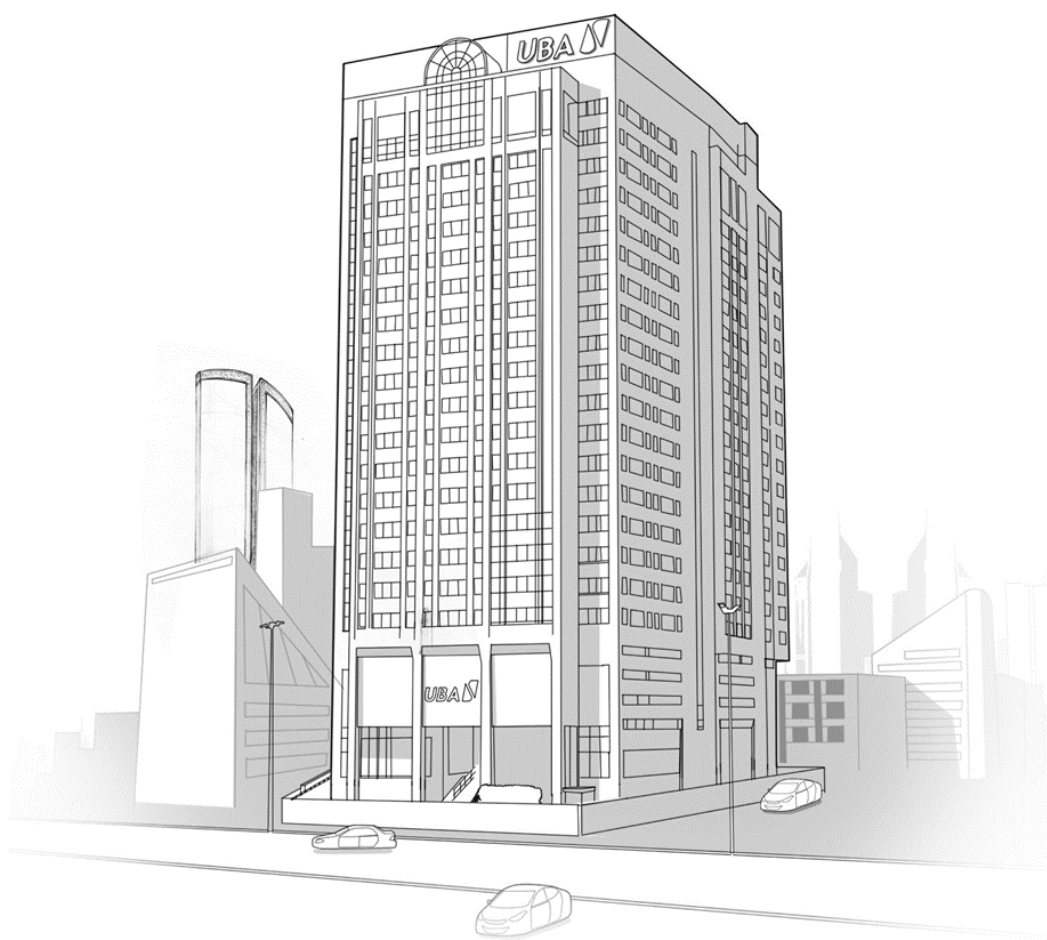


SCHEDULE OF FEES & CHARGES

AS AT AUGUST 2025



The following fee schedule details the charges for the Bank's most commonly used services. The charges from part of the terms and conditions that apply to your account.

1. Documentary Credits and Reimbursements		USD
Advising fee		125
Confirmation of Cash Collateral Letters of Credit	Price on application	Min 200
Confirmation of Clean Line Letters of Credit	Price on application	Min 200
Amendment		100
Cancellation of un-utilised Letters of Credit		150
Presentation with discrepancy	per presentation	100
Negotiation Fee	0.15% flat	Min 200
Assignment of Proceeds	0.25% of assignment value	Min 250
Transferable Letter of Credit	0.5% of L/C value transferred	Min 250
Confirmation / irrevocable reimbursement undertaking	Price on application	Min 200
Discounting of Letters of Credit	Price on application	Min 200
Courier Fees		100
SWIFT FEE (LC Advising/Amendment)		75
SWIFT FEE (Demand Guarantee/SBLC Advising/Amendment)		100
SWIFT Payment Advice		30

2. Guarantees and Standby Letters of Credit (SBLC)		USD
Issuing commission for guarantee / SBLC, advising of confirmed SBLC	2.75% per annum	
Amendment of guarantee / SBLC		Min100
Advising of guarantee / SBLC or amendment without any obligation on our part		100

3. Payments	USD
Third Party transfers (outbound only)	100

4. Account-related Enquiries	USD
Status Enquiry after 12 months	30

5. Overdraft Charges		USD	GBP	EUR
Commitment fee [Arranged Overdraft]	1%			
Arranged Overdraft (Interest Rate)		Rates will be discussed upon application		
Unarranged Overdraft (Interest Rate)		Rates will be discussed upon application		

Overdraft facilities may be considered on a case-by-case basis. If you have an agreed Overdraft facility, the advised Terms and Conditions will apply. Interest will be calculated daily and charged to your account each month.

6. Other Services	USD
Annual Account maintenance Fee ¹	250
Audit Bank Confirmations	100

¹ These charges are applicable to all corporate relationships and will be paid annually. The annual account maintenance fee is taken once a year on the last working day of each calendar year and will only be charged if fewer than three (3) transactions are processed during the calendar year. The annual fee is not per account, but per customer relationship as each customer pays only one fee.