

BERMUDA COMMERCIAL BANK LIMITED

Banking Services Fee Schedule

Effective July 28th, 2025

Mailing Address:

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Hamilton HM GX
Bermuda

Registered Address:

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Hamilton HM 11
Bermuda

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BANKING SERVICE FEE SCHEDULE

TYPE OF SERVICE	PERSONAL BANKING	CORPORATE BANKING
Accounts & Services		
Minimum Relationship Balance Requirement	\$5,000.00	\$25,000.00
Minimum Relationship Balance Requirement Fee	\$50.00/annually	\$500.00/annually
New Client / On-Boarding/Maintenance	Complimentary	*Bank Discretion – Indication Fees Below
*Anticipated Balances (USD Equivalent)	Complexity	Annual Fee (USD)
\$0.00 - \$1 Million	Low	\$0.00
\$1 Million +	Low	\$0.00
\$0.00 - \$1 Million	Medium/High	\$5,000
\$1 Million - \$2 Million	Medium/High	\$3,000
\$2M +	Medium/High	\$0.00
\$0.00 - \$1 Million	Licensed, Enhanced	\$25,000
\$1 Million - \$2 Million	Licensed, Enhanced	\$10,000
\$2 Million	Licensed, Enhanced	\$0.00
\$0.00 - \$1 Million	Start-up/Enhanced	\$10,000
Cheque Processing	\$3.00/cheque	\$3.00/cheque
Cheque Book Issue	\$10.00 (book of 25) / \$30.00 (book of 50)	\$80.00 (book of 300)
Cheque / Transaction / Statement Copies	\$10.00 (3+ months: research fee)	\$10.00 (3+ months: research fee)
Cheque Collections (USD/GBP/EUR/CAD/AUD/NZD)	\$100.00 + collection charge - \$1,000 min	\$100.00 + collection charge - \$10,000 min
Returned Cheques	\$40.00/cheque	\$40.00/cheque
Cheque Cashing For Non-Clients (BCB cheques only)	\$30.00/cheque	\$30.00/cheque
Stop Payment (Cheque/Manager's Cheque)	\$40.00/item	\$40.00/item
Bermuda Manager's Cheque (BMD Only)	\$100.00/cheque	\$100.00/cheque
Unauthorized Overdraft Interest	Prevailing rate	Prevailing rate
Disbursement of Notes (USD only) (withdrawals over \$1,000.00)	1.00%	1.00%
Dormancy	\$240.00 annually (2 years inactive)	\$240.00 annually (2 years inactive)
Reactivation	\$10.00/per account	\$10.00/per account
Research	\$50.00/hour	\$50.00/hour
Overseas Mailing (including Credit Cards)	\$25.00 + courier charge	\$25.00 + courier charge
Payments		
Internal Transfer between BCB accounts via in-branch / fax / email	\$10.00	\$10.00
Domestic Transfer via in-branch / fax / email (BMD/USD only)	\$75.00 template / \$100.00 non-template	\$75.00 template / \$100.00 non-template
International Transfer via in-branch / fax / email	\$100.00 template / \$120.00 non-template	\$100.00 template / \$120.00 non-template
Incoming International Transfer	\$6.00	\$6.00
Recurring Payment / Standing Order Manual Set-Up/Amendment	\$5.00	\$5.00
Non Receipt / Amendment / Cancellation of Remitted Payment(s)	\$40.00	\$40.00
940 Swift Message Statements	\$100.00/month	\$100.00/month

Fixed Deposits / Notice Accounts		
Breakage	\$500.00 + Interest Loss	\$500.00 + Interest Loss
Amendment	\$25.00	\$25.00

eBanking		
Online Internal Transfer between BCB accounts	Complimentary	Complimentary
Online Domestic Transfer (BMD/USD only)	Complimentary	Complimentary
Online International Transfer	\$40.00 or BMD equivalent	\$40.00 or BMD equivalent
Recurring Payment / Standing Order Set-Up (Domestic only)	Complimentary	Complimentary
Recurring Payment / Standing Order Amendment	Complimentary	Complimentary

Lending		
Administration Fee (high maintenance loans)	Bank Discretion	Bank Discretion
Late Payment Fees	\$75.00 after 1 day NSF	\$75.00 after 1 day NSF
Delinquency Rate	3% above all-in rate	3% above all-in rate
Unauthorized Overdraft	Prevailing Rate	Prevailing Rate
Early Pay-off Fee (applicable if 3 month notice is not required)	1% of Outstanding Balance	1% of Outstanding Balance
Appraisal fee (for each appraisal ordered)	As charged by Appraisal agent	As charged by Appraisal agent
Credit Reference Fee	\$50	\$50
Outstanding Insurance Premiums	10% of the Premium (min. \$500)	10% of the Premium (min. \$500)
New Arrangement Fees	1% of Loan Amount	1% of Loan Amount
Stamp Duty	\$25.00	\$25.00

Credit Cards		
Annual Interest Rate	16.00%	16.00%
Annual Administration	\$150.00	\$60.00
Supplementary Card	\$60.00	\$60.00
Replacement Card (lost or damaged)	\$100.00	\$100.00
Urgent Card	\$50.00	\$50.00
Cash Advance	2.50% (minimum \$5.00)	2.50% (minimum \$5.00)
Late Payment Fees	\$50.00	\$50.00
Autopay(Insufficient Funds) Fee	\$50.00	\$50.00
Over Limit	\$35.00/transaction	\$35.00/transaction
Interim / Replacement Statement	\$10.00	\$10.00
Foreign Currency Conversion	2.00%	2.00%
Disputed Transaction	\$25.00/transaction	\$25.00/transaction
Temporary Limit Increase	\$50	\$50

Miscellaneous		
Foreign Currency Purchase Tax (FCPT)	Variable Government Rate	Variable Government Rate
Special Handling Service (high value cheques/payments/documents)	Bank Discretion	Bank Discretion
Audit Confirmation / Credit Reference / Bank Reference	\$50.00	\$50.00
Market Rate Service (Negative rates apply for applicable currencies)	Prevailing Market Currency Rate	Prevailing Market Currency Rate
Returned Mail (three consecutive months)	\$20.00	\$20.00

Fees are subject to change at the discretion of the Bank. All bank accounts are subject to the Bank's General Terms and Conditions located at www.bcb.bm