



Schedule of Fees

EFFECTIVE NOVEMBER 8TH, 2021



PRODUCT/SERVICE	FEE	Manual/ Automated
CURRENT ACCOUNTS		
Service Charge	EC\$10.00/US\$4.00 – Personal EC\$13.50/US\$5.00 - Commercial	Automated
Stop Payment Order	EC\$10.00/US\$4.00	Manual
Cheque Book Fees	EC\$15.00 – Personal EC\$30.00 - Commercial	Manual
Encashment of Bank's own Cheques	No Charge – NCBA Customers EC\$10.00/US\$4.00 – Non Customers	Manual
Encashment of other Bank Cheques	N/A	
Returned Cheque (Presenter)	No Charge	
Returned Cheque (Account Holder)	EC\$81.00/US\$30.00	Manual
OD Handling Charge	EC\$81.00/US\$30.00 per cheque	Automated
Exceeding Overdraft Limit/Minimum OD Interest	EC\$81.00/US\$30.00	Automated
Print Out of Statement/Transaction History	EC\$5.00/US\$2.00 per page	Manual
Bank Confirmations	EC\$20.00/US\$54.00 per account	Manual
Cheque Processing Fee	EC\$1.50/US\$0.55 monthly (1 ST 7 Free)	Automated
SAVINGS ACCOUNTS		
Service Charge	EC\$3.00/US\$1.11 Minimum Balance required to waive service charge \$25.00	Automated
New Passbook	EC\$27.00/US\$10.00	Manual
Dormant Fee	EC\$5.00/US\$5.00	Automated
MISCELLANEOUS BANKING FEES		
Standing Orders	EC\$20.00/US\$7.50	Automated
Bank Statements/References	EC\$27.00/US\$10.00	Manual
Request for Transfers	EC\$13.50/US\$5.00	Manual
Payroll (Handling Fee)	US\$5.00	Manual
Online Banking	No Charge	
Accounts closed within 3 months	EC\$30.00	Manual
MISCELLANEOUS BANKING FEES		
PRODUCT/SERVICE	FEE	Manual/Automated

Electronic Funds Transfers	EC\$15.00	Automated
Bank Statements/Confirmations	EC\$54.00/US\$20.00 per account	Manual
Euro Accounts	0.75% per annum	Automated
CARDS/ATM SERVICES		
DEBIT CARDS/ATM SERVICES		
Researching ATM Transactions (Non-fraudulent)	EC\$10.00/US\$4.00	Manual
Debit Card Transactions Online/POS/ATM (outside of Anguilla)	US\$3.50/EC\$9.45 – for transactions US\$500.00/EC\$1,350.00 or less. 1% on transactions US\$501.00/EC\$1,352.70 and more	Automated
ATM Fee (Non NCBA Cards)	EC\$13.50/US\$5.00	Automated
Replacement Card	EC\$27.00/EC\$10.00	Manual
Cash Advance	3.50% of amount, MIN \$15.00	Manual
CREDIT CARD SERVICES		
ANNUAL FEE		
Visa Classic/MasterCard Standard	US\$40.00	Automated
Visa/MasterCard Gold	US\$60.00	Automated
Visa Business	US\$150.00 1 ST year and \$75.00 annually thereafter	Automated
Additional Cardholder		
Visa Classic/MasterCard Standard	US\$20.00	Automated
Visa/MasterCard Gold	US\$30.00	Automated
Visa Business	US\$65.00	Automated
Rush Payments for Credit Cards	EC\$10.00/US\$4.00	Manual
NIGHT DEPOSITORY SERVICE		
1 ST Bag	EC\$90.00 per annum	Automated
2 nd Bag and thereafter	EC\$60.00 per annum	Automated
Replacement or Broken Key	EC\$67.00	Manual
New Bag	EC\$134.00; US\$50.00	Manual
FOREIGN SERVICES		
PRODUCT/SERVICE	FEE	Manual/ Automated
DRAFTS		
Manager's Cheques	EC\$20.00; US\$7.50	Automated
Regional Drafts	US\$4.00-US\$15.00	Automated
Stop Payment on Regional Drafts	EC\$30.00 (plus CB Fee)	Manual

WIRE TRANSFERS		
Incoming Wire	EC\$54.00; US\$20.00	Automated
Outgoing – International	US\$55.00	Automated
Outgoing – Regional	EC\$30.00	Automated
Outgoing – European Union	EC\$54.00	Automated
Wire Recalls	US\$20.00 (plus CB Fee \$75.00)	Manual
Amendments/Investigations	US\$125. (CB Fee)	Manual
AMEX PAYMENTS	US\$4.00-US\$15.00	Manual
Cheque Collection	US\$10.00 – US\$50.00	Manual
Documentary Collection	US\$10-US\$200.00	Manual
SAFE DEPOSIT BOXES		
Extra Small	EC\$125.00 per annum	Automated
Small	EC\$175.00 per annum	Automated
Medium	EC\$200.00 per annum	Automated
Large	EC\$225.00 per annum	Automated
Extra Large	EC\$300.00 per annum	Automated
Replacement Lock	EC\$134.00	Manual
Cost to Drill	EC\$50.00 plus Costs	Manual
LOANS		
PRODUCT/SERVICE	FEE	Manual/ Automated
Closing Cost	0.5% of Loan Amount	Manual
Late Payment Fee	2.5% of loan payment	Automatic
Refinance/Consolidation – Current Facilities	1% or MIN US\$300.00/EC\$300	Manual
Loan Commitment Fee	1% or MIN US\$300.00/EC\$300	Manual
Early Repayment	120 days interest based on balance	Manual
Restructuring of Delinquent Loan	¼% MIN US\$250.00	