



BUSINESS CONDITIONS MARCH 2015

RETAIL ACCOUNTS

| Current Accounts | Individual Accounts (above \$800) | Individual Accounts (below \$800) | Pensioners Account | Corporate Accounts | Agrigold/Executive Individual Accounts |
|---|-----------------------------------|-----------------------------------|-----------------------------|-----------------------------|--|
| Minimum Balance | \$10.00 | \$10.00 | \$10.00 | \$100.00 | \$100.00 |
| Ledger Fees | \$5.00 | \$5.00 | Nil | \$15.00 | \$15.00 |
| Service/Maintenance fees | \$2.00 on selected accounts | \$2.00 on selected accounts | \$2.00 on selected accounts | \$2.00 on selected accounts | \$2.00 on selected accounts |
| Withdrawal Conditions | 1% min \$3, max \$25 | 1% min \$3, max \$25 | 0.5% min \$3, max \$25 | 1% min \$5, max \$300 | 1% min \$5, max \$50 |
| RTGS statement | \$10 flat | \$10 flat | \$10 flat | \$10 flat | \$10 flat |
| POS | \$0.60 | \$0.60 | \$0.60 | \$0.60 | \$0.60 |
| POS cash Bank transaction | \$2.00 | \$2.00 | \$2.00 | N/A | \$2.00 |
| Balance enquiry | \$0.25 | \$0.25 | \$0.25 | \$0.25 | \$0.25 |
| Cash Deposit | Free | Free | Free | Free | Free |
| Internet banking registration | Free | Free | Free | Free | Free |
| Inter-account Transfer | \$2.50 | \$2.50 | \$2.50 | \$2.50 | \$2.50 |
| Internet banking – inter account transfer | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 |
| Mobile banking inter-account transfer | \$1.00 | \$1.00 | \$1.00 | N/A | \$1.00 |
| Mobile banking – viewing mini-statement | \$0.10 | \$0.10 | \$0.10 | \$0.10 | \$0.10 |
| Mobile banking registration | Free | Free | Free | N/A | Free |
| E-statements | Free | Free | Free | Free | Free |
| Draft | \$15.00 | \$15.00 | \$15.00 | \$15.00 | \$15.00 |
| ATM cash withdrawal | 1% min, max \$25 | 1% min, max \$25 | 1% min, max \$25 | N/A | 1% min, max \$25 |
| Certificate of balance | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 |
| Reactivation of dormant account | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 |

| SAVINGS AND INVESTMENT ACCOUNTS | Agrisave Account | Platinum Savings Account | Student Savings Account | Junior Savings Account | Unifund Investment Account | FlexiSave Savings Account | Microsaver Savings Account |
|---------------------------------|---|---|---|---|---|-----------------------------------|---|
| Minimum Investment Amount | \$100.00 | \$550.00 | \$5.00 | \$25.00 | \$5.00 | \$300.00 | \$10.00 |
| Interest rates | 2% p.a. | 1.5% – 4% p.a. | 2% p.a. | 2% p.a. above \$100 | 4% p.a. | 1.5% p.a. for amounts above \$300 | 2% p.a. on balance above \$100 |
| Interest Payments | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |
| Ledger Fees | Nil | Nil | Nil | Nil | Nil | Nil | Nil |
| Maintenance Fees | Nil | Nil | nil | nil | nil | nil | \$2.00 |
| Service Fees | | | | | Nil | \$2 per month | Nil |
| Withdrawal conditions | On demand | On demand | On demand | After 12 months | Quarterly withdrawals | No withdrawal fees | On demand |
| Monthly statements | Initial statement free, thereafter \$0.50 | Initial statement free, thereafter \$0.50 | Initial statement free, thereafter \$0.50 | Initial statement free, thereafter \$0.50 | Initial statement free, thereafter \$0.50 | Free monthly statements | Initial statement free, thereafter \$0.50 |

BORROWINGS

| LOANS | Lending Rate | Repayment Period | Loanable Amount | Special Conditions |
|------------------------------|--------------|------------------|---------------------------------|--|
| Salary Based loans | MLR + Margin | 12 Months | Net salary x 6 | Salary should come through for 6 months |
| Overdraft facility | Flat fee | 1 month | Up to \$400.00 | Applies to salaried customers |
| School fees loan facility | MLR + Margin | 3 months | 80% of school invoice | 20% from Parent, Bank pays full amount to the school |
| Graduate loan facility | MLR + Margin | 15 months | Maximum loan amount \$1,500 | Repayment to come from Graduate's salary |
| Bridging finance | MLR + Margin | 6 months | Maximum loan amount \$1,200 | Salaried civil servants |
| Executive Overdraft facility | Flat fee | 30 days | Max \$5000.00 | Zero % Interest |
| Corporate Loans | MLR + Margin | 12 months | Depends on client's requirement | Balance sheet based lending |
| Commercial/Retail loans | MLR + Margin | 12 months | Depends on the project | Cashflows required |
| SMEs | MLR + margin | 12 months | Depends on the project | Cashflows required |

INTERNATIONAL BANKING SERVICES

| PRODUCT | RATE | CHARGE |
|-------------------------------|------|------------------------|
| Outward telegraphic transfers | 0.5% | Min \$25, max \$100.00 |
| Batch application fee | | \$5.00 |
| Clean Collections | | \$10.00 |

| | | |
|-------------------------------|--|---------|
| Export handling fee | | \$5.00 |
| Inward telegraphic transfers | | Free |
| Exchange control applications | | \$15.00 |

TREASURY INVESTMENTS

| PRODUCT | TERMS | MINIMUM BALANCE - INDIVIDUALS | MINIMUM BALANCE - CORPORATES | INTEREST RATES |
|------------------------|-------------------|----------------------------------|---------------------------------|--------------------------|
| Certificate of deposit | 30,60,90 days | \$500.00 | \$1,000.00 | Negotiated with Treasury |
| Call Account | Available on call | \$20,000.00 | \$20,000.00 | Negotiated with Treasury |
| Bankers Acceptance | 30, 60, 90 days | \$500.00 | \$1,000.00 | Negotiated with Treasury |

OTHER SERVICES

| PRODUCT | SERVICE | FEES |
|--------------|------------------------------------|---------|
| Debit card | Initial card | \$2.00 |
| | Replacement card | \$4.00 |
| Statements | Initial statement | Free |
| | Thereafter | \$0.50 |
| Safe custody | Safe keeping of valuable documents | \$10.00 |
| Stop orders | Stop order transaction fee | \$1.50 |