

<b>Fee Schedule 2024</b>		
<b>Description of Charges</b>	<b>Current fees</b>	<b>Approved Fees</b>
<b>General</b>		
Stop Payment Order	\$1000.00 per order	\$1000.00 per order
Dishonored Cheques: Local Cheques	2 times NCB charge	2 times NCB charge
Auditor's Confirmation	\$2,000.00 per confirmation	\$2,500.00 per confirmation
Non- members (eg. Brokers)	\$2,500.00 per confirmation	\$2,800.00 per confirmation
Statement on account eg: Loan & Savings	\$1,500.00 per letter	\$1,500.00 per letter
Account Enquiry Print	\$100 per page	\$110 per page
Cheque encashment	\$50,000.00 - \$999,999; \$200.00 per transaction	\$50,000.00 - \$999,999; \$250.00 per transaction (excluding PATH Cheques, Pension Cheques)
Cash payment on behalf of Approved Company	\$300.00 per transaction	\$350.00 per transaction
Maintenance Fee	\$50.00 per month	\$50.00 per month
Lodgement of coins	5% of overall amount in excess of \$1,000.00	5% of overall amount
Lodgements sent directly to current A/c (providing approval is given)	\$350.00 per transaction per customer	\$750.00 per transaction per customer
Incoming RTGS (Foreign)	Bank Charge plus \$350.00	Bank Charge plus \$750.00
RTGS Fee	\$450.00 per transaction	\$750.00 per transaction
Payroll Services	\$350.00 per account	\$750.00 per account
Account Handling Charges	N/A	\$15 per transaction
Internal Payroll Services	\$50.00 per transaction (excluding NHT, Salary payment)	\$150.00 per transaction (excluding NHT, Salary payment)
Cheque Deposit	\$50.00 per cheque	\$450.00 per cheque
Deposit & Withdrawal	\$500,000.00 - \$900,000.00; \$200 per transaction	\$500,000.00 - \$900,000; \$250 per transaction
<b>SAVINGS</b>		
Standing Order	\$250.00 per setup	\$250.00 per setup
	\$200 per order (exclude FIP and Golden Harvest)	-
	\$400.00 to mail payment	\$400.00 to mail payment
Cheque withdrawal	up to maximum of \$900,000; \$450.00 per cheque	up to maximum of \$900,000; \$500.00 per cheque
Cheque withdrawal and loan disbursements (\$1M & over)	\$6,500.00 per cheque leaf	\$6,500.00 per cheque leaf
Duplicate Passbook	\$500.00 per request	N/A
Alpha opening exceeding 5 accounts	N/A	\$1,000 per additional account (one off charge)
No book withdrawal (indemnity required)	up to maximum of \$500,000; \$500.00	N/A
	(Only one no book withdrawal allowed within six months)	N/A
	\$200 per withdrawal in excess of 2 withdrawals per month	N/A
<b>EARLY CLOSURE:</b>		
Alpha, Golden Harvest, Starter, S/Stone	\$500.00 per request	\$1500.00 per request
Partner	\$500.00 per plan	\$500.00 per plan-no bonus
Golden harvest	\$500 per Golden Harvest Plan	
Term Deposit	Reduced to Passbook rate	Reduced to Passbook rate- no interest below 30 days
Loans (if closed within 90 days of opening)	\$500	\$2,000.00

Collection and deposit to members account - prepare report (applicable to business accounts)	\$150.00 per transaction plus \$1,500.00 per report	\$150.00 per transaction plus \$2500.00 per report
Replacement of member card	\$400.00 per request	\$500.00 per request
<b>LOANS</b>		
Assignment of Life Insurance	\$1,200.00- flat charge	\$1,500.00- flat charge
<b>APPLICATION FEE:</b>		
Personal Loans	\$3,500 flat fee (Hypothecated loans excluded)	\$3,500 flat fee (Hypothecated loans excluded)
Business Loans	\$4,500.00- flat fee (Hypothecated loans excluded)	\$5,000.00- flat fee (Hypothecated loans excluded)
Rescheduling fee	3% of principal outstanding- minimum charge- \$3,000.00	3% of principal outstanding- minimum charge- \$5,000.00
Reminder letter (delinquency email or post)		\$500 per letter
Demand letter	\$150.00 per letter	\$1200 per letter
Letter of undertaking	\$4,000 per letter	\$4,500 per letter
Recording of SIPP	\$3.70 per \$1,000.00; minimum charge- \$4,000.00	\$3.70 per \$1,000.00; minimum charge- \$4,500.00
Reistration of Mortgage	\$10 per \$1,000.00; maximum charge- \$150,000.00	\$12 per \$1,000.00; maximum charge- \$300,000.00
Discharge of Mortgage/SIPP	\$3,000.00 per discharge	\$4,500.00 per discharge
Title search		\$3,100 per search
Registration of interest (other financial insitution) eg: Hypothecation of funds	\$2,000.00 per request	\$2,500.00 per request
Loan of title for 2nd Mortgage to other insitution	\$2,000.00 per request	\$2,500.00 per request
Commitment fee	3% of principal; minimum charge- \$3,000.00	3% of principal; minimum charge- \$5,000.00
Commitment fee (hypothecated loans \$100,000.00 and below)	\$1,500	\$1,500 flat fee- Can be included in loan amount
Commitment fee (hypothecated loans over \$100,000.00)		1.5% of principal-Can be included in loan amount
Late payment fee	5% of installment after 11 days past due (excluding Agricultural loans)	7.5% of installment after 11 days past due
Late payment fee (Ezee Biz)	7 days after due date; \$50.00	6 days after due date; \$300.00
Phone call for delinquency		\$200
SMS		\$50
Credit report fees	Standard- \$2,500.00	Standard- \$2,800.00
	ID Verification feature; \$200.00 plus \$30.00 GCT	ID Verification feature; \$200.00 plus \$30.00 GCT
	Sprint feature;\$287.50	Sprint feature;\$287.50
Processing fees for Ezee Biz Loan	5% of principal	10% of principal to be added to loan
<b>LITIGATION FEES</b>		
Administrative Cost for filing court documents	\$4,000.00	\$6,500.00
Serving summons	20% of loan balance or \$5,000.00 if the 20% is less that \$5,000.00	20% of loan balance or \$5,000.00 if the 20% is less that \$10,000.00