

Resident Fee List Girobank N.V.

Fees are in currency of the account unless otherwise specified and are applicable as of May 15, 2011.
Applicable interest rates are listed on the interest rate sheet

	Excl. OB	Incl. OB
Savings and Current Account		
First Deposit		
Personal Current Account	100.00	
Business Current Account	250.00	
Youth Savings	10.00	
Savings (ANG)	25.00	
Monthly Service Charge		
Savings Account	No charge	No charge
AOV Account	1.00 per AOV deposit	1.05 per AOV deposit
Personal Current Account	1.75 (< 1,000)	1.84 (< 1,000)
Interest Bearing Account	5.00	5.25
Business Account	5.00	5.25

	Excl. OB	Incl. OB
Statements		
Savings Account		
E - Statement	No charge	No charge
Quarterly statement	2.50 per statement	2.63 per statement
Monthly statement	4.00 per statement	4.20 per statement
Duplicate statement	15.00	15.75
Current Account		
E - Statement	No charge	No charge
Monthly statement	4.00 per statement	4.20 per statement
Daily statement	85.00 per month	89.25 per month
Weekly statement	20.00 per month	21.00 per month
Print-out of transactions	3.00 per page	3.15 per page
Hold statement (pick-up at Branch)	15.00 per month	15.75 per month
Duplicate statement	25.00	26.25

	Excl. OB	Incl. OB
Checks		
Personal and Corporate Checks		
Checkbook with 30 checks	16.00	16.80
Checkbook with 15 checks	8.00	8.40
Check Deposit		
Immediate Credit Local Banks	0.50% min. 5.00	0.50% min. 5.25
Immediate Credit Interinsular Banks	0.50% min. 5.00	0.50% min. 5.25
Immediate Credit International Banks	0.50% min. 50.00	0.50% min. 52.50
Buying Banker's checks		
ANG Banker's check	5.00	5.25
Other Currency	10.00	10.50
Travelers Checks		
Cashing		
Cashing Traveler's check in ANG	5.00	5.25
Cashing Traveler's check in USD	3.00	3.15
Depositing		
Deposit Traveler's check in ANG	3.00	3.15
Deposit International check in USD	3.00	3.15
Other Services Checks		
Copy of Checks:		
Actual year & last year	10.00 per check	10.50 per check
2 - 4 years old	15.00 per check	15.75 per check
5 years and older	100.00 per check	105.00 per check
Stop Payment:		
Stop payment ANG	10.00 per check	10.50 per check
Stop payment USD	10.00 + c.c.	10.50 + c.c.
Stop payment on cashiers check	25.00 + c.c.	26.25 + c.c.
Mailing Bankers checks	15.00 + m.c.	15.75 + m.c.
International checks returned	10.00 + c.c.	10.50 + c.c.

	Excl. OB	Incl. OB
Transfers		
Local Transfers		
Own account within Girobank	No charge	No charge
Third party account within Girobank	1.50	1.58
To other local banks (manual)	3.00	3.15
Bill payment	1.50	1.58
Transfers through electronic file (Giro-Giro)	1.00	1.05
Interinsular Transfers		
Curaçao - Sint Maarten	4.25	4.46
Curaçao - Bonaire	5.00	5.25
Curaçao - Saba/St. Eustatius (Charges Cha)	10.00	10.50
International Transfers		
To International Banks (charges OUR)	0.25% min. 25.00 max. 500.00	0.25% min. 26.25 max. 525.00
Euro Postbank Girotel < EUR 5,000 (internet/manual)	15.00	15.75
All International transfers of Resident to Non-Resident (NO ANG)	Additional fee of 25.00 + c.c.	Additional fee of 26.25 + c.c.
Incoming International Transfers (Charges Ben/Cha)	10.00	10.50
Investigation / Amendment Fee		
Investigation local Transfers	Min. 25.00 max. 500.00	Min. 26.25 max. 525.00
Investigation International Transfers	Min. 25.00 max. 500.00 + Swift + c.c.	Min. 26.25 max. 525.00 + Swift + c.c.
Corrections to International Transfers	10.00 + c.c.	10.50 + c.c.
Standing Order		
Own Girobank account	No charge	No charge
To third party within Girobank	1.00	1.05
To other local banks	2.50	2.63
Giro Curaçao - Giro Bonaire	2.50	2.63
SWIFT Confirmation		
SWIFT confirmation actual year	15.00 per confirmation	15.75 per confirmation
Tracer charges	25.00 + c.c.	26.25 + c.c.
Recalling funds	25.00 + c.c.	26.25 + c.c.
Exchange Fee		
ANG to other currency	No service	No service
EURO to other currency	0.25% min. of 2.00	0.25% min. of 2.10
USD to other currency	0.25% of the amount	0.25% of the amount
Check collection		
Collecting check	0.10% with a min. USD 25.00 and a max. USD 150.00	0.10% with a min. USD 26.25 and a max. USD 157.50
Return collection	USD 25.00	USD 26.25

