Copy Credit Card statement actual year	5.00 Bus/ 25.00 pers
Copy Credit Card statement previous years	10.00 Bus/ 25.00 pers
Security Program	
Fraud protection annual fee	60.00
Balance protection fee (only for personal credit card)	0.30% outstanding balance per month
Other	
Credit Card Alert	No charge

Gironet Services

General Internet Services	
Balance inquiry	No charge
Service charge Consumer clients	No charge
Service charge Business clients	No charge
Additional Access card	30.00 + m.c.
Lost Access card	30.00 + m.c.
Transactions	
Within Girobank own accounts	No charge
Within Girobank to third party	2.50
To other local banks	4.00
To international banks	0.25% min. 30.00 max. 325.00 + c.c.

Mobile Banking

Mobile Service charge	No service
-----------------------	------------

ATM Services

Cash transactions	
Withdrawal ATM Girobank/ACU	1.00
Withdrawal Cirrus	USD 2.55
Withdrawal CashNet	USD 1.12
Withdrawal International Cards	USD 5.00
Other ATM Services	
Balance and Transactions inquiry (local)	No charge

Night deposit services

Deposit per bag (one time)	No service
Deposit per key (one time)	No service
Annual fee bag	No service

Treasury

Custodian Fee	0.05% of principal amount with a minimum of USD 100,-
Penalty Premature Cancellation Time Deposit	0.40% X the remaining months X Principal Amount of 100.00 and max. of total earned interest

Other Fees

Reactivation fee inactive account	100.00
Send balance zero to institutions	No service
Bank reference letter	30.00
Bank confirmation	75.00
Fax documents	5.00 per page
Make copy of documents	7.50 per page
International mailing	10.00 + m.c.
Non sufficient funds (cheques and standing orders)	25.00
Dink gift certificate	No service
Closing of account	145.00

Statements

Savings Account	
E - Statement	No charge
Quarterly statement	7.50 per statement + m.c.
Monthly statement	7.50 per statement + m.c.
Duplicate statement	20.00 per statement + m.c.
Current Account	
E - Statement	No charge
Monthly statement	7.50 per statement + m.c.
Daily statement	100.00 per month + m.c.
Weekly statement	25.00 per month + m.c.
Print-out of transactions	5.00 per page
Hold statement (pick-up at Branch)	No service
Duplicate statement	35.00 + m.c.

c.c.= Correspondent charges

m.c.= Mailing charges

Deviation from fees and commissions as stated above require approval of the Managing Board.