

APEX GLOBAL BANK: COMPREHENSIVE CHARGES, FEES & SERVICE PRICING

Document Classification: Customer Disclosure / Transparency Framework

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Policy Owner: Retail Banking & Finance Department

1. Objective and Transparency Commitment

Apex Global Bank (AGB) is committed to a "No Hidden Charges" philosophy. This document provides a consolidated schedule of all fees, commissions, and service charges applicable to individual savings and current accounts. All fees are debited in the account's primary currency unless otherwise stated.

2. Account Maintenance & Balance-Linked Fees

Maintenance of the Average Monthly Balance (AMB) is essential for fee-free banking.

Service Item	Basic Savings	Premium Savings	Elite / Salary
Account Opening	\$0	\$0	\$0
Monthly Maintenance	\$0	\$0	\$0
AMB Non-Maintenance	Tiered (\$2 - \$5)	Flat \$25	Exempt
Dormancy Activation	\$10	\$5	\$0
Quarterly Service Fee	\$2	\$0	\$0

3. Debit Card & ATM Transaction Fees

3.1 Card Issuance & Annual Fees

- Classic Card:** \$10 Annual Fee (Waived if annual spend > \$2,000).

- **Platinum Card:** \$50 Annual Fee (Waived if annual spend > \$7,500).
- **Signature Card:** \$150 Annual Fee (Waived if annual spend > \$20,000).
- **Card Replacement:** \$15 per instance (Lost/Stolen/Damaged).

3.2 ATM Usage (Domestic & International)

- **AGB Network ATMs:** Unlimited Free Transactions.
- **Non-AGB ATMs (Domestic):** 5 Free/Month; \$2.50 per transaction thereafter.
- **International ATMs:** \$5.00 flat fee + 2.5% Currency Conversion Markup.
- **Balance Inquiry (Non-AGB ATM):** \$0.50 per inquiry.

4. Payment and Transfer Services

4.1 Digital Transfers (Mobile App / Net Banking)

- **Internal Transfers (AGB to AGB):** \$0 (Instant).
- **Domestic Wire (ACH/NEFT/RTGS):** \$0 (Promotionally free for 2026).
- **International Wire (Outbound):** \$35.00 flat fee.
- **International Wire (Inbound):** \$15.00 processing fee.

4.2 Physical Instruments

- **Standard Checkbook:** First 25 leaves free/year; \$15 per book thereafter.
- **Stop Payment Request:** \$10 per check / \$25 per series.
- **Check Return (Inward - Lack of Funds):** \$35 per instance.
- **Check Return (Outward):** \$10 per instance.

5. Administrative & Service Request Charges

Service Description	Charge Amount
SMS Alert Subscription	\$0.50 per quarter
Duplicate Physical Statement	\$5.00 per request
Balance Certificate / Interest Certificate	\$10.00 per certificate
Signature Verification / Photo Attestation	\$15.00 per request
Address Change (Physical Request)	\$5.00 (Free via Mobile App)

6. Value-Added Services (VAS)

- **Locker/Safe Deposit Box:** Ranges from \$50 to \$500 per annum based on size (subject

to availability).

- **Standing Instructions (Set-up):** \$5.00 one-time fee.
- **Notary/Legal Verification (In-Branch):** \$25.00 per document.

7. Grace Periods and Waivers

- **First-Month Waiver:** No AMB charges are applied during the first full calendar month of account opening.
- **Senior Citizens (60+):** 50% waiver on all administrative and service request charges.
- **Student Accounts:** 100% waiver on annual card fees and quarterly service fees.

8. Frequently Asked Questions (FAQ)

Are there any charges for using other banks' ATMs?

Yes. While usage at Apex Global Bank ATMs is always free, you are allowed 5 free transactions at other banks' ATMs per month. Starting with the 6th transaction, a fee of \$2.50 applies.

What is the card replacement fee if my card is stolen?

A replacement fee of \$15.00 is charged to issue a new card. However, for Elite and Signature cardholders, this fee is waived as part of the premium benefits package.

Do I have to pay for SMS alerts?

A nominal fee of \$0.50 per quarter is charged to cover the cost of secure gateway delivery for transaction alerts. This ensures you are notified instantly of any activity on your account for fraud prevention.

Why was I charged an "Inward Check Return" fee?

This fee occurs if a check you issued is presented for payment but your account has insufficient funds to cover it. The \$35 fee covers the administrative and penalty costs associated with the failed clearing process.

Institutional Notice: Service pricing is reviewed bi-annually. Any upward revision of fees will be communicated to customers 30 days in advance via registered email and website updates.

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