NAME OF BANK: Sagicor Finance Inc.

TERRITORY: St. Lucia

EFFECTIVE DATE OF FEES: <u>31st December 2023</u>

	SERVICES/PRODUCTS OFFERED	NAME OF BAN
1.0	CURRENT/CHEQUING ACCOUNTS (PERSONAL)	
1.1	SERVICE CHARGE	
	a. Regular Chequing Account:	
	. Service Charge/Maintenance Fee (Frequency)	Month
	. Service Charge/Maintenance Fee (Min)	\$0.0
	i Service Charge/Maintenance Fee (Max)	\$0.0
iv	. Number of Transactions per Charge	
	b. Special Chequing Account:	
	. Service Charge/Maintenance Fee (Frequency)	Month
	. Service Charge/Maintenance Fee (Min)	\$0.0
	i Service Charge/Maintenance Fee (Max)	\$0.0
iv	. Number of Transactions per Charge	
1.2	CHEQUE BOOKS	
	. Number of Cheques per book (Option 1)	
	Cost per Cheque (Option 1)	\$0.0
	. Number of Cheques per book (Option 2) . Cost per Cheque for Option 2	\$0.0
IV		\$0.0
1.3	STOP PAYMENT/CANCELLATION ORDER	
	i. Min Fee	\$0.0
	i. Max Fee	\$0.0
		φ0.
1.4	ENCASHMENT OF BANK'S OWN CHEQUES	
	Customers:	
	i. Min Fee	\$0.0
	ii. Max Fee	\$0.0
b	Non-Customers:	
	i. Min Fee	\$0.0
	ii. Max Fee	\$0.0
1.5	ENCASHMENT OF OTHER BANKS' CHEQUES	
а	. Customers:	
	i. Min Fee	\$0.0
	ii. Max Fee	\$0.0
b	. Non-Customers:	
	i. Min Fee	\$0.0
	ii. Max Fee	\$0.0
1.6	RETURNED CHEQUE (irrespective of balance)	
a	. Presenter:	
	i. Min Fee	\$0.0
	ii. Max Fee	\$0.0
b	. Account Holder:	
	i. Min Fee	\$0.0
	ii. Max Fee	\$10.0
1.7	OVERDRAWING CURRENT ACCOUNT (without overdraft limit)	
	Penalty Interest Rate Charge:	
a	i. Min Interest Rate	0.00
	ii. Max Interest Rate	0.00
h	Amount Charged:	0.00
	i. Min Fee	\$0.0
	ii. Max Fee	\$0.0
1.8	EXCEEDING OVERDRAFT LIMIT	
a	Penalty Interest Rate Charge:	
	i. Min Interest Rate	0.00
	ii. Max Interest Rate	0.00
b	. Amount Charged:	
	i. Min Fee	\$0.0
	ii. Max Fee	\$0.0
1.9	RENEWAL OF OVERDRAFT	
	a. Frequency for Renewal of Overdraft	Annua
	i. Min Fee	\$0.0
	ii. Max Fee	\$0.0
1.10	HIGH TRANSACTION ACTIVITY (fee for transactions exceeding a specified number of transactions)	
a	. No. of free transactions (debit/credit)	
	. Amount Charged	\$0.0
~	-	
1.11	MINIMUM BALANCE VIOLATION FEE	
	Regular Chequing Account	
	i Minimum balance threshold	\$0.0
	i Amount charged	\$0.0
	. Special Chequing Account	
	i Minimum balance threshold	\$0.0
	i Amount Charged	\$0.0
1.12	IN-BRANCH DEPOSIT/WITHDRAWAL TRANSACTION (Teller) Fees	
	. No. of free transactions (debit/credit)	
b	. Amount Charged	\$0.0
	STANDING ORDER CHARGES	\$0.0
1.13		
1.13 1.14	INACTIVE ACCOUNTS CHARGES	\$0.0

NAME OF BANK: Sagicor Finance Inc.

