

Current account	Fees
Account Maintenance Fee <i>(monthly)</i>	US\$50.00
Account Maintenance Fee for accounts in other currencies <i>(monthly)</i>	<i>According to currency</i>
EUR	US\$100.00
CHF (Up to 50,000.00)	US\$250.00
Minimum Balance	US\$10,000.00
Fee for balance under the required minimum	US\$75.00
Inactivity Fee	US\$35.00
Overdraft Fee	US\$10.00
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\$15.00
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
Drafts (USA)	US\$25.00
Wire transfers	
Outward - by SWIFT:	
Up to US\$10,000.00	US\$25.00
From US\$10,001.00 up to US\$50,000.00	1/8 % Minimum US\$40.00
Over US\$50,000.00	1/16 % Minimum US\$60.00
Other currencies	0.15% Minimum US\$100.00
Incoming Transfer by SWIFT:	US\$20.00
Other fees - by SWIFT:	
Amendments	US\$100.00
Repairs	US\$5.00
Return transfer request	US\$100.00
Returned transfer by intermediary	US\$25.00
Swift copy	US\$25.00
Swift investigations	US\$50.00
Other currencies investigations	US\$100.00
ACH (Local)	
Inward	Transfers fees apply
Outward	Transfers fees apply
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\$15.00
Account closure fee prior to hundred eighty (180) days	US\$1,000.00
Standing Instructions	US\$5.00 per instructions
Security TOKEN	US\$25.00 plus carrier
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	2.5% Minimum US\$5.00 per transaction
Rejected overseas ATM transaction claim	US\$20.00
Safe deposit box (at Panama Branch)	
Annual fee for large safe deposit box	US\$350.00
Annual fee for small safe deposit box	US\$250.00
Replacement of keys and locks	US\$200.00

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