	Excl. OB	Incl. OB
Cash Transactions		
Withdrawals		
Withdrawal Fee ANG	1.00	1.05
Withdrawal Fee EURO	No charge	No charge
Withdrawal Fee USD	1.00 % of the amount	1.00 % of the amount
Withdrawal from a different currency account	See Exchange Rate Fee	See Exchange Rate Fee
Deposits/Payments Fee		
Deposit Fee ANG	No charge	No charge
Deposit Fee USD	No charge	No charge
Deposit Fee EUR (max allowable deposit EUR 1,000.00)	10.00	10.50
Deposit Euro Fee - by non clients (max allowable deposit EUR 1,000.00)	50.00	52.50
Third party deposit	2.00	2.10
Third party payment	2.00	2.10
Deposits on accounts different currency	See Exchange Rate Fee	See Exchange Rate Fee
Exchange Fee		
Cash Transaction at counter		
ANG to other currency	No charge	No charge
EURO to other currency	1.00% min. of 5.00	1.00% min. of 5.25
USD to other currency	1.00% of the amount	1.00% of the amount
Non clients Euro	No service	No service
Recharge prepaid phone	No charge	No charge

	Excl. OB	Incl. OB
Debit Card		
Transactions at POS terminals (Local/CashNet)	No charge	No charge
Transactions at POS terminals (International/Maestro)	No charge	No charge
Replacement ATM Debit Card	10.00	10.50
New debit card PIN code	5.00	5.25

	Excl. OB	Incl. OB
Credit Card		
<i>All fees of Credit Card are in USD currency</i>		
Deposit & withdrawal		
Regular deposit ANG or USD on Credit Card	No charge	No charge
Urgent deposit ANG or USD on Credit Card	15.00	15.75
Cash Advance	7.00	7.35
Annual Fee		
Classic or Standard (Applicant/Co-applicant)	35.00/20.00	36.75/21.00
Gold (Applicant/Co-applicant)	75.00/25.00	78.75/26.25
Business (Applicant/Co-applicant)	100.00/50.00	105.00/52.50
Interest and claims		
Past due interest	1.50% per month	1.50% per month
Late payment fee	12.00	12.60
Claims (charge back)	15.00 + Fee of the brand if applicable	15.75 + Fee of the brand if applicable
Replacement and change Pin Code		
Replacement credit card/Lost Card	35.00	36.75
New credit card PIN code	15.00	15.75
Interest Letters		
Interest letter preceding year	No charge	No charge
Interest letter of years before, preceding year	25.00	26.25
Credit Card Statement		
Monthly Statements	No charge	No charge
Copy Credit Card statement actual year	2.50	2.63
Copy Credit Card statement previous years	10.00	10.50

	Excl. OB	Incl. OB
Gironet Services		
General Internet Services		
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	25.00	26.25
Transactions		
Within Girobank own accounts	No charge	No charge
Within Girobank to third party	No charge	No charge
To other local banks	0.50	0.53
To foreign banks	Regular Transfer charge	Regular Transfer charge
Local payments/transfers via internet charges	No charge	No charge

	Excl. OB	Incl. OB
GiroPhone		
General		
Charges telephone call	Determined by telecom provider	Determined by telecom provider
Transactions inquiry		
Within Girobank to own accounts	No charge	No charge
Recharge prepaid phone	No charge	No charge

	Excl. OB	Incl. OB
Mobile Banking		
Mobile Service charge	3.00	3.15

	Excl. OB	Incl. OB
ATM Services		
Cash transactions		
Withdrawal ATM Girobank	1.00	1.05
Withdrawal Cirrus	4.50	4.73
Withdrawal CashNet	2.00	2.10
Withdrawal International Credit Cards	USD 3.00	USD 3.15
Other ATM Services		
Balance and Transactions inquiry	No charge	No charge

	Excl. OB	Incl. OB
Night deposit services		
Deposit per bag (one time)	75.00	78.75
Deposit per key (one time)	15.00	15.75
Annual fee bag	50.00	52.50

	Excl. OB	Incl. OB
Treasury		
Custodian Fee	0.05% of principle amount	
Penalty Premature Cancellation		
Time Deposit	0.40% X the remaining months X Principle Amount min. 2.5% principle amount and max. accrued interest	

	Excl. OB	Incl. OB
Other Fees		
Inactive accounts >1 year:		
Savings account	5.00	5.25
Personal account	10.00	10.50
Business account	15.00	15.75
Send balance zero to institutions	5.00	5.25
Bank reference letter	15.00	15.75
Fax documents	2.50 per page	2.63 per page
Make copy of documents	5.00 per page	5.25 per page
International mailing	m.c.	m.c.
Non sufficient funds	25.00	26.25
Oinki gift certificate	No charge	No charge