

# Resident Fee List Girobank N.V.

Fees are in currency of the account unless otherwise specified and are applicable as of June 3, 2020.

	Excl. OB	Incl. OB
<b>Savings and Current Account</b>		
<b>First Deposit</b>		
Personal Current Account (resident of Curaçao, Sint Maarten, BES islands and Netherlands)	100.00	
Business Current Account	250.00	
Youth Savings Account	10.00	
Savings Account	25.00	
<b>Monthly Service Charge</b>		
Savings Account	No charge	No charge
AOV Account	1.00 per AOV deposit	1.06 per AOV deposit
Personal Current Account	3.30	3.50
Interest Bearing Account	5.00	5.30
Business Account	5.00	5.30
<b>Checks</b>		
<b>Personal and Corporate Checks</b>		
Checkbook with 30 checks	90.00	95.40
Checkbook with 15 checks	45.00	47.70
<b>Check Deposit</b>		
Immediate Credit Local Banks	0.50% min. 5.00	0.50% + OB min. 5.30
Immediate Credit Interinsular Banks	0.50% min. 5.00	0.50% + OB min. 5.30
Immediate Credit International Banks	0.50% min. 50.00	0.50% + OB min. 53.00
<b>Buying Banker's checks</b>		
ANG Banker's check	20.00	21.20
Other Currency	15.00	15.90
<b>Other Services Checks</b>		
<b>Copy of Checks:</b>		
Actual year & last year	15.00 per check	15.90 per check
2 - 4 years old	20.00 per check	21.20 per check
5 years and older	125.00 per check	132.50 per check
<b>Stop Payment:</b>		
Stop payment ANG	15.00 per check	15.90 per check
Stop payment USD	15.00 + c.c.	15.90 + c.c.
Stop payment on cashier's check	25.00 + c.c.	26.50 + c.c.
Mailing Banker's checks	15.00 + m.c.	15.90 + m.c.
International checks returned	25.00 + c.c.	26.50 + c.c.
<b>Checks with no sufficient funds</b>		
Returned checks	23.60	25.00
Honored checks	7.08	7.50
<b>Transfers</b>		
<b>Local Transfers</b>		
Own account within Girobank	No charge	No charge
Third party account within Girobank	2.50	2.65
To other local banks ANG	4.00	4.24
To other local banks USD	4.00	4.24
Bill payment Aquallectra	No charge	No charge
Bill payment Selikor	No charge	No charge
Bill payment UTS/Digicel	No charge	No charge
Bill payment Other	2.50	2.65
<b>Bulk payment (transfers through electronic file)</b>		
Girobank - Girobank	1.00	1.06
Girobank - Other local banks	1.00	1.06
<b>Interinsular Transfers</b>		
Curaçao - Sint Maarten	5.00	5.30
Curaçao - Bonaire (Girobank account)	5.00	5.30
Curaçao - Saba/St. Eustatius/Bonaire (other than Girobank account)	15.00	15.90
<b>International Transfers</b>		
To International Banks	0.125% min. 25.00 max. 500.00 + c.c.	0.125% + OB min. 26.50 max. 530.00 + c.c.
To banks in Netherland (in EUR) < EUR 5,000	25.00 + c.c.	26.50 + c.c.
To banks in Netherland (in EUR) ≥ EUR 5,000	0.125% min. 25.00 max. 500.00 + c.c.	0.125% + OB min. 26.50 max. 530.00 + c.c.
Charges our	15.00	15.90
License fee (All International transfers of Resident to Non-Resident (NO ANG))	Additional fee of 1.00%	Additional fee of 1.00% + OB
Incoming International Transfers	10.00	10.60
<b>Investigation / Amendment Fee</b>		
Investigation local Transfers ≤ 1 year	25.00	26.50
Investigation local Transfers > 1 year	Min. 25.00 max. 500.00	Min. 26.50 max. 530.00
Investigation International Transfers ≤ 1 year	25.00 + Swift + c.c.	26.50 + Swift + c.c.
Investigation International Transfers > 1 year	Min. 25.00 max. 500.00 + Swift + c.c.	Min. 26.50 max. 530.00 + Swift + c.c.
Amendment on International Transfers	10.00 + c.c.	10.60 + c.c.
<b>Standing Order own accounts within Girobank</b>		
Girobank Curaçao	No charge	No charge
Girobank Bonaire	2.50	2.65
Girobank International	2.50	2.65
<b>Standing Order third party within Girobank</b>		
Girobank Curaçao	2.50	2.65
Girobank Bonaire	5.00	5.30
Girobank International	5.00	5.30
<b>Standing Order other local banks</b>		
To other local banks in ANG	5.00	5.30
To other local banks in USD	5.00	5.30
<b>Standing Order Interinsular</b>		
Sint Maarten	5.00	5.30
Saba/St. Eustatius/Bonaire (other than Girobank account)	7.00	7.42
<b>Standing Order International banks</b>		
To International Banks	0.125% min. 20.00 max. 300.00 + c.c.	0.125% + OB min. 21.20 max. 318.00 + c.c.
To banks in Netherland (in EUR)	0.125% min. 25.00 max. 250.00 + c.c.	0.125% + OB min. 26.50 max. 265.00 + c.c.
Charges our	15.00	15.90
<b>SWIFT Confirmation</b>		
SWIFT confirmation	15.00 per confirmation	15.90 per confirmation
<b>Check collection</b>		
Collecting check international banks	0.10% min. 50.00 max. 300.00 + c.c.	0.10% + OB min. 53.00 max. 318.00 + c.c.
Return collection	Not applicable	Not applicable
<b>Collecting check local banks</b>		
Non sufficient funds	25.00	26.50
Investigation incoming	25.00	26.50
Return incoming	15.00	15.90

