

Standard Fee Schedule

Retail Banking & Personal Account Fees

Account Maintenance Fee

USD 0/month for active accounts; USD 5/month for dormant accounts (>12 months inactive)

Domestic & International Transfer Charges

- Domestic transfers (same currency): Free
- International SWIFT transfers: USD 15 per transaction
- SEPA transfers (EUR): USD 2 per transaction

FX Conversion Margins

0.25% above interbank rate for standard conversions; premium rates available for high-value transactions

ATM & Card Service Fees

- Debit card issuance: USD 10 annually
- Virtual card: USD 5 annually
- ATM withdrawals (GDB network): Free
- ATM withdrawals (non-GDB): USD 2 per transaction

Minimum Balance & Dormancy Charges

No minimum balance required for active accounts. Accounts inactive for 12+ months incur USD 5/month maintenance fee.

Transparency Note

- All fees adhere to Fair Banking Guidelines
- Consumer Credit Act standards
- No hidden charges or surprise fees