

# SCHEDULE OF FEES & CHARGES

MARCH 2026



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          |         |
| Discounting of Letters of Credit                       | Price on application          |         |
| 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 <sup>1</sup> | 250 |
| Audit Bank Confirmations                    | 100 |

<sup>1</sup> These charges are applicable to all corporate relationships and will be paid annually. The annual payment is usually taken once a year on the last working day of each calendar year. The fee is not per account, but per customer relationship as each customer pay only one fee.