	Excl. OB	Incl. OB
<b>Cash Transactions</b>		
<b>Withdrawals</b>		
Withdrawal Fee ANG (excluding savings account)	1.25	1.33
Withdrawal Fee EURO	1.50	1.59
Withdrawal Fee USD	1.00 % of amount	
Withdrawal from a different currency account	See Exchange Rate Fee	See Exchange Rate Fee
<b>Deposits/Payments Fee</b>		
Deposit Fee ANG	No charge	No charge
Deposit Fee USD	No charge	No charge
Deposit Fee EUR (only clients) (max allowable deposit EUR 1,000)	10.00	10.60
Third party deposit	2.50	2.65
Third party payment	2.50	2.65
Bill payment Aquallectra	No charge	No charge
Bill payment Selikor	No charge	No charge
Bill payment UTS/Digicel	No charge	No charge
Bill payment Other	2.50	2.65
Recharge prepaid phone (UTS, Digicel)	No charge	No charge
Deposits on accounts different currency	Applicable deposit fee+ See Exchange Rate Fee	Applicable deposit fee+ See Exchange Rate Fee
<b>Exchange Fee</b>		
ANG to other currency	No charge	No charge
EURO to other currency (only clients)	1.00% min. of 5.00	1.00% + OB min. of 5.30
USD to other currency	1.00% of the amount min. of 2.00	1.00 % + OB of the amount min. of 2.12
<b>Debit Card</b>		
Transactions at POS terminals (Local/CashNet)	No charge	No charge
Transactions at POS terminals (International/Maestro)	No charge	No charge
Replacement ATM Debit Card	35.00	37.10
New debit card PIN code	7.50	7.95
<b>Credit Card</b>		
<i>All fees of Credit Card are in USD currency</i>		
<b>Deposit &amp; withdrawal</b>		
Regular deposit ANG or USD	No charge	No charge
Urgent deposit ANG or USD	15.00	15.90
Cash Advance	7.00	7.42
<b>Annual Fee</b>		
Classic or Standard (Applicant/Co-applicant)	35.00/35.00	37.10/37.10
Gold (Applicant/Co-applicant)	75.00/75.00	79.50/79.50
Business (Applicant/Co-applicant)	100.00/100.00	106.00/106.00
<b>Interest and claims</b>		
Credit Card Interest rate	15.00%	
Past due interest	1.50% per month	
Late payment fee	12.00	12.72
Claims (charge back)	15.00 + Fee of the brand if applicable	15.90 + Fee of the brand if applicable
<b>Replacement and change Pin Code</b>		
Replacement card/Lost Card	35.00	37.10
New credit card PIN code	15.00	15.90
<b>Interest Letters</b>		
Interest letter preceding year	No charge	No charge
Interest letter of years before, preceding year	25.00	26.50
<b>Credit Card Statement</b>		
Monthly Statements	No charge	No charge
Copy Credit Card statement actual year	5.00 Bus/25.00 pers.	5.30 Bus/26.50
Copy Credit Card statement previous years	10.00 Bus/25.00 pers.	10.60 Bus/26.50
<b>Security Program</b>		
Fraud protection annual fee	24.00	25.44
Balance protection fee (only for personal credit card)	0.30% per month on outstanding balance	
<b>Other</b>		
Issuer Conversion Fee	0.75%	0.75%
Credit Card Alert	No charge	No charge
<b>Gironet Services</b>		
<b>General Internet Services</b>		
Balance inquiry	No charge	No charge
Service charge Consumer clients	No charge	No charge
Service charge Business clients	No charge	No charge
Additional / Lost Access card	20.00	21.20
<b>Transactions</b>		
Within Girobank own accounts	No charge	No charge
Within Girobank to third party	No charge	No charge
To other local banks	1.50	1.59
To international banks	Regular Transfer charges	Regular Transfer charges

