



## **Schedule of Charges**

### **Antigua**

#### **Personal Banking**

**Effective: June 1, 2025**



# Schedule of Charges

## CONTENTS

**1 PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY**

**2 PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY**

**3 SUNDRY SERVICES**

**4 LENDING AND CARD SERVICES**

**5 CORPORATE SERVICES**

**6 TRADE SERVICES**



# Schedule of Charges

## PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Regular Chequing Accounts (Product Code 22)	
Monthly service fee	\$20.00
Withdrawals / Debits / Cheques – In Branch / Over The Counter	\$4.80 + stamp duty
Deposits / Credits – In Branch / Over The Counter	No Charge

Chequing Plus Accounts (Product Code 7)	
Monthly service fee	\$20.00
Withdrawals / Debits / Cheques – In Branch / Over The Counter	4 free, thereafter \$2.50 + stamp duty
Deposits / Credits – In Branch / Over The Counter	No Charge

Regular Savings Accounts (Product Codes 180 and 452)	
Monthly service fee	\$10.00
Withdrawals / Debits / Cheques – In Branch / Over The Counter	\$3.00 each + stamp duty
Deposits / Credits – In Branch / Over The Counter	No Charge

Savings Plus Accounts (Product Code 460)	
Monthly service fee	\$15.00
Withdrawals / Debits / Cheques – In Branch / Over The Counter	\$2.50 + stamp duty
Deposits / Credits – In Branch / Over The Counter	No Charge

ECCB Basic Savings Account (Product 232)	
Monthly service fee	N/A
Withdrawal / Debits – In Branch / Over The Counter	\$0.00
Deposits / Credits – In Branch / Over The Counter	\$0.00

Direct Banking Accounts (Product Code 715)	
Withdrawals / Debits – Over The Counter	\$10.00 each + stamp duty
Deposits / Credits – In Branch / Over The Counter	\$10.00 each

Fixed Deposit Accounts	
Transfer to another internal account on maturity	Free
Transfer to another institution on maturity	Draft/Wire cost

Bank@ Work Accounts (Product Code 832)	
Withdrawals / Debits – Over The Counter	10 Free, thereafter \$2.10 + stamp duty
Deposits / Credits – In Branch / Over The Counter	No Charge

Bank @ School Accounts (Product Code 797)	
Monthly service fee	No Charge
Withdrawals / Debits – Over The Counter	No Charge
Deposits / Credits – In Branch / Over The Counter	No Charge

SureStart (Junior Savers) Accounts (Product Code 454)	
Monthly service fee	No Charge
Withdrawals / Debits – Over The Counter	4 free, thereafter \$1.50
Deposits / Credits – In Branch / Over The Counter	No Charge
<i>See Sundry Services Section for Applicable ABM charges</i>	

Senior Savers Accounts (Product Code 455)	
Monthly service fee	No Charge
Withdrawals / Debits – Over The Counter	No Charge
Deposits / Credits – In Branch / Over The Counter	No Charge
No Passbook withdrawals	\$1.00

Seniors Chequing Accounts (Product Code 270)	
Monthly service fee	No Charge
Withdrawals / Debits / Cheques – In Branch / Over The Counter	No Charge
Deposits / Credits – In Branch / Over The Counter	No Charge
No Passbook withdrawals	\$1.00

Platinum Chequing Accounts (Product Code 781)	
Average balance to avoid monthly service fee	N/A
Withdrawals / Debits / Cheques – In Branch / Over The Counter	No Charge
Deposits / Credits – In Branch / Over The Counter	No Charge

**Notes:**

2. Senior Chequing & Savings Accounts - Commission Free Services on Local
3. All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.



## Schedule of Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

UNITED STATES DOLLAR (USD)	
USD Chequing Accounts (Product Code 24)	
Minimum monthly service fee	USD 15.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter \$1.50 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

POUND STERLING (GBP)	
GBP Chequing Accounts (Product Code 120)	
Minimum monthly service fee	£10.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter £1.00 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

USD Money Multiplier Accounts (Product Code 13)	
Minimum monthly service fee	USD 20.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter \$1.50 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

EURO DOLLARS (EUR)	
EUR Chequing Accounts (Product Code 122)	
Minimum monthly service fee	€ 15.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter €1.50 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

CANADIAN DOLLAR (CAD)	
CAD Chequing Accounts (Product Code 23)	
Minimum monthly service fee	CAD 15.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter \$1.50 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