TERRITORY: St. Lucia

EFFECTIVE DATE OF FEES: <u>31st December 2023</u>

2.0 SAVINGS ACCOUNTS (PERSONAL)	
2.1 SERVICE CHARGE	
a. Regular Savings Account:	
i. Service Charge/Maintenance Fee	\$0.
ii. Number of Transactions per Charge	
b. Special Savings Account:	
i. Service Charge/Maintenance Fee	\$0.
ii. Number of Transactions per Charge	
2.2 MINIMUM BALANCE VIOLATION FEE	
a. Regular Savings Account:	
i Minimum balance threshold	\$0.
ii Amount Charged	\$0.
b. Special Savings Account:	
i Minimum balance threshold	\$0.
ii Amount Charged	\$0.
2.3 HIGH TRANSACTION ACTIVITY (Over-the-Counter)	
a. No. of free transactions (debit/credit)	
b. Amount Charged	\$0.

NAME OF BANK: Sagicor Finance Inc.

TERRITORY: St. Lucia

EFFECTIVE DATE OF FEES: <u>31st December 2023</u>

a. N		
	N-BANK/BRANCH DEPOSIT/LODGEMENT FEE	
D. 7	No. of free transactions Amount Charged	\$0.
		ψ0.
	N-BANK/BRANCH WITHDRAWALS CHARGES No. of free transactions	
	Amount Charged	\$0
2.6 T	IRANSFER BETWEEN ACCOUNTS (CUSTOMER'S REQUEST) CHARGES	\$0
 .	STANDING ORDER CHARGES	00
2.7 S	SI ANDING URDER CHARGES	\$0
2.8 II	NACTIVE ACCOUNTS CHARGES	\$0
3.0 L	OANS AND ADVANCES	
	APPLICATION FEE Percentage of Loan Charged	0.0
	Amount Charged	\$0
3.1.2 C	COMMITMENT/ACCEPTANCE FEE	1%-2%with a minn
	Percentage of Amount Loan Charged	\$300
b. A	Amount Charged	\$0
9.1.3 S	SERVICE CHARGE	
	Percentage of Loan Charged	0.0
b. A	Amount Charged	\$0
	ATE PAYMENT FEE	
	Percentage of Monthly Installment	0.0
υ. μ	Amount Charged	\$00
	EARLY REPAYMENT PENALTY FEE	
	Number of Days Interest Charged Amount Charged	\$0
	RESTRUCTURING OF DELINQUENT ACCOUNT FEE Percentage of Loan Charged	1%-
	Amount Charged	\$0
	REFINANCING/CONSOLIDATION OF FACILITIES THAT ARE CURRENT	
	Percentage of Loan Charged Amount Charged	
b. A	Amount Charged	
b. A	Amount Charged CREDIT CARD	
b. A 3.2 <u>C</u> 3.2.1 M	Amount Charged	\$0
b. A 3.2 <u>C</u> 3.2.1 M	Amount Charged CREDIT CARD MEMBERSHIP FEE	\$(
b. A 3.2 <u>C</u> 3.2.1 M	Amount Charged CREDIT CARD MEMBERSHIP FEE i. Min Fee	\$(
b. A 3.2 <u>c</u> 3.2.1 M 3.2.2 A	Amount Charged CREDIT CARD MEMBERSHIP FEE i. Min Fee ADDITIONAL CARDHOLDER i. Min Fee	\$(\$) \$(\$) \$(
b. A 3.2 <u>c</u> 3.2.1 M 3.2.2 A	Amount Charged	\$(\$) \$(\$) \$(
