

Savings & Current Account Fees				
Priority Savings account – monthly fees	Free			
Prestige Savings account – monthly fees	Free			
Fixed Deposit – monthly fees	Free			
Fixed Deposit – fee for breaking	Interest falls to prestige savings rate at date of opening fixed deposit			
Priority Current Account – monthly fees	\$15 per month			
Prestige Current Account – monthly fees	\$30 per month			
Corporate Account – monthly fees	Minimum \$10 monthly, 15 transactions included, 70c per transaction thereafter			
Deposits – all	Free			
Account closure within 180 days – savings accounts and priority current	\$50			
Account closure within 180 days – prestige current account	\$75			
Account closure within 180 days – corporate account	\$150			
Dormant accounts (366 days dormancy)	\$25 notification, \$25 annual fee			
Not charged on savings accounts	Dormant accounts with balances of less than \$25 will be closed			
Online Banking	Free			
Withdrawal <\$1000 (Savings Accounts & Priority Current Account)	\$1.50 in branch, free at ATMs			
Withdrawal Prestige Current & Corporate Accounts	Free			
Personal Cheque book 24 leaf	\$6 (exc. stamp duty)			
Personal Cheque book 80 leaf	\$20 (exc. stamp duty)			
Business cheque book 99 leaf	\$40 (exc. stamp duty)			
Stamp duties per cheque	20c (levied when processed)			
Minimum Balance and minimum balance penalties				
Minimum Balance – Priority Savings & Current Account	\$500			
Minimum Balance – Prestige Savings	\$5000			
Minimum Balance – Prestige Current	\$2500			
Minimum Balance – Fixed Deposit	\$5000			
Minimum Balance Penalty – Priority Savings	\$5 per month			
Minimum Balance Penalty – Prestige Savings	\$10 per month			
Minimum Balance Penalty – Priority Current	\$5, waived if a savings account is linked to current account			
Minimum Balance Penalty – Prestige Current	\$10, waived if a savings account is linked to current account			
Debit & Credit Cards				
Visa Debit Card	Free (only available with personal current account)			
Point of Sale Purchase with Debit Card	Free			
ATM Withdrawals (at IBG ATMs with IBG Debit Card)	Free			
Cash Advance with Debit Card	\$3			
Visa Debit non-IBG ATM	\$3 (plus fees charged by the ATM owner)			
Signed copy of transaction record	\$15			
Visa Classic Credit Card – annual fee	\$50 per annum			
Additional Visa Classic Credit Card	\$35			
Visa Business Credit Card – annual fee	\$150 per annum (primary card)			
Interest Rate on Credit Cards	15% APR on balance			
Cash Advance Fee – Visa Credit Card	2% (min. \$3, max \$25)			
Copies of Itemised charges	\$15			
Credit Limit Increase	Free			
Late Payment Fee	\$35			
Over Limit Fee	\$20			
Statement Copies	\$20			
Card replacement fee (all cards)	\$25			
Payment to IBG Credit Card	Free			
Account Statements				
	In Branch	Fax / Phone	Online	ATM
Mini statement	\$5	–	Free	Free
Re-print Previous (most recent) statement	\$20	\$20	Free	–
Printout since last statement	\$10	\$10	Free	–
Safe Deposit Box				
Safe Deposit Box Type A (extra small)	\$50pa			
Safe Deposit Box Type B (small)	\$80pa			
Safe Deposit Box Type C (medium)	\$100pa			
Safe Deposit Box Type D (large)	\$200pa			
Safe Deposit Box Type E (extra large)	\$300pa			
Safe Deposit Box Type F (jumbo)	\$400pa			
Replacement key for Safe Deposit Box	\$50			
Drilling box	\$85			
List of contents for estate purposes (per hour per employee)	\$85			
Safe deposit box visit	Five Free visits per month, then \$10 each			
Safekeeping	From \$85			

International Banking Group (TCI) Ltd.