**Fixed Deposit Accounts (Product Code 57 (USD), 58 (GBP), 98 and 126 (EUR))	
Transfer to another internal account on maturity	Free
Transfer to another institution on maturity	Draft/Wire cost

CAD Money Multiplier Accounts (Product Code 10)	
Minimum monthly service fee	CAD 20.00
Withdrawals /Debits/Cheques – In Branch/Over The Counter	4 free, thereafter \$1.50 + stamp duty
Deposits/Credits – In Branch/Over The Counter	No Charge

#### NOTES:

- \* - Product/Service Not offered to new clients
- \*\* - All Penalty fee values are applicable to respective currency products – e.g. USD\$50 or GBP\$50 or EURO\$150 etc
- All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.

# Schedule of Charges

## SUNDRY SERVICES

ONLINE BANKING AND MOBILE APP	
Monthly Access Fee	No Charge
1st Insights	Free

MAIL TRANSFERS	
Outgoing: Inland and Overseas	\$15.00
Incoming (mail & telephone): processing fee	\$10.00
Incoming (mail/telephone): payment to another institution	\$20.00

WIRE TRANSFERS		
<b>International Wire Transfers (local equivalent):</b>	<b>Branch</b>	<b>Online</b>
\$1 to \$99,999.99	\$135.50	\$78.50
\$100,000 and Over	\$140.50	\$83.50
<b>1st Send Wire Transfer<sup>4</sup></b>		
\$1 to \$1,350.00	N/A	\$41.00
\$1,350.01 to \$27,000.00	N/A	\$67.00
<b>Local / Regional Transfers:</b>		
To/from an account held at other local banks via RTGS (local currency transactions only)	N/A	N/A
To an account held at one of our regional branches	\$40.00	\$30.00
<b>Incoming Wire Transfers:</b>		
To credit an account at one of our branches		\$40.50
To credit an account held at other local banks		\$48.50
Payable on presentation of Photo Identification		\$53.50
Returned Wire Payments: Incoming and Outgoing		USD \$30.00 equiv.
Tracers on Wire Transfers		USD \$40.00 equiv.
<b>Notes:</b>		
1. All figures are quoted in local currency unless otherwise stated.		
2. RTGS - Real Time Gross Settlement is an initiative of some local Central Banks that allows commercial banks to make (large) inter-bank transactions in real-time in local currency		
3. All wires are sent for Beneficiary to pay Correspondent fees by default. If the sender wishes to pay this fee, US\$24 will be added upfront to the cost of the wire.		
4. <b>1st Send Wire Transfers</b> - A fee of 0.25% of the transaction amount is applied to transfers for which the beneficiary receives USD currency.		

STANDING ORDERS	
Set-up	No Charge
Amendment	\$15.00
Internal Orders :	
Loan Payments or Annual fees for a CIBC Caribbean service	No Charge
Between other accounts	\$10.00
External Standing Orders:	
To transfer funds LOCALLY	\$32.00 + stamp duty
To transfer funds OVERSEAS	\$30.00 + stamp duty+Draft/wire fee

BILL PAYMENT	
Via the Branch Counter	No Charge
Via the ABM	No Charge
Via Online Banking	No Charge
Via Standing Order (Diary Card) -bills sent to us for payment	\$15.00 each
Via Direct Debit (Pre-Authorized Payment)	N/A

ACCOUNT TRANSFERS	
By customer via our ABM, telephone or online Banking	No Charge
By customer via another Bank ABM	N/A
By us on written/faxed/telephoned instructions	\$50.00

DRAFTS &/OR INTERNATIONAL MONEY ORDERS	
Local drafts (Manager's cheques)	\$22.00
USD Currency Drafts	\$52.00
Other Foreign Currency Drafts	\$47.00
Tracers on Local drafts	\$10.00
Tracer on Foreign drafts	\$108.00 + costs
Stop Payment on Local drafts	\$30.00
Stop Payment on Foreign drafts	\$170.00-(includes foreign bank fees)
Duplicate / Replacement drafts	Original draft fee

CHEQUE RELATED	
Cheque books (all styles)	Cost + stamp duty
Stop payment on a local cheque (all reasons)	\$30.00
Stop payment on a foreign cheque (all reasons)	\$170.00(includes foreign bank fees)
Charge backs – (items returned to us by another bank):	
Local cheque	\$50.00
Foreign cheque	\$120.00
*Non-Sufficient Funds	\$108.00/\$40.00
Cheque Cashing Fee (Customers)	\$10.00
Third Party Cheque Cashing Fee (Non Customers)	<b>Service no longer offered</b>
Foreign Cheque Processing Fee	\$15.00 + stamp duty