b. A 3.2 <u>C</u> 3.2.1 M 3.2.2 A 3.2.2 A	Amount Charged CREDIT CARD WEMBERSHIP FEE i. Min Fee ii. Max Fee ADDITIONAL CARDHOLDER i. Min Fee ii. Max Fee REPLACEMENT CARD FEE	\$ \$ \$ \$ \$
b. A 3.2 <u>c</u> 3.2.1 M 3.2.2 A 3.2.2 A	Amount Charged	\$(\$(\$(\$(\$(\$(\$) \$) \$() \$(
b. A 3.2 <u>c</u> 3.2.1 M 3.2.2 A 3.2.2 A	Amount Charged CREDIT CARD WEMBERSHIP FEE i. Min Fee ii. Max Fee ADDITIONAL CARDHOLDER i. Min Fee ii. Max Fee REPLACEMENT CARD FEE	\$(\$(\$(\$(\$(\$(\$) \$) \$() \$(
b. A 3.2 <u>C</u> 3.2.1 N 3.2.2 A 3.2.3 F	Amount Charged	\$(\$(\$(\$(\$(\$(\$(\$) \$) \$() \$(
b. A 3.2 C 3.2.1 N 3.2.2 A 3.2.3 F 3.2.3 F 3.2.4 L a. F	Amount Charged	\$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$
b. A 3.2 <u>C</u> 5.2.1 M 5.2.2 A 5.2.3 F 5.2.4 L a. F	Amount Charged	\$(
b. A 3.2 C 3.2.1 N 3.2.2 A 3.2.3 F 3.2.3 F 3.2.4 L a. F	Amount Charged	\$(
b. A 3.2 C 3.2.1 N 3.2.2 A 3.2.3 F 3.2.4 L a. F b. A	Amount Charged	\$(\$(\$(\$(\$(\$(\$(\$(\$(\$(
b. A 3.2 C 3.2.1 N 3.2.2 A 3.2.3 F 3.2.4 L a. F b. A	Amount Charged	\$(\$(\$(\$(\$(\$(\$(\$(\$(\$(
b. A 3.2 C 3.2.1 M 3.2.2 A 3.2.3 F 3.2.4 L a. F b. A	Amount Charged	\$(\$(\$(\$(\$(\$(\$(\$(\$(\$(
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b. A 3.2 C 3.2.1 N 3.2.2 A 3.2.3 F 3.2.3 F 3.2.4 L a. F b. A b. A 3.2.5 C a. F	Amount Charged	S(S(S(S(S(S(S(S(S(S(S(S(S(S
b. A 3.2 C 3.2.1 M 3.2.2 A 3.2.3 F 3.2.4 L a. F b. A 5.2.5 C a. F	Amount Charged	S(S(S(S(S(S(S(S(S(S(S(S(S(S
b. A 3.2 C 3.2.1 M 3.2.2 A 3.2.3 F 3.2.4 L b. A b. A 5.2.5 C a. F b. A	Amount Charged	\$(\$(\$(\$(\$(\$(\$(\$(\$(\$(
b. A 3.2 C 3.2.1 M 3.2.2 A 3.2.3 F 3.2.4 L a. F b. A 3.2.5 C a. F b. A	Amount Charged	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
b. A 3.2 C 3.2.1 N 3.2.2 A 3.2.3 F 3.2.3 F b. A 3.2.5 C a. F b. A	Amount Charged	\$(\$(\$(\$(\$(\$(\$(\$(\$(\$(
b. A 3.2 C 3.2.1 M 3.2.2 A 3.2.3 F 3.2.4 L a. F b. A 3.2.5 C a. F b. A b. A 3.2.5 C a. F	Amount Charged	\$(\$(\$(\$(\$(\$(\$(\$(\$(\$(
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b. A 3.2 C 3.2.1 M 3.2.2 A 3.2.3 F 3.2.4 L b. A b. A 3.2.5 C a. F b. A 3.2.5 C a. F	Amount Charged	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
b. A 3.2 C 3.2.1 N 3.2.2 A 3.2.3 F 3.2.4 L 4. F b. A 5.2.5 C a. F b. A 5.2.6 C 5.2.6 C 5.2.7 C	Amount Charged	1%- \$C \$C \$C \$C \$C \$C \$C \$C

