

**ECCU LICENSED FINANCIAL INSTITUTIONS' FEES AND CHARGES
AS AT 31 DECEMBER 2023**

NAME OF BANK: Sagicor Finance Inc.

TERRITORY: St. Lucia

EFFECTIVE DATE OF FEES: 31st December 2023

SERVICES/PRODUCTS OFFERED	NAME OF BANK
1.0 CURRENT/CHEQUING ACCOUNTS (PERSONAL)	
1.1 SERVICE CHARGE	
a. Regular Chequing Account:	
i. Service Charge/Maintenance Fee (Frequency)	Monthly
ii. Service Charge/Maintenance Fee (Min)	\$0.00
iii. Service Charge/Maintenance Fee (Max)	\$0.00
iv. Number of Transactions per Charge	0
b. Special Chequing Account:	
i. Service Charge/Maintenance Fee (Frequency)	Monthly
ii. Service Charge/Maintenance Fee (Min)	\$0.00
iii. Service Charge/Maintenance Fee (Max)	\$0.00
iv. Number of Transactions per Charge	0
1.2 CHEQUE BOOKS	
i. Number of Cheques per book (Option 1)	0
ii. Cost per Cheque (Option 1)	\$0.00
iii. Number of Cheques per book (Option 2)	0
iv. Cost per Cheque for Option 2	\$0.00
1.3 STOP PAYMENT/CANCELLATION ORDER	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
1.4 ENCASHMENT OF BANK'S OWN CHEQUES	
a. Customers:	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
b. Non-Customers:	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
1.5 ENCASHMENT OF OTHER BANKS' CHEQUES	
a. Customers:	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
b. Non-Customers:	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
1.6 RETURNED CHEQUE (irrespective of balance)	
a. Presenter:	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
b. Account Holder:	
i. Min Fee	\$0.00
ii. Max Fee	\$10.00
1.7 OVERDRAWING CURRENT ACCOUNT (without 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	\$0.00
ii. Max Fee	\$0.00
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	\$0.00
ii. Max Fee	\$0.00
1.9 RENEWAL OF OVERDRAFT	
a. Frequency for Renewal of Overdraft	Annually
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
1.10 HIGH TRANSACTION ACTIVITY (fee for transactions exceeding a specified number of transactions)	
a. No. of free transactions (debit/credit)	0
b. Amount Charged	\$0.00
1.11 MINIMUM BALANCE VIOLATION FEE	
a. Regular Chequing Account	
i. Minimum balance threshold	\$0.00
ii. Amount charged	\$0.00
b. Special Chequing Account	
i. Minimum balance threshold	\$0.00
ii. Amount Charged	\$0.00
1.12 IN-BRANCH DEPOSIT/WITHDRAWAL TRANSACTION (Teller) Fees	
a. No. of free transactions (debit/credit)	0
b. Amount Charged	\$0.00
1.13 STANDING ORDER CHARGES	\$0.00
1.14 INACTIVE ACCOUNTS CHARGES	\$0.00

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2.0 SAVINGS ACCOUNTS (PERSONAL)	
2.1 SERVICE CHARGE	
a. Regular Savings Account:	
i. Service Charge/Maintenance Fee	\$0.00
ii. Number of Transactions per Charge	0
b. Special Savings Account:	
i. Service Charge/Maintenance Fee	\$0.00
ii. Number of Transactions per Charge	0
2.2 MINIMUM BALANCE VIOLATION FEE	
a. Regular Savings Account:	
i. Minimum balance threshold	\$0.00
ii. Amount Charged	\$0.00
b. Special Savings Account:	
i. Minimum balance threshold	\$0.00
ii. Amount Charged	\$0.00
2.3 HIGH TRANSACTION ACTIVITY (Over-the-Counter)	
a. No. of free transactions (debit/credit)	0
b. Amount Charged	\$0.00