TRAVELER'S CHEQUES	
Cashed in: XCD	\$32.40 + Stamp Duty
Cashed in: USD	Amex: Stamp duty only Others: 1% Min US\$12.00

# Schedule of Charges

## SUNDRY SERVICES

ABM	
New issue / replacement of expired or stolen card	No charge
Replacement of lost card	\$30.00
**Mini Statement Print	\$1.50
ABM Deposits	No charge
ABM Withdrawals:	
At a CIBC Caribbean ABM	\$2.00
At another bank's ABM	N/A
Point of Sale purchases	\$1.00

**\*\*FREE ABM Withdrawals & Ministatements for the following account types:**

Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing

STATEMENTS	
Mailed / Regular / diary filled statement	No Charge
Duplicate / Additional statement	\$55.00 each
Screen print / photocopy/Interim statement	\$15.00 each
Held at branch for collection	\$35.00 each
E-statement:	
Set Up	No Charge
Monthly Subscription Fee <i>(to be collected via standing order)</i>	
Daily files	US\$50.00/account
Weekly Files	US\$50.00/account
Monthly Files	US\$50.00/account
Transaction Fee	No charge

ACCOUNT CLOSURE	
Within 90 days	\$50.00
Within 180 days	\$30.00

SAFETY DEPOSIT BOXES	
Annual Rental Fees:	
Small (1.5 x 5)	\$135.00
Medium (2.5 x 5)	\$160.00
Large (2.5 x 10)	\$185.00
Large (5 x 5 x 24)	\$200.00
**Refund of Annual Rental Fee (box closed before year end)	Annual fee less outstanding charges & taxes
Other Fees:	
Number of free visits	2 per month
Additional visits per month	\$10.00
Forced entry / Drilling of Box	\$250.00 + cost
Listing of contents	\$75.00
Estate opening of box	N/A
Replacement / Lost key	\$210.00
Notification of Safety Deposit arrears	N/A

MISCELLANEOUS SERVICES	
Audit Certificate	N/A
Certificate / Confirmation of balance	\$50.00
Certificate of interest Paid	\$30.00
Credit Reports/Reference Letters	\$50.00
Fax sent/received for a customer:	\$30.00
Signature verification	No Charge
Insurance on Registered Mail	N/A
Photocopying documents	\$5.00 per sheet
Coin Orders (requesting coin)-Same day request	1% Min \$10.00
Coin /Cash Handling	1% Minimum \$10.00

SAFEKEEPING AND SECURITIES	
Annual (Rental) Fees:	
Sealed envelopes	\$75.00
Sealed boxes / packages:	
Small	\$125.00
Large	\$200.00
Locked boxes, trunks, etc.	\$300.00
Bonds, Stocks, Debentures, Share Certificates, Deeds, Treasury Bills safekeeping	\$10.00 per item Min. \$135.00 per annum
Per Certificate charge	\$5 each Min \$25
Per Annum charge	\$10/item Min \$50
Other Fees:	
Number of free visits per annum	2 per annum
Additional visits per month	\$10.00 each
Obsolete collateral	\$50.00 per annum

FOREIGN CURRENCY EXCHANGE	
Local currency for foreign currency	1% Government Tax
Foreign currency for local currency(except USD)	1% Min \$10
Registration of inward investment with Central Bank <i>(preparation &amp;/or submission of Central Bank forms)</i>	\$125.00
Registration for funds for repatriation	\$100.00

RESEARCH	
Return of paid vouchers	\$20.00
Research and production of records/vouchers:	
Same Month (within 30 days of last statement)	\$26.00
Up to 3 Months	\$26.00
Over 3 months and up to 7 Years	\$50.00

DORMANCY PROTECTION	
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	\$20.00
Notice thereafter <i>(every year of inactivity)</i>	\$20.00
Reactivation	No Charge
Transfer to Central Bank <i>(after 15 years of dormancy)</i>	No Charge

# Schedule of Charges

## SUNDRY SERVICES

LARGE CASH DEPOSITS	
Fee for depositing large cash deposits in-Branch	\$13.75 per every \$1,000 deposited on the entire deposit amt, once the \$10,000 daily limit is exceeded
Fee for depositing large cash deposits via Night deposits	\$1.75 per every \$1,000 deposited on the entire deposit amount, once the \$10,000 daily limit is exceeded

**Notes:**

1. \* - Product/Service Not offered to new clients
2. All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.
3. \$35.10 NSF fee for all foreign current products.