NAME OF BANK: Sagicor Finance Inc.

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EFFECTIVE DATE OF FEES: <u>31st December 2023</u>

4.1 PURCHASE INTERNATIONAL MONEY ORDERS (MO) ADDATS 0.000 4.1 Puccoming of the Annual Charged 0.000 4.1 Puccoming of the Annual Charged 0.000 4.2 TLEGRAPHICHINE TRANSFERS: 0.000 4.3 Puccoming of the Annual Charged 0.000 4.4 Decoming of the Annual Charged 0.000 4.5 Puccoming of the Annual Charged 0.000 6 Puccoming of the Annual Charged 0.000 1. Annual Charged Charged Charged 0.000 1. Annual Charged 0.000 <tr< th=""><th>4.0</th><th></th><th></th></tr<>	4.0		
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b. Amout Durged is Protecting of the Amout Durged is Prot			
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Evenetage of the Anount Charged Anount Cha	h	International	
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44 DEPOSIT OR ENCASHMENT OF FOREIGN DRAFTS/CHEQUES 30.0 51 DELOTIONIC BARKING 30.0 51.1 AUTOWATED BARKINGTELLER MACHINE SERVICES (ABM/ATM) 30.0 51.2 CHARGE FOR TRANSACTIONS AT ATMS 30.0 51.3 HICH TRANSACTIONS AT ATMS 30.0 51.4 HICH TRANSACTIONS AT ATMS 30.0 51.5 A file Transactions 30.0 51.6 JANCINI Charged 30.0 51.7 TRANSFERS BETWEEN ACCOUNTS 30.0 51.8 BILL PAYMENT 30.0 51.9 TRANSFERS BETWEEN ACCOUNTS 30.0 51.1 Within the COU Same Tentory) 0000 1 Product Dranged 30.0 51.7 Within the COU Same Tentory) 0000 1 Product Dranged 30.0 1 Product Dranged 30.0 51.7 Within the COU Same Tentory) 0000 1 Product Dranged 30.0 2 Mithin the COU Region 0000 1 Product Dranged 30.0 2 Mithin the COU Region 0000 1 Product Dranged 30.0 2 Mithin the COU Region 0000 1 Product Dranged <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td>		· · · · · · · · · · · · · · · · · · ·	
44 DEPOSIT OR ENCASHMENT OF FOREIGN DRAFTS/CHEQUES 30.0 51 DELOTIONIC BARKING 30.0 51.1 AUTOWATED BARKINGTELLER MACHINE SERVICES (ABM/ATM) 30.0 51.2 CHARGE FOR TRANSACTIONS AT ATMS 30.0 51.3 HICH TRANSACTIONS AT ATMS 30.0 51.4 HICH TRANSACTIONS AT ATMS 30.0 51.5 A file Transactions 30.0 51.6 JANCINI Charged 30.0 51.7 TRANSFERS BETWEEN ACCOUNTS 30.0 51.8 BILL PAYMENT 30.0 51.9 TRANSFERS BETWEEN ACCOUNTS 30.0 51.1 Within the COU Same Tentory) 0000 1 Product Dranged 30.0 51.7 Within the COU Same Tentory) 0000 1 Product Dranged 30.0 1 Product Dranged 30.0 51.7 Within the COU Same Tentory) 0000 1 Product Dranged 30.0 2 Mithin the COU Region 0000 1 Product Dranged 30.0 2 Mithin the COU Region 0000 1 Product Dranged 30.0 2 Mithin the COU Region 0000 1 Product Dranged <td></td> <td></td> <td></td>			
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S0 ELECTRONC BANKING S1 AUTOMATED BANKING TELLER MACHINE SERVICES (ABMATM) \$0.0 S1.1 REPLACEMENT CARD \$0.0 S1.2 CHARGE FOR TRANSACTIONS AT ATMS \$0.0 S.3 High TRANSACTIONS AT ATM \$0.0 A. No. of Fee Transactions \$0.0 \$0.0 b. Amount Charged \$0.00 \$0.00 S1.4 POINT OF SALE TRANSACTIONS \$0.0 a. No. of Fee Transactions \$0.00 \$0.00 b. Amount Charged \$0.00 \$0.00 S1.5 TRANSFERS BETWEEN ACCOUNTS \$0.00 S1.6 BUL PAYMENT \$0.00 b. Amount Charged \$0.00 \$0.00 b. Writin the ECCU Same Territory) \$0.00 \$0.00 c. Outside the ECCU Guigein \$0.00 \$0.00 i. Precenting of the Amount Charged \$0.00 \$0.00 c. Outside the ECCU Region \$0.00 \$0.00 i. Precenting of the Amount Charged \$0.00 \$0.00 c. Outside the ECCU \$0.00 \$0.00 \$0.00 <tr< td=""><td>1</td><td></td><td></td></tr<>	1		
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Source: The commercial banks submitted the information to the Eastern Caribbean Central Bank in February 2024.

NAME OF BANK: Sagicor Finance Inc.

TERRITORY: St. Lucia

EFFECTIVE DATE OF FEES: <u>31st December 2023</u>

NOTES: 1. The list of published fees is not exhaustive and represents a sample of fees for product/services.