	Excl. OB	Incl. OB
<b>Mobile Banking</b>		
Mobile Service charge	No charge	No charge
<b>ATM Services</b>		
<b>Cash transactions</b>		
Withdrawal ATM Girobank/ACU	1.00	1.06
Withdrawal Cirrus	4.50	4.77
Withdrawal CashNet	2.00	2.12
Withdrawal International Cards	USD 5.00	USD 5.30
<b>Other ATM Services</b>		
Balance and Transactions inquiry (local)	No charge	No charge
<b>Night deposit services</b>		
Deposit per bag (one time)	75.00	79.50
Deposit per key (one time)	15.00	15.90
Annual fee bag	50.00	53.00
<b>Treasury</b>		
Custodian Fee		0.05% of principal amount with a min. of ANG 100.-
Penalty Premature Cancellation Time Deposit		0.40% X the remaining months X Principal Amount min. of 100.00 and max. of total earned interest
<b>Other Fees</b>		
Reactivation fee inactive account	100.00	106.00
Send balance zero to institutions	5.00	5.30
Bank reference/balance letter	20.00	21.20
Bank confirmation per customer	75.00	79.50
Fax documents	5.00 per page	5.30 per page
Make copy of documents	7.50 per page	7.95 per page
International mailing	10.00 + m.c.	10.60 + m.c.
Non-sufficient funds (cheques and standing orders)	25.00	26.50
Olinki gift certificate	No charge	No charge
<b>Statements</b>		
<b>Savings Account</b>		
E - Statement	No charge	No charge
Quarterly statement	5.00 per statement	5.30 per statement
Monthly statement	5.00 per statement	5.30 per statement
Duplicate statement	15.00	15.90
<b>Current Account</b>		
E - Statement	No charge	No charge
Monthly statement	5.00 per statement	5.30 per statement
Daily statement	100.00 per month	106.00 per month
Weekly statement	25.00 per month	26.50 per month
Print-out of transactions	5.00 per page	5.30 per page
Hold statement (pick-up at Branch)	30.00 per month	31.80 per month
Duplicate statement	35.00	37.10
<b>Senior Current Account</b>		
E - Statement	No charge	No charge
Quarterly statement	5.00 per statement	5.30 per statement
<b>Point of Sale Services</b>		
<b>Merchant Discount Rate</b>		
Credit Card		Minimum 3.00%, Maximum 7.50%
Debit Card		1.00%
<b>Other fees and commissions</b>		
POS machine rental per month:		
Counter	35.00	37.10
Wireless (including Data Card)	80.00	84.80
<b>Replacement Fee</b>		
Counter		Minimum of investment cost for a new terminal
Wireless (including Data Card)		Minimum of investment cost for a new terminal
Paper rolls		No charge

c.c.= Correspondent charges

m.c.= Mailing charges

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