# Schedule of Charges



## LENDING AND CARD SERVICES

LENDING SERVICES	
OVERDRAFTS	
Setup/ Annual Renewal Fee - Personal Banking	\$200.00
Setup/ Annual Renewal Fee - Business Banking	1% Min. \$300.00
Temporary Overdraft Setup Fee	1% Min. \$100.00
Annual Renewal Fee	\$200.00
Authorised overdraft	\$30.00 per month
Excess Overdraft Fee	1% Min. \$80.00
Unauthorized Overdraft Fee	2% Min. \$80.00
<b>Note:</b> Overdraft interest rates are charged separately. See rate bulletin for rates.	

VISA DEBIT CARDS - XCD CURRENCIES	
XCD VISA DEBIT CARDS	
Annual Fees	No charge
Fast Card Fees ( <i>Courier charges only</i> )	\$55.00 USD equiv
ABM Balance Inquiry Fee:	
At a local CIBC Caribbean ABM	No charge
At another bank's ABM	\$2.00
ABM Withdrawals:	
At a local CIBC Caribbean ABM	No charge
At another local bank's ABM	2% Minimum \$10.00
At International/Overseas bank's ABM ( <i>Including CIBC Caribbean ABMs in another country</i> )	2% Minimum \$8.00
Point of Sale Purchases	Free
Replacement & Additional Cards - Classic	\$35.00
Replacement & Additional Cards - Platinum	\$50.00
Stamp Duty	NA
Declined Transactions:	
At a local CIBC Caribbean ABM	No charge
At another local bank's ABM	\$1.50
At International/Overseas bank's ABM ( <i>Including CIBC Caribbean ABMs in another country</i> )	\$1.50
Foreign Transaction Fee – Barbados Dollar Transactions	3.00%
Foreign Transaction Fee – All other International Transactions	2.40%

**Notes:**

- \* - Product/Service Not offered to new clients
- All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.



# Schedule of Charges

## CORPORATE SERVICES

E-PAY (PAYROLL; SUPPLIER PAYMENTS; DIRECT DEBITS)	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$10.00
Transaction Fee (per credit/payment):	
Per credit to employee account with CIBC Caribbean	\$0.75
Per credit to employee account with Another Bank	\$1.25
Late transmission of payroll file	\$20.00

E-Cheque Card Accounts (Product Code 843)	
Minimum monthly service fee	No Charge
Withdrawals / Cheques per entry	\$0.75
Deposits / Credits per entry	\$0.75

MANUAL PAYROLL - Paper List Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$50.00
Transaction Fee (per credit/payment):	
Per credit to employee account with CIBC Caribbean	\$3.00
Per credit to employee account with Another Bank	\$20.00
Late transmission of payroll file	\$40.00

MANUAL PAYROLL - Cash/Envelope Option	
Set up Fee	No Charge
Service Fee (monthly)	No Charge
Operational Fee (per payroll run)	\$50.00
Transaction Fee (per credit/payment):	
Cash paid to employees	\$3.00
Envelopes filled and paid to employees or collected by employer	\$20.00
Late transmission of payroll file	\$40.00

OVER-THE-COUNTER PAYROLL	
Set up Fee	N/A
Service Fee (monthly)	N/A
Operational Fee (per payroll run)	\$80.00
Transaction Fee (per credit/payment):	
Per credit to employee account with CIBC Caribbean	\$3.00
Per credit to employee account with Another Bank	\$20.00
Same day/immediate request	\$100.00

NIGHT WALLET DEPOSITORY	
Annual Fees:	
Canvas Wallets	\$300.00
Disposable Bags	\$225.00
Short Term Rental (30 days or less):	
Canvas Bags	N/A
Disposable Bags	N/A
Safekeeping (where contents remain in bag):	
Canvas Bags	\$25.00
Disposable Bags	\$15.00
Rebates:	
Canvas Bags and Disposable Bags	1/2 annual fee for each unused month
Per Package of 200 (Disposable Only):	
Small: 9 x 12	\$55.00
Medium: 12 x 16	\$60.00
Large: 19 x 28	\$65.00
Replacement and Repairs:	
Canvas Bag	\$150.00
Canvas Bag Keys	\$60.00
Trap Door Key	\$60.00
Additional Key	\$60.00

