



Heritage International Bank & Trust Limited

Schedule of Fees and Services

PRIMARY CURRENCY

United States Dollar (USD)

ALSO AVAILABLE IN

Canadian Dollar

Euro

Pounds Sterling

The fees and charges listed in this schedule apply to all Heritage International Bank & Trust Limited accounts as of the effective date stated above. Heritage International Bank & Trust Limited reserves the right to amend these fees at its sole discretion. Clients will be notified of any material changes in accordance with applicable regulatory requirements.

DEPOSIT ACCOUNT FEES

Service Description	USD Accounts	Non-USD Accounts
		CAD · EUR · GBP Fees charged in account currency
Monthly Account Service Fee — DDA & Savings Accounts	\$10.00 per month	\$15.00 per month
Account Minimum Balance — Below DDA \$3,000 balance	\$10.00 per month	Nil
Account Minimum Balance — Below DDA \$1,000 balance	Additional \$15.00 per month	Nil
Account Minimum Balance — Below Regular Savings \$500 balance	\$25.00 per month	Nil
Account Minimum Balance — Below Premium Savings \$5,000 balance	\$25.00 per month	Nil
Dormant Account — No activity for 12 months	\$30.00 per month	\$30.00 per month
Dormant Account Reactivation (one-time charge)	\$25.00	\$25.00
Interest — Unauthorized Overdraft	24% p.a. (min. USD \$25.00)	24% p.a. (min. \$25.00)
Internal Transfer (per occurrence)	\$10.00	\$10.00
Account Statement or Snapshot — Copy (per page)	\$5.00	\$5.00
Account Closed Within 3 Months of Opening	\$75.00	\$75.00
Account Closed Within 6 Months of Opening	\$50.00	\$50.00
Reference Letter	\$35.00	\$35.00
FATCA Fee (annually per account)	\$150.00	\$150.00
CSR Fee (annually per account)	\$150.00	\$150.00
Online Banking Fee (per user / per month)	\$10.00	\$10.00
Bill Payment / Standing Orders — Monthly Processing	\$10.00	\$10.00
Non-Refundable Application Processing Fee	\$100.00 – \$200.00	US\$100.00 – US\$200.00 *

Non-USD accounts (CAD · EUR · GBP): all fees are charged in the respective account currency.

* Non-USD accounts: Non-Refundable Application Processing Fee is expressed in US dollars. The fee may vary dependent on the structure and complexity of the account.

WIRE TRANSFERS

Service Description	USD Accounts	Non-USD Accounts CAD · EUR · GBP Fees charged in account currency
Outgoing Wire Transfer — Beneficiary bank inside the United States	\$60.00	US\$60.00 *
Outgoing Wire Transfer — Beneficiary bank outside the United States	\$75.00	US\$75.00 *
Incoming Wire Transfer	\$10.00	US\$10.00 *
Local Transfer — Beneficiary with Local Banks in Belize (HBL, BBL, ABL, NBB, CU)	\$30.00 per transfer	\$30.00 per transfer
* Non-USD accounts: wire transfer fees are expressed in US dollars. Your account will be debited the equivalent amount in your account currency (CAD, EUR or GBP) at the prevailing foreign exchange daily rate at the time of the transaction.		