

Sep-22												
Details	SCB	TBL	MBL	GTB	VISTA	AGIB	FBN	ABL	EBL	BSIC	SKBL	ZBL
<b>CURRENT ACCOUNTS</b>												
Debit Interest	prime 10% per annum	15%	17%	16%	15% prime	N/A	N/A	17%	10-17%	17%		11%+4%
Ledger Fees	min. Gmd 150 monthly	D4/D1000 Or D100 min	D100	D3/1000	D3/per	Min D50/max.D3 per mil	N/A	0-D3/mile	D3 per mill / D50	D3/D1000 Or D75 min	D50 per month	D3/D1000
Charges for Cheques Dishono	N/A	D500retail/D2500 Corp	D400/D1000 corporate	D250	D500-D1000	D200	N/A	D250-D1,000	1% min D250	D500-D1000	D287.5/Vat incl.	D525
Certified Cheques	N/A	D150	D250 flat	D100	D300	N/A	N/A	D200	D250		D287.5/Vat incl.	D150
<b>SAVINGS ACCOUNTS</b>												
Commission on Accounts close	D500	D300	D350 flat + vat	D500	D500	D50	750( VAT Inclusive)	D500	D500 min	D250+ VAT	D287.5/Vat incl.	N/A
Minimum Balance Charge	N/A	N/A	N/A	N/A	N/A	D300	N/A	N/A	N/A	N/A	N/A	N/A
<b>FIXED DEPOSITS ACCOUNTS</b>												
Minimum Balance Charge	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Penalty on withdrawl b4 mand	forfeiture of interest	Forfeit interest.	50% of accrued interest	forfeiture of 50% interest	Forfeit 50% Int.	N/A	20% of agreed interest rate	50% of accrued Int.	50% Forfeiture of Int.	Forfeit 50% Int.	25% on interest accrued.	forfeiture of interest
<b>LOANS ACCOUNTS</b>												
Debit Interest	16%	15%	17%	16%	15% prime	N/A	Base + 5% retail/base + 2%	17%	10 - 17%	17%	15% only	11%+4%
Arrangement Fee	new loan 2.5 %/Top-up 2% of prin.	1.5% minimum D600	1.5% min D500 retail/D1,500 Comm.	1%	1-2.5% OR D500 min	2%	N/A	1%	1% minimum D200	1.5% comm & 3% D500 min retail	1.5%	1% flat
<b>INWARD/OUTWARD COLLE</b>												
Commission	USD 10; GBP;5;EURO7;GMD250	1% min D500	1% mini. D1500	N/A	1%	1%	1% min D100		1% minimum D3500	1%	D12.00	D2000 inward/ \$120 outwards
<b>OUTWARD REMIT/DRAFT</b>												
Handling Charge	0.5% of transfer amount or min of: USD95; GBP65;EUR70;GDM1000	N/A	D1,500	1-5%	1% Or D250 min	D1000 + 0.5%	N/A	D250/0-1%	1% minimum \$100	USD40	N/A	1% flat
Telex Charge	N/A	N/A	D1,500	D1000	D900	N/A	D1000	D1500	N/A	N/A	D1000	D1000
Draft Cheques	N/A	N/A	N/A	N/A	D300	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Postage Charge (Drafts)	N/A	D100	N/A	N/A	N/A	D1000 + 0.5%	N/A	N/A	N/A	N/A	N/A	courier cost + D200
Handling Charge (Drafts)	N/A	N/A	N/A	D250	D300	N/A	N/A	D500	N/A	N/A	N/A	1% flat
<b>STANDING ORDERS</b>												
Payment to Beneficiaries	D150 / D400 Third party	D50 within/ D250 outside	D100	N/A	D250 + draft charcges if appli.	50	D200+vat @ setup	D0-D50	D100 other local banks	D75 monthly	150 flat fee	D250 per transaction
<b>TRAVELLERS CHEQUES</b>												
Commission	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2%
<b>OUTWARD LETTERS OF CREDIT</b>												
Establishment Fee	1%-1.5% per quarter/part thereof	1%/qtr min D1000	1% LC amt + D1500 swift	1%	1% per qtr	N/A	1%	1%	1%	2%	1% plus vat	1% flat
Amendment Fee	D1000(Non account holders	D500	D1,500	D250	D1000	N/A	D300	D1000	D500	USD40	1% plus vat	D500
<b>INWARD LETTERS OF CREDIT</b>												
Amendment Fee	D1,000	D500	D1500 flat	D250	D1000	D1% min \$50	D300	D1000	D500	USD40	1% plus vat	D500
Negotiation Commission	N/A	1.00%	1% Min D500.00	0.50%	1% D1000 min	1%	1%	D250 for transfer or 1%	1% min. D500	1.30%	1% plus vat	1% flat
<b>BONDS AND GUARANTEES</b>												
Comm. -Bill of Lading and Inde	2% / min GMD 3,000	1.5% or D600 min	3% MIN. 1.5%	D1000	1.5% OR D1000 min	2%	1%	D1000 flat or 1%	1.5% Min D1000	1.25% or D1000 min	1% OF indemnified value	1% min. D500
Charges on outsta. Bond & Gu	2% or min USD500 (which ever is higher )	1% Min D1000 & Max D5000	N/A	1.50%	2.5% Ftal charge	N/A	N/A	D1000 flat or 1%	N/A	2.5% or D1000 min qtrly	2% flat of contract or bond val as fee	1% min D5000