

BANKING PRODUCTS

Savings Account (SA)

| | | |
|--|-----|-----------|
| Minimum opening balance | USD | 10,000.00 |
| Required minimum daily balance | USD | 5,000.00 |
| Below minimum daily balance fee per month (Interest paid over any amount exceeding US\$ 5,000.00) | USD | 50.00 |
| Maintenance Fee (Monthly basis): | | |
| • Private Clients | | |
| Classic | USD | 25.00 |
| Premium | USD | 35.00 |
| Custody | USD | 35.00 |
| • Corporate Clients | | |
| Classic | USD | 35.00 |
| Premium | USD | 45.00 |
| Custody | USD | 45.00 |

Time Deposit (TD)

| | | |
|-------------------------|-----|------------------|
| Minimum opening balance | USD | 10,000.00 |
| Pre-cancellation | | No interest paid |

Preferred Time Deposit (TD)

| | | |
|-------------------------|-----|-------------|
| Minimum opening balance | USD | 100,000.00 |
| Pre-cancellation | | Not allowed |

TRANSACTIONAL FEES

Remote Check Clearing

| | | |
|-----------------|-----|-------|
| Returned items | USD | 60.00 |
| Checks deposits | USD | 60.00 |

| BANKING PRODUCTS | | |
|---|-----|----------------|
| Transfers | | |
| US\$ | | |
| Two-days-value (*) | | |
| From US\$ 1 to 25,000.00 | USD | 150.00 |
| From US\$ 25,000.01 to 50,000.00 | USD | 160.00 |
| From US\$ 50,000.01 to 100,000.00 | USD | 190.00 |
| From US\$ 100,000.01 to 250,000.00 | USD | 240.00 |
| From US\$ 250,000.01 to 500,000.00 | USD | 300.00 |
| Exceeding US\$ 500,000.00 | USD | 350.00 |
| Same-day-value (*) | | |
| From US\$ 1 to 250,000.00 | USD | 350.00 |
| Exceeding US\$ 250,000.00 | USD | 450.00 |
| Internal transfer (transfer between different client ID numbers) | USD | 40.00 |
| Settlement of TD or SA in different currencies | | Free of Charge |
| Incoming Transfer (external) via Standard Chartered Bank or Fieldpoint Private Bank & Trust, Ltd. | USD | 29.00 |
| Incoming Transfer (internal) | USD | Free of Charge |
| Other Currencies (EUR / GBP / CHF) | | |
| Same fee structure, based and charged on the currency of the transaction. | | |
| Two-days-value (*) | | |
| From 1 to 25,000.00 | | 150.00 |
| From 25,000.01 to 50,000.00 | | 160.00 |
| From 50,000.01 to 100,000.00 | | 190.00 |
| From 100,000.01 to 250,000.00 | | 240.00 |
| From 250,000.01 to 500,000.00 | | 300.00 |
| Exceeding 500,000.00 | | 350.00 |
| Internal transfer (transfer between different client ID numbers) | | 40.00 |
| Settlement of TD or SA in different currencies | | Free of Charge |
| Incoming Transfer (external) | | 150.00 |
| Incoming Transfer (internal) | | Free of Charge |

(*) Business Days.

BANKING PRODUCTS

| Online Transfers | Currency | US | Non US |
|--|----------|--------|------------------|
| From US\$ 1 to 5,000.00 | USD | 65.00 | 95.00 |
| From US\$ 5,000.01 to 25,000.00 | USD | 70.00 | 100.00 |
| From US\$ 25,000.01 to 50,000.00 | USD | 85.00 | 120.00 |
| From US\$ 50,000.01 to 100,000.00 | USD | 100.00 | 140.00 |
| From US\$ 100,000.01 to 250,000.00 | USD | 150.00 | 180.00 |
| From US\$ 250,000.01 to 500,000.00 | USD | 200.00 | 200.00 |
| Exceeding US\$ 500,000.00 | USD | 250.00 | 300.00 |
| Same day US\$ 1 TO 250,000.00 | USD | 350.00 | 350.00 |
| Same day MORE THAN US\$ 250,000.00 | USD | 450.00 | 450.00 |
| Internal transfer (transfer between different client ID numbers) | USD | 15.00 | N/A |
| Other Fees | | | |
| Overdraft | | | 9% |
| Holding of account correspondence | | | Free of Charge |
| Reproduction of account records | | | 3.00 |
| Account research | | | 25.00 |
| Copy of client instruction | | | 3.00 |
| Account closing | | | Free |
| Copy of wire transfer detail | | | 2.00 |
| Auditor confirmation letter | | | 60.00 |
| Reference Letter | | | 60.00 |
| Stop Payments | | | 60.00 |
| VBT Online access | | | Free of Charge |
| Precious Metals Custody Fee (PMCF) | | | 0.95% p.a. |
| Cash Deposit Fee | | | 5% of the amount |
| Cash Withdrawal Fee | | | 5% of the amount |
| Compliance Fee | | | 80.00 |
| Administrative Fee | | | Up to 2% |