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2.4 IN-BANK/BRANCH DEPOSIT/LODGEMENT FEE	
a. No. of free transactions	0
b. Amount Charged	\$0.00
2.5 IN-BANK/BRANCH WITHDRAWALS CHARGES	
a. No. of free transactions	0
b. Amount Charged	\$0.00
2.6 TRANSFER BETWEEN ACCOUNTS (CUSTOMER'S REQUEST) CHARGES	\$0.00
2.7 STANDING ORDER CHARGES	\$0.00
2.8 INACTIVE ACCOUNTS CHARGES	\$0.00
3.0 LOANS AND ADVANCES	
3.1 LOANS:	
3.1.1 APPLICATION FEE	
a. Percentage of Loan Charged	0.00%
b. Amount Charged	\$0.00
3.1.2 COMMITMENT/ACCEPTANCE FEE	
a. Percentage of Amount Loan Charged	1%-2%with a minimum \$300.00
b. Amount Charged	\$0.00
3.1.3 SERVICE CHARGE	
a. Percentage of Loan Charged	0.00%
b. Amount Charged	\$0.00
3.1.4 LATE PAYMENT FEE	
a. Percentage of Monthly Installment	0.00%
b. Amount Charged	\$60.00
3.1.5 EARLY REPAYMENT PENALTY FEE	
a. Number of Days Interest Charged	
b. Amount Charged	\$0.00
3.1.6 RESTRUCTURING OF DELINQUENT ACCOUNT FEE	
a. Percentage of Loan Charged	1%-2%
b. Amount Charged	\$0.00
3.1.7 REFINANCING/CONSOLIDATION OF FACILITIES THAT ARE CURRENT	
a. Percentage of Loan Charged	1%-2%
b. Amount Charged	\$0.00
3.2 CREDIT CARD	
3.2.1 MEMBERSHIP FEE	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
3.2.2 ADDITIONAL CARDHOLDER	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
3.2.3 REPLACEMENT CARD FEE	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
3.2.4 LATE PAYMENT FEE	
a. Percentage of Minimum Monthly Payment	
i. Min Percentage Charged	0.00%
ii. Max Percentage Charged	0.00%
b. Amount Charged	
i. Min Amount	\$0.00
ii. Max Amount	\$0.00
3.2.5 CASH ADVANCE FEE:	
a. Percentage Charged	
i. Min Percentage Charged	0.00%
ii. Max Percentage Charged	0.00%
b. Amount Charged	
i. Min Amount	\$0.00
ii. Max Amount	\$0.00
3.2.6 OVER LIMIT FEE	
i. Min Fee	\$0.00
ii. Max Fee	\$0.00
3.2.7 CHARGE BACK ON CREDIT CARD	
i. Min Charge	\$0.00
ii. Max Charge	\$0.00

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4.0 FOREIGN BUSINESS	
4.1 PURCHASE INTERNATIONAL MONEY ORDERS (IMO) /DRAFTS	
a. Percentage of the Amount Charged	0.00%
b. Amount Charged	\$0.00
4.2 TELEGRAPHIC/WIRE TRANSFERS:	
4.2.1 Incoming Wire Transfer	
a. Percentage of the Amount Charged	0.00%
b. Amount Charged	\$0.00
4.2.2 Outgoing Wire Transfer:	
a. Regional	
i. Percentage of the Amount Charged	0.00%
ii. Amount Charged	\$0.00
b. International	
i. Percentage of the Amount Charged	0.00%
ii. Amount Charged	\$0.00
4.3 STOP PAYMENT ON INTERNATIONAL MONEY ORDER/DRAFT	\$0.00
4.4 DEPOSIT OR ENCASHMENT OF FOREIGN DRAFTS/CHEQUES	\$0.00
5.0 ELECTRONIC BANKING	
5.1 AUTOMATED BANKING/TELLER MACHINE SERVICES (ABM/ATM)	
5.1.1 REPLACEMENT CARD	\$0.00
5.1.2 CHARGE FOR TRANSACTIONS AT ATMS	\$0.00
5.1.3 HIGH TRANSACTIONS AT ATM	
a. No. of Free Transactions	0
b. Amount Charged	\$0.00
5.1.4 POINT OF SALE TRANSACTIONS	
a. No. of Free Transactions	0
b. Amount Charged	\$0.00
5.1.5 TRANSFERS BETWEEN ACCOUNTS	\$0.00
5.1.6 BILL PAYMENT	\$0.00
5.1.7 WITHDRAWALS AT OTHER BANKS' ATM:	
a. Locally (in the ECCU Same Territory)	
i. Percentage of the Amount Charged	0.00%
ii. Amount Charged	\$0.00
b. Within the ECCU Region	
i. Percentage of the Amount Charged	0.00%
ii. Amount Charged	\$0.00
c. Outside the ECCU	
i. Percentage of the Amount Charged	0.00%
i. Amount Charged	\$0.00
5.1.8 ATM BALANCE ENQUIRY	\$0.00
5.2 INTERNET BANKING	
5.2.1 INTERNET BANKING FEE:	\$0.00
5.2.2 INTERNET BANKING TRANSACTION FEE:	
a. No. of Free Transactions	0
b. Amount Charged	\$0.00
5.2.3 TRANSFERS BETWEEN ACCOUNTS	\$0.00
5.2.4 BILL PAYMENT (UTILITIES AND OTHER MERCHANTS)	\$0.00
5.3 TELEBANKING/MOBILE BANKING	
5.3.1 TELEBANKING CHARGE	\$0.00
5.3.2 TELEBANKING TRANSACTION FEE	
a. No. of Free Transactions	0
b. Amount Charged	\$0.00
5.3.3 TRANSFERS BETWEEN ACCOUNTS	\$0.00
5.3.4 BILL PAYMENT (UTILITIES AND OTHER MERCHANTS)	\$0.00

Source: The commercial banks submitted the information to the Eastern Caribbean Central Bank in February 2024.

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NOTES:

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