

**CENTRAL BANK OF THE BAHAMAS
COMMERCIAL BANK FEES SCHEDULE
(BASIC FEES)**

AS AT DECEMBER 2025

Services	Bank of The Bahamas Ltd.	Commonwealth Bank Ltd.	Fidelity Bank (Bahamas) Ltd.	Finance Corp. of Bahamas Ltd.	CIBC Caribbean Bank (Bahamas) Ltd.	RBC Royal Bank (Bahamas) Ltd.	Scotiabank (Bahamas) Ltd.
Personal Savings Accounts							
Minimum Opening Balance	\$25.00 \$10.00 for students N/A for senior citizens	\$50.00 \$10.00 for students and senior citizens	N/A	\$100.00	\$150.00 \$20.00 for students \$100.00 for senior citizens	\$100.00 N/A for students \$500.00 for senior citizens	\$50.00
Maintenance Fee (Monthly)	N/C (including students and senior citizens)	\$3.58 N/A for students and senior citizens	\$3.30 (balance less than \$500.00)	\$5.50	\$3.85 Free for students and senior citizens	\$5.50 Free for students Free for senior citizens (\$5.50 if balance is less than \$500.00)	"Signature Savings" - \$9.35 "Primary Savings" - \$7.70 - \$8.25
In-branch deposit transaction (teller) fee (Per Transaction)	1.00% of value + VAT for cash deposits over \$10,000	N/C	\$2.20	\$2.75	\$3.30	\$3.30 \$2.75 for students Free for senior citizens	\$4.40
Number of Free deposit transactions per period (Monthly)	N/A	Unlimited	N/A	UNLIMITED FREE AT RBC ATM	N/A Free for students and senior citizens	UNLIMITED FREE AT RBC ATM	2 ATM Trans. Free for students and senior citizens
In-branch withdrawal transaction (teller) fee (Per Transaction)	\$3.30 + stamp duty	\$3.30 N/C for students \$1.93 for senior citizens	\$2.20	\$2.75	\$3.30 4 Free withdrawals for students (\$0.55 thereafter) Free for senior citizens	\$3.30 \$2.75 for students Free for senior citizens	\$4.40
Number of Free withdrawals transactions per period (Monthly)	N/A	1 Free N/A for students	N/A	4 FREE RBC ATM	N/A 4 free withdrawals for students & free for senior citizens	2 Free RBC ATM Unlimited for senior citizens	2 Free ATM Trans. 2 ATM Trans. for students and senior citizens 5 in-branch trans. for senior citizens
Stamp Tax	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40
Dormant Account Inactivity Fee (Monthly)	\$11.00 \$27.50 inactivity notice	\$16.50 \$3.30 for students and senior citizens	\$8.80	\$27.50 (annual)	\$3.21	\$27.50 (annual)	\$38.50 (annually)
Personal Chequing Accounts (Non-Interest Bearing)							
Minimum balance threshold (Monthly)	\$33.00 (foreign currency accounts)	N/C	N/A	\$100.00	N/A	\$100.00 \$500.00 for senior citizens	N/A \$250.00 for senior citizens
Maintenance Fee (Monthly)	\$8.80 or \$0.61 per item (whichever is greater)	\$9.90 \$3.30 for students and senior citizens	\$8.80	\$13.20	\$13.20 Free for senior citizens	\$13.20 \$5.50 for students Free for senior citizens (\$5.50 if balance is less than \$500)	Minimum \$2.75 Maximum \$19.25 \$3.85 for students \$2.75 for senior citizens

CENTRAL BANK OF THE BAHAMAS
COMMERCIAL BANK FEES SCHEDULE
(BASIC FEES)

AS AT DECEMBER 2025

Services	Bank of The Bahamas Ltd.	Commonwealth Bank Ltd.	Fidelity Bank (Bahamas) Ltd.	Finance Corp. of Bahamas Ltd.	CIBC Caribbean Bank (Bahamas) Ltd.	RBC Royal Bank (Bahamas) Ltd.	Scotiabank (Bahamas) Ltd.
In-branch deposit transaction (teller) fee (Per Transaction)	\$2.20 per transaction (deposits less than \$10,000) or 1.00% of deposit value + VAT (for deposits \$10,000 plus)	\$2.20 \$0.39 for students \$0.28 for senior citizens	\$2.20	\$3.30	\$3.30 Free for senior citizens	\$3.30 \$2.75 for students Free for senior citizens	\$4.40
Number of Free deposit transactions per period (Monthly)	N/A	0	N/A	UNLIMITED FREE AT RBC ATM	N/A Free for senior citizens	UNLIMITED FREE AT RBC ATM	5 In-Branch Trans. ; 2 ATM Trans. N/C students 5 In-Branch Trans. And 2 Free ATM Trans for seniors
In-branch withdrawal transaction (teller) fee (Per Transaction)	\$3.30 + stamp duty	\$2.20 \$0.39 for students \$0.28 for senior citizens	\$2.20	\$3.30	\$3.30 Free for senior citizens	\$3.30 \$2.75 students Free for senior citizens	\$4.40
Number of Free withdrawals transactions per period (Monthly)	N/A	0	N/A	6 Free cheques	N/A Free for senior citizens	6 Free cheques 2 Free for students Unlimited for senior citizens	5 In-Branch and 2 ATM Trans.
Cheque Cashing Fee (Per Transaction)	\$0.61 per item	\$1.38 \$0.39 for students \$0.28 for senior citizens	\$0.83	\$3.30	\$3.30 Free for senior citizens	\$3.30 \$2.75 for students Free for senior citizens	\$5.50
Cheque Printing Fee (Per 100)	\$41.40	N/C	N/C	N/A	N/A	N/A	N/A
Dishonored Cheque Charge (Per Transaction)	\$33.00	\$33.00	\$27.50	\$38.50	\$38.50	\$38.50	\$38.50
Stop Payment Order (Per Transaction)	\$22.00	\$16.50	\$22.00	\$27.50	\$27.50	\$27.50	\$27.50
Stamp Tax	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40
Dormant Account Inactivity Fee (Monthly)	\$11.00 \$27.50 inactivity notice	\$3.30	\$8.80	\$27.50 (annual)	\$3.21	\$27.50 (annual)	\$38.50
Standard Visa Card Mastercard							
Membership Fee (Annually)	\$38.50	\$44.00	\$55.00	N/A	Free	\$49.50	MasterCard - \$35.75 Visa \$38.50
Interest Rate (Annually)	14.00% - 18.00%	19.00%	18.00% - 21.00%	N/A	19.00%	20.00%	19.00% - 21.00%
Cash Advance Interest Rate (Monthly)	N/A	N/A	19.00% p.a.	N/A	23.00% p.a.	20.00% (annually)	Minimum - 19.00% + 10.00% VAT Maximum - 21.00% + 10.00% VAT

CENTRAL BANK OF THE BAHAMAS
COMMERCIAL BANK FEES SCHEDULE
(BASIC FEES)

AS AT DECEMBER 2025

Services	Bank of The Bahamas Ltd.	Commonwealth Bank Ltd.	Fidelity Bank (Bahamas) Ltd.	Finance Corp. of Bahamas Ltd.	CIBC Caribbean Bank (Bahamas) Ltd.	RBC Royal Bank (Bahamas) Ltd.	Scotiabank (Bahamas) Ltd.
Cash Advance Fee (per \$1,000)	3.00% of the amount Minimum - \$5.50	3.00% + \$5.50	3.30% of the amount Minimum - \$11.00	N/A	3.30% + \$5.50 (for any amount)	3.00% of the amount Minimum - \$5.50	3.37% of the amount Minimum - \$3.37
Minimum Monthly Payment	3.00% of the utilization amount (+ overlimit fee, if applicable)	3.00% of credit limit	5.00%	N/A	3.00% of outstanding balance	5.00% of outstanding balance Minimum - \$10.00	3.00% of the outstanding amount Minimum - \$25.00
Over Limit Fee (Monthly)	\$33.00	\$33.00	\$33.00	N/A	\$44.00	\$38.50	Minimum - \$42.90 Maximum - \$44.00
Late Payment Fee (Monthly)	\$22.00	\$49.50	\$33.00	N/A	\$44.00	\$44.00	Minimum - \$42.90 Maximum - \$44.00
Each Additional Card(s) (Annually)	\$27.50	\$44.00	\$38.50	N/A	Free	\$27.50	N/C
Dishonored Cheque Charge (Per Transaction)	N/A	\$33.00	\$27.50	N/A	\$44.00	\$44.00	\$38.50
Stamp Duty on New Cards (Per Unit)	\$10.00	\$10.00	\$10.00	N/A	N/A	N/A	N/A
Lending Facilities							
(a) Residential Mortgage							
Application Fee	1.00% - 2.00% + VAT (Application & Commitment fee are one and the same)	\$110.00	N/C	N/A	N/A	\$100.00	\$110.00
Commitment fees	1.00% - 2.00% + VAT (Application & Commitment fee are one and the same)	Up to 2.00% + VAT	1.65%	2.00% of principal amount	1.10% - 2.20%	2.00% of principal amount	2.00% + 10.00% VAT
Early Repayment Fee	6 months' interest + VAT	58 Days' Interest + VAT	N/C	6 months' interest	6 months' interest	6 months' interest	90 days' interest (fee does not attract VAT)
Late Payment fee	\$38.50	3.00% + VAT	\$22.00	5.00% of principal and interest in arrears after 10 days' grace Minimum - \$110.00	3.30% Minimum - \$27.50	5.00% of principal and interest in arrears after 10 days' grace Minimum - \$110.00	1.00% of payment amount + VAT Minimum - \$38.50
Mortgage Discharge Satisfaction	\$110.00	\$88.00 + 0.10% Stamp Tax	\$82.50	\$110.00	\$110.00	\$110.00	\$110.00
Loan Refinancing Renegotiating Fee	1.00% - 2.00% + VAT	Minimum - \$330.00 on charge-off accounts only Maximum - \$440.00 on charged-off accounts with funds	1.65%	N/A	1.10% Minimum - \$275.00	N/A	N/A
Stamp Tax %	0.20% + VAT secured or 1.00% + VAT unsecured	Mortgage Document 1.00% Conveyance 2.50%	N/A	0.20%	1.00%	0.20%	1.00%

CENTRAL BANK OF THE BAHAMAS
COMMERCIAL BANK FEES SCHEDULE
(BASIC FEES)

AS AT DECEMBER 2025

Services	Bank of The Bahamas Ltd.	Commonwealth Bank Ltd.	Fidelity Bank (Bahamas) Ltd.	Finance Corp. of Bahamas Ltd.	CIBC Caribbean Bank (Bahamas) Ltd.	RBC Royal Bank (Bahamas) Ltd.	Scotiabank (Bahamas) Ltd.
(b) Personal Loans							
Application Fee	1.00% - 2.00% + VAT	\$121.00	N/C	N/A	N/A	\$275.00	1.50% + 10.00% VAT Minimum - \$175.00
Commitment fees	1.00% - 2.00% + VAT (or a prescribed minimum)	N/C	Minimum - \$330 Maximum - 2.20%	N/A	1.65% Minimum - \$330.00	N/A	N/A
Early Repayment Fee	3 months' interest + VAT	58 days' interest +VAT	N/C	N/A	N/A	Annual allowed: 20.00% of original principal amount. Any payment in excess - 3 months interest of current loan amount.	N/A
Late Payment fee	\$38.50	5.25% + VAT Minimum - \$39.20	\$22.00	N/A	3.30% Minimum - \$27.50	5.00% of principal and interest in arrears after 10 days' Minimum - \$55.00	\$38.50
Loan Refinancing Renegotiating Fee	1.00% - 2.00% + VAT	\$330.00 on charge off accounts only	1.10% Minimum - \$275.00 Maximum - 1.38%	N/A	1.65% Minimum - \$330.00	\$44.00 (loans refinanced under 1 year)	1.50% + 10.00% VAT Minimum - \$220.00
Stamp Tax %	1.00% - 2.00% + VAT	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Cheque Cashing (non-customers)							
Cheque Cashing Fee (Per Transaction)	N/A	\$5.50	N/A	N/A	\$5.50	N/A	N/A
Debit Cards (Locally)							
(a) ATM Fees							
ATM enquiry	N/C	N/C	N/C	RBC ATM - Free Other Bank - N/A	Free	RBC ATM - Free Other Bank - \$0.55	N/C
ATM Deposits	N/C	N/C	N/C	Free	Free	Free	N/C
ATM Withdrawal (Customer)	\$1.65	\$1.38 N/A for students \$0.83 senior citizens	\$0.83	RBC ATM - \$1.10 ATM - N/A Local	Free	RBC ATM - \$1.10 Local ATM - \$4.40 + 0.50%	\$1.38
ATM Withdrawal (Non-Customer)	\$3.30	\$5.50 N/A for students	N/A	N/A	\$3.30	\$4.00 + 0.50%	\$4.40 or \$8.25 (International customers)

CENTRAL BANK OF THE BAHAMAS
COMMERCIAL BANK FEES SCHEDULE
(BASIC FEES)

AS AT DECEMBER 2025

Services	Bank of The Bahamas Ltd.	Commonwealth Bank Ltd.	Fidelity Bank (Bahamas) Ltd.	Finance Corp. of Bahamas Ltd.	CIBC Caribbean Bank (Bahamas) Ltd.	RBC Royal Bank (Bahamas) Ltd.	Scotiabank (Bahamas) Ltd.
ATM Withdrawal (Out of Country)	\$3.30 + 1.50% of amount	\$3.00 + 2.50% of amount + VAT	\$3.30	N/A	\$3.30	\$3.00 + 2.50% of amount	\$4.40
ATM Withdrawal Declined	\$1.10 (out of country only)	\$1.10	N/C	RBC ATM - FREE Local ATM - N/A International ATM - N/A	N/C	RBC ATM - FREE Local ATM - \$0.55 International ATM - \$1.00	\$0.55
Stamp Tax	\$0.40	\$0.40	\$0.40	N/A	\$0.40	\$0.40	\$0.40
(b) Card Issuance Fees							
1st Issue	N/A	N/C	N/C	FREE	Free	Free	N/C
Replacement Fee	\$5.50	\$11.00	\$27.50	\$5.50	\$5.50	\$5.50	\$5.50
(c) Point of Sales Fees							
Using fee for approved local transaction	N/A	N/C	N/C	N/A	Free	Free	N/C
Using fee for declined local transaction	N/A	\$1.10	N/C	N/A	\$1.10	\$0.55	N/C
Using fee for approved foreign transaction	1.25% + 1.50%	1.50% + VAT	N/C	N/A	Free	2.50%	N/C
Using fee for declined foreign transaction	\$1.10	\$1.10	N/C	N/A	\$1.10	\$1.00	N/C
(d) Internet Banking							
Usage Fee	N/C	N/A	N/C	N/A	Free	N/A	N/C
Bank to Bank Transfer	\$5.50 RTGS or \$1.10 ACH	\$2.75 (standard) or \$5.50 (urgent)	N/C	N/A	\$5.50	\$1.10	N/C
Transfer between Accounts (Same Bank)	N/C	N/C	N/C	Free (same name only allowed)	Free	Free	N/C
Person to Person Transfer (Same Bank)	N/C	N/C	N/C	N/A	Free	Free	N/C
(e) Wire Transfers							

CENTRAL BANK OF THE BAHAMAS
COMMERCIAL BANK FEES SCHEDULE
(BASIC FEES)

AS AT DECEMBER 2025

Services	Bank of The Bahamas Ltd.	Commonwealth Bank Ltd.	Fidelity Bank (Bahamas) Ltd.	Finance Corp. of Bahamas Ltd.	CIBC Caribbean Bank (Bahamas) Ltd.	RBC Royal Bank (Bahamas) Ltd.	Scotiabank (Bahamas) Ltd.
Wire Transfer fee outgoing	\$22.00	Minimum - \$68.75 Maximum - \$84.38 (without Intermediary Bank) Minimum - \$79.75 Maximum - \$100.38 (with Intermediary Bank)	\$27.50 RTGS International 0.11% + \$22.00 Minimum - \$49.50 Maximum - \$220.00	\$5.50 + gov't stamp duty (RTGS)	Minimum - \$14.25 Maximum - \$137.50	\$5.50 + gov't stamp duty (RTGS)	Minimum - \$60.50 Maximum - \$88.00
Wire Transfer fee incoming	Varies	\$20.00 + VAT + Commission fee	N/C	\$6.60 (RTGS)	Minimum - \$12.38 Maximum - \$33.00	\$6.60 (RTGS)	Minimum - \$11.00 Maximum - \$16.50
(f) Other							
Physical Bank Statements	\$11.00	\$5.50 per month, per request	\$5.50	N/A	Free	\$1.65 (applicable to savings & credit card products only)	\$14.30

Source: Information submitted to the Central Bank of The Bahamas by the commercial banks as at 31 December 2025.

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the individual commercial bank's product|services, and are not to be interpreted as an exhaustive list.
- (ii) Fees and Charges include applicable taxes.
- (iii) N/A - Service not applicable to institution.
- (iv) N/C - Service has no cost; free of charge
- (v) The minimum opening balance (deposit amount) and minimum balance threshold (monthly) are required deposit values and not fees charged.
- (vi) Effective April 2025 Commonwealth Bank introduced a "Remote Cash Withdrawal fee (Andros) - \$1.10
- (vii) Scotiabank introduced a "Wire and ACH Investigation fee" - \$33.00
- (viii) As of June 2022 Commonwealth Bank no longer offers the SunCard|MasterCard product
- (ix) Effective July 2024 Commonwealth Bank introduced "Black MasterCards"
- (x) Commonwealth Bank reinstated "ATM Usage Fee" - \$5.50
- (xi) Effective September 2025, Commonwealth Bank advised that withdrawals made by foreign cards at the ATM in Atlantis Resort will incur a fee of \$8.25
- (xii) Fidelity Bank ATM withdrawal Interchange fee is agreed by the Payment Card Industry