ONLINE BILL PAYMENT	
<i>Where a company signs up as a Biller on CIBC Caribbean Online Banking</i>	
Charge Per Payment	\$1.00

E-STATEMENT PRICING	
Statement Frequency	Fee
Via swift:	
Daily	XCD\$135.13/USD\$50
Monthly	XCD\$40.54/USD\$15
Via Email:	
Daily	XCD\$67.56/USD\$25
Weekly	XCD\$40.54/USD\$15
Monthly	XCD\$27.70/USD\$10

SWEEPS and ZBAs	
Set-up fee	
Standard Set Up	XCD\$135.13/USD\$50
Additional Set Up	XCD\$27.03/USD\$10

**Notes:**

- \* - Product/Service Not offered to new clients
- All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.

# Schedule of Charges



## TRADE SERVICES

BILLS FOR COLLECTION - INWARD	
Interest charge – Local & Foreign currency tenor:	As advised by Principal
Exchange charge – sight or tenor	At prevailing exchange rate
Collection Commission:	
On bills up to local equiv \$25,000	1% Min \$50.00
On bills over local equiv \$25,000	0.75% Min \$50.00
Holding Commission:	
Sight Bills	\$50.00 per month
Matured Bills	\$50.00 per month
Delivery Charges	\$35.00 each
Shipping Guarantees/Guarantees re Missing Bills of Lading:	
First 3 months	0.25 % per month, Min \$50.00
Each additional month	0.25 % per month, Min \$50.00
Payments to Agents	\$30.00
Return (of Documents) Charges	\$75.00
Storage of goods	\$75.00 + costs
Extending due date or altering Tenor of Bill	\$50.00 each
Bills paid in installments	\$50.00 per installment + normal commission charges
Re-shipping of goods	\$150.00
Endorsement of Shipping documents as Attorney	\$35.00
Certificate of Transfer of Title to Goods	\$35.00
Statement of Past Due Bills	\$25.00
Insurance of goods	\$3.00 per each \$100 or part thereof
Protest fee	\$250.00 + legal cost
Airmail charges	\$25.00
Bills for acceptance and return	\$65.00
Remittance of Proceeds	Draft or Wire Fee
Clean Collection (cheques received for collection):	
Up to \$250.00	\$50.00 + expenses
\$250.00 - \$1,000	\$50.00 + expenses
Over \$1,000	\$50.00 + expenses

BILLS FOR COLLECTION - OUTWARD	
Handling Charge – Sight & Tenor:	
On bills up to (local equiv \$25,000)	1% Min \$50.00
On bills over (local equiv \$25,000)	0.75% on excess Min \$250.00
Amendments:	
First Amendment	\$45.00
Each additional amendment	\$45.00
Tracers:	
First Tracer	\$45.00
Each additional Tracer	\$45.00

BONDS, INDEMNITIES & GUARANTEES	
Custom / Bid / Tender Bonds:	
Without full Cash Collateral	N/A
With full Cash Collateral	N/A

LETTERS OF CREDIT - EXPORT	
Clean and Documentary:	
Advising Credits	\$50.00
Advising Amendments to Credits	\$50.00
Confirming Irrevocable Credit	0.5%, Min \$100.00
Acceptance by Signator Bank	0.5%, Min \$50.00
Negotiation – Sight or Tenor Drawings:	
Up to local equivalent of \$25,000.00	1%, Min \$50.00
Over local equivalent of \$25,000.00	0.75%, Min \$100.00
Transferable and Divisible Credits	0.5%, Min \$50.00

LETTERS OF CREDIT - IMPORT	
Sight to 3 days:	
First 3 months or part thereof - up to \$100,000.00	1%, Min \$75.00
Excess of \$100,000.00	0.75%
Each additional month	0.5%, Min \$75.00
Term – Maximum 1 Year:	
First 3 months or part thereof - up to \$100,000.00	1%, Min \$75.00
Excess of \$100,000.00	0.75%
Each additional month	0.5%, Min \$75.00
Amendments, Increases, Extension:	
Amendment	0.5%, Min \$75.00
Increases & Extensions	0.5%, Min \$75.00
Revolving Credits	Same as Sight to 3 days
Transit Interest on drawings	Borrowing Cost
Refunds on prepaid credits	Borrowing Cost
Branch or corresponding charges	Cost

### Notes:

- \* - Product/Service Not offered to new clients
- All figures are quoted in Eastern Caribbean Dollars unless otherwise stated.