

Current Account	Charges
Monthly maintenance fee USD / CAD / JPY / EUR / GBP CHF Minimum average balance Fee for balance under the required minimum Overdraft fee Monthly statement retention fee Statement return fee Statement copy fee Special charge for out-of-profile account	US\$50.00 US\$175.00 US\$5,000.00 US\$75.00 16% US\$15.00 minimum US\$10.00 US\$10.00 US\$20.00 (per month) Up to 1%
Checks	
Manager's Check Certified Check Refund of Manager's or Certified check Stop payment Returned check fee International check deposit (USA or other jurisdiction) Returned international check fee Fiscal stamps (<i>not a commission</i>) Drafts (USA) Up to US\$10,000.00 From US\$10,001.00 to US\$50,000.00 Above US\$50,001.00 Other currencies Payment suspension	US\$7.00 US\$5.00 US\$25.00 US\$25.00 US\$25.00 plus expenses US\$25.00 plus expenses US\$50.00 plus expenses US\$0.10 0.25% US\$10.00 minimum 0.125% US\$30.00 minimum 0.0625% from US\$50.00 to US\$150.00 US\$25.00 US\$25.00
Checkbook	
Personal (25) checks WITH duplicate copy (includes checkbook cover) Personal (25) checks WITHOUT duplicate copy (includes checkbook cover) Business checks (Minimum of 250 checks)	US\$15.00 per checkbook US\$12.00 per checkbook According to supplier's quotation
International Transfers	
Outgoing transfers - Via SWIFT: Up to US\$10,000.00 From US\$10,001.00 to US\$50,000.00 Above US\$50,001.00 *Other currencies are based on the USD fee using the weekly exchange rate. Incoming transfers - Via SWIFT: Other charges - Via SWIFT: Transfer amendments Transfer repair Return transfer request Transfer returned by correspondent bank Swift copy Swift investigations Investigations in other currencies	US\$25.00 0.125% US\$40.00 minimum 0.0625% US\$60.00 minimum - US\$300.00 maximum US\$30.00 US\$100.00 US\$5.00 (per item) US\$100.00 US\$25.00 US\$25.00 US\$100.00 US\$100.00
Local Transfers	
Incoming Outgoing Local transfer (ACH) rejected	US\$0.00 US\$0.00 US\$5.00
Interbank transfers	
Transfers between accounts (Trust/Corp/Int'l) Transfers between accounts (Trust/Corp/Int'l) by internet banking	US\$10.00 (per transaction) US\$5.00 (per transaction)
Special requests	
Auditor's confirmation letter Account closure before one hundred eighty (180) days Standing Instructions Security device - TOKEN Investigations	US\$25.00 US\$1,000.00 US\$5.00 per instructions US\$25.00 plus courier US\$50.00 (plus expenses)
Debit card	
Annual fee Lost or stolen card replacement fee Local ATM - inquiry or withdrawal International ATM - inquiry or withdrawal Rejected international ATM transaction claim	US\$20.00 per card US\$20.00 per card US\$1.00 per transaction 4% US\$7.00 minimum per transaction US\$20.00
Security box	
Annual fee for large box 10x10 3/8 x 24 Annual fee for medium box 5x10 3/8 x 24 Cylinder and key box replacement service	US\$350.00 US\$250.00 US\$200.00

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). MMG Bank is an 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 signer: Date:

Authorized signer name: _____

Use interno

V.S. Date: