

Current account 6050 WM	Fees
Account Maintenance Fee (monthly)	N/A
Account Maintenance Fee for accounts in other currencies (monthly)	N/A
EUR	Up to 1%
CHF	Up to 1%
Minimum Balance	N/A
Fee for balance under the required minimum	N/A
Inactivity Fee	N/A
Overdraft Interest (not a commission)	16% Minimum US\$15.00
Monthly fee for holding account statements	US\$10.00
Monthly fee for returned account statements	US\$10.00
Copy of account statement (per month)	US\$20.00
Checks	
Manager's Checks	US\$7.00
Certified Checks	US\$5.00
Refund of Manager's & Certified Checks	US\$25.00
Stop Payment	US\$25.00
Returned Check Fee	US\$25.00
International Check Deposit (USA & other jurisdictions)	US\$25.00 plus expenses
Returned International Check Fee	US\$50.00 plus expenses
Fiscal Stamps (not a commission)	US\$0.10
Drafts (USA)	US\$25.00
Checkbook	
25 Personal Checks with carbon copy (includes checkbook holder)	US\$15.00 per checkbook
25 Personal Checks without carbon copy (includes checkbook holder)	US\$12.00 per checkbook
Business Checks (at least 250 checks)	According to supplier's estimation
Wire transfers	
Outward - by SWIFT:	
First five (5) of the month	US\$50.00
Up to US\$10,000.00	US\$25.00
From US\$10,001.00 up to US\$50,000.00	0.125 % US\$40.00 minimum
Over US\$50,000.00	0.0625 % US\$60.00 minimum – US\$300.00 maximum
Other currencies	0.15% Minimum US\$100.00
Inward Transfer by SWIFT:	US\$0.00
Other fees - by SWIFT:	
Amendments	US\$100.00
Repairs	US\$5.00
Return transfer request	US\$100.00
Returned transfers by intermediary	US\$25.00
Swift copy	US\$25.00
Swift investigations	US\$100.00
Other currencies investigations	US\$100.00
ACH (Local)	
Inward	US\$0.00
Outward	US\$0.00
Rejected for insufficient funds	US\$5.00
Interbank transfers	
Internal Transfers (Trust/Corp)	US\$10.00 per instructions
Internal Transfers (Trust/Corp) by internet banking	US\$5.00 per instructions
Special requests	
Auditor's confirmation letter	US\$25.00
Bank reference letter	US\$0.00
Account closure fee prior to one year	US\$500.00
Standing Instructions	US\$5.00 per instructions
Security TOKEN	US\$25.00 plus courier
Investigations	US\$50.00 per investigation, plus related expenses
Debit card (Sistema Clave)	
Annual fee	US\$20.00 per card
Card Reissuance	US\$20.00 per card
Local ATM withdrawals or balance requests	US\$1.00 per transaction
Overseas ATM transactions	4% Minimum US\$7.00 per transaction
Rejected overseas ATM transaction claim	US\$20.00

According to Law 49 of September 17th, 2009, all commissions generated by banking, financial or investment services offered by MMG Bank, will be subject to the application of the Tax on Transfer of Movable Tangible Properties and Services (ITBMS).

Entity supervised and regulated by the Panama's Superintendence of Banks (SBP) and the National Securities Commission of Panama (CNV)

The Client hereby accepts all rates, commissions and charges set forth in this fee schedule as well as to pay all other rates and commissions associated with products and services received from the Bank, in agreement with the fees and commissions in force. The Bank may, from time to time and at its sole discretion, amend the amount of such rates.

The Client hereby authorizes the Bank to collect by debiting from any account kept with the Bank and/or its subsidiaries, all charges, commissions and rates for the opening, handling and closing of any account, and for all other services and products offered by the Bank in agreement with the rates adopted from time to time. It is understood that the Client will assume all duties, taxes, or contributions payable or that may become payable on the products or services offered by the Bank

Authorized signature..... Date

Internal use
V.S..... Date