CREDIT CARD SERVICES

| | | |
|---|-----|-----------------------|
| Issuance & Renewal (for the primary cardholder) | USD | 90.00 |
| Issuance Renewal (for the supplementary cardholder) | USD | 90.00 |
| Annual Membership Fee (for the primary cardholder) | USD | 180.00 |
| Annual Membership Fee (for the supplementary cardholder) | USD | 90.00 |
| Late payment fee | | None |
| Cash advances | USD | 5% + ATM Acquirer Fee |
| APR (annual percentage rate) applied | % | 18.00% |
| Past Due Interest Rate | % | 3.00% p.a. |
| Credit Plus (Preferred Credit Limit) | USD | 50.00 flat |
| Foreign Transaction Fee (any other currency than the US Dollar) | % | 2.00% flat |

TRUST SERVICES (All transactional fees applies)

MUTUAL FUNDS (Unit trust) Administered

| | | |
|--------------------------------------|-----|---------------------|
| | | Minimum investment: |
| Venecredit Liquidity Fund | USD | 5,000.00 |
| Venecredit Balanced Opportunity Fund | USD | 5,000.00 |
| Venecredit Euro Fund | EUR | 10,000.00 |
| Entry charges (front-end load) | | None |
| Exit charges (back-end loads) | | None |

TRUST SERVICES (All transactional fees applies)

Incorporation of exempted limited by shares companies

INCORPORATION OF COMPANIES

REGULAR SERVICE

Cost of incorporation of an exempt company in the Cayman Islands regular service three (3) to five (5) business days by registrar of companies.

| Lower share Capital in (CI\$) | Lower share Capital in (USD) | Upper share Capital in (CI\$) | Upper share Capital in (USD) | Incorporation Fee (USD) |
|-------------------------------|------------------------------|-------------------------------|------------------------------|-------------------------|
| - | - | 42,000.00 | 50,000.00 | 4,750.00 |
| 42,001.00 | 50,001.00 | 820,000.00 | 1,000,000.00 | 5,300.00 |
| 820,001.00 | 1,000,001.00 | 1,640,000.00 | 2,000,000.00 | 7,400.00 |
| 1,640,001.00 | 2,000,001.00 | - | - | 9,000.00 |

* Incorporation cost depends on the capital of the company

EXPRESS SERVICE

One (1) to two (2) business days by registrar of companies.

| Lower share Capital (CI\$) | Lower share Capital (USD) | Upper share Capital (CI\$) | Upper share Capital (USD) | Incorporation Fee (USD) |
|----------------------------|---------------------------|----------------------------|---------------------------|-------------------------|
| - | - | 42,000.00 | 50,000.00 | 5,750.00 |
| 42,001.00 | 50,001.00 | 820,000.00 | 1,000,000.00 | 6,300.00 |
| 820,001.00 | 1,000,001.00 | 1,640,000.00 | 2,000,000.00 | 8,400.00 |
| 1,640,001.00 | 2,000,001.00 | - | - | 10,000.00 |

* Incorporation cost depends on the capital of the company

ANNUAL MANAGEMENT FEE

ANNUAL MANAGEMENT FEE SCHEDULE

| | | | | | PENALTIES FOR LATE PAYMENT | | |
|----------------------------|---------------------------|----------------------------|---------------------------|--------------------------------------|-------------------------------------|--|---|
| | | | | | 33.33% | 66.67% | 100.00% |
| Lower share Capital (CI\$) | Lower share Capital (USD) | Upper share Capital (CI\$) | Upper share Capital (USD) | AMF fee (USD) paid before March 26th | AMF fee (USD) paid before June 26th | Amf fee (USD) paid before September 26th | AMF fee (USD) paid before December 21st |
| - | - | 42,000.00 | 50,000.00 | 3,000.00 | 4,000.00 | 5,000.00 | 6,000.00 |
| 42,001.00 | 50,001.00 | 820,000.00 | 1,000,000.00 | 3,500.00 | 4,600.00 | 5,800.00 | 7,000.00 |
| 820,001.00 | 1,000,001.00 | 1,640,000.00 | 2,000,000.00 | 5,300.00 | 7,000.00 | 8,800.00 | 10,600.00 |
| 1,640,001.00 | 2,000,001.00 | - | - | 6,750.00 | 9,000.00 | 11,250.00 | 13,500.00 |

* Incorporation cost depends on the capital of the company

This Schedule of fees may vary any time without prior notice.

This material contains a compendium of fees and commissions charged for usual banking services. If you require more information about products and services that are not covered in this brochure, please contact your Financial Advisor and/or Account Executive.

For any other information please visit www.vbtbank.com

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