P.O. Box 690, International Banking Group House, Graceway Plaza, Leeward Highway, Providenciales, Turks & Caicos Islands.
 Tel: +1 (649) 941 4424 www.ibgtci.com Branch opening times: Monday to Thursday 9am to 3.30pm
 Fax: +1 (649) 941 4475 Friday 9am to 4.30pm
 Email: customerservices@ibgtci.com Office opening times: Monday to Thursday 8.30am to 5pm

Other Fees					
Bankers reference	\$25		Signature verification	\$25	
Audit confirmation	\$40		Special cash request	.25% of value	
Night deposit	Free		Rolled Coin supplied per roll	Free	
Night deposit bags – disposable	\$1 each		Rolled Coin deposited (per \$100)	Free	
Replacement lost / damaged night deposit bag – cloth	\$42.50		Coin handling (exchange for Bills)	If already rolled – free; otherwise \$7	
Night deposit bags annual rental – cloth	\$85		Overseas Telephone call – any reason	\$30	
Correction night deposit / Correction ATM deposit	\$7.50		Fax sent or received (special instruction)	\$10	
Photocopies per sheet	\$3		Postage	As required	
Collections	Please call for quote				
Overdraft Fees					
Unauthorised Overdraft / Excess Overdraft Fee		\$20 per 1 st occurrence and every 30 business days excess.			
Unauthorised Overdraft interest Fee		20% daily, charged on balance in excess.			
Payments		In Branch	Phone / Fax	Online	
Local Draft (exc. stamp duty)		\$10	\$10	\$8	
International Draft (exc. stamp duty)		\$1 – \$9,999 = \$20 \$10,000 – \$24,999 = \$25 \$25,000 – \$49,999 = \$35 \$50,000 – \$99,999 = \$60 \$100,000 – \$249,999 = \$80 \$250,000 – \$499,999 = \$125 \$500k & over = \$200		10% discount.	
Duplicate / Replacement Draft		Original Draft fee			
Wire (attracts 10% Government Levy)		\$1,000 – \$9,999 = \$25 \$10,000 – \$99,999 = \$45 \$100,000 – \$499,999 = \$85 \$500,000 and above = \$150		10% discount.	
Incoming wire – IBG Account		\$7.50			
Investigation Fee (includes returned, amended or repaired wires)		\$54			
Place stop payments – Local cheques and drafts		\$15			
Place stop payment – International draft		\$45			
Transfers		In Branch	Phone / Fax	Online	ATM
Transfer funds between IBG accounts held by you		\$5	\$5	Free	Free
Transfer funds to a third party with IBG account		\$5	\$5	Free	–
Transfer funds to cover an overdraft – initiated by the Bank		\$5	\$5	Free	–
Make payment to IBG Loan		Free			
Research (per hour)		\$30			
Returned cheque (drawn on IBG)		\$40			
Returned cheque deposited		\$40			
Special Clearing at local banks / Same day clearing		\$25			
Standing orders		In Branch	Phone / Fax	Online	
Set up standing order – between own IBG accounts		\$7.50	\$7.50	\$5	
Cost per transfer (as per standing order instructions) – between own IBG accounts		Free			
Set up standing order – between third party IBG accounts		\$7.50	\$7.50	\$5	
Cost per transfer (as per standing order instructions) – between third party IBG Accounts		\$5			
Set up standing order – to pay loan or other IBG product		Free	Free	Free	
Cost per transfer (as per standing order instructions) – between third party IBG Accounts		Free			
Set up standing order to non-IBG accounts		\$10	\$10	\$8	
Cost per transfer (as per standing order instructions) – to non-IBG accounts		\$7.50 plus cost of transfer method (e.g. draft or wire costs)			
Change a standing order		\$5	\$5	\$2.50	
Salary files / Electronic Payroll		In Branch	Phone / Fax	Online	
Upload salary files (payroll for credit to accounts only)		\$10		\$10	
Payment to IBG Accounts		Free			
Payment to other bank in TCI		\$3 per account			
Payment to other bank outside TCI		\$5 (plus cost of wire)			

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