



Rates, Fees and Charges

01 December 2019

Account Rates

Base Rate	4%
Current Account Interest Rate	0.1%
Term Savings Interest Rate	0.6%
New Life Savings Interest Rate	2.5%
Child Bond Savings Interest Rate	3.5%

Account Packages (Monthly Fees)

Personal Packages	(£)
Basic	Free
Standard	1.00
Premium	2.00
Business Packages	
Basic	Free
Standard	5.00
Premium	30.00

Teller Services - Fees & Charges

Payroll Processing (Per Journal line entry)	£1.00
Currency Exchange Rate	(published weekly)
GBP Currency Commission Charge	2%
ZAR Currency Commission Charge	2%
Immediate cashing of International Bank Cheques & GBP Travellers Cheques Commission Charge (Minimum charge £1.00 on cheques up to value of £50.00)	2%
Credit/Debit Card Cash Advance (minimum charge £2.50)	5%
Purchase of Passport Cheques Commission Charge	£5.00
International Cheques Awaiting Clearance	£0.50
Additional Account Statements (1 free per month)	£3.00

Accounts & Payments

International Remittance	
<ul style="list-style-type: none"> Minimum charge for payments up to £1,000 Payments over £1,000 (up to maximum £150.00) Additional charges from offshore banks will apply, Available from Bank offices and BoSH Website 	£7.50 0.75%
Direct Debit Processing (Per Direct Debit transaction)	£1.00
Cheque Books	£6.10

Online Banking

Account Transfer, over usage	£0.50 per transaction
Journal Payments, over usage (these overage charges are applicable to Business Standard Account Package only)	£0.50 per transaction line
Business User Preference Set Up (Optional)	£15.00

Local Debit Card

Cardholder Services

Card Replacement (see LDC Terms & Conditions)	FREE
Additional Cards	£5.00
Card Dispute Investigation	£15.00
Customer Liability (Losses)	£50.00

Local Debit Card Acceptance Services (LDCAS)

Transactional Charge	1.00%
<i>(this is applied to the value of each sales transaction and is capped at £3.00. Cashback is excluded from charges)</i>	
Terminal Damages	Up to £400.00
IT Out of Hours Call Out	First hour £15.00, thereafter £7.50
<i>(See Terms & Conditions of the LDCAS for full details)</i>	

Lending

Lending Rates

Personal Lending Interest Rate (unsecured)	8%
Personal Lending Interest Rate (Secured)	7%
Commercial Lending Interest Rate (unsecured)	7%
Commercial Lending Interest Rate (Secured)	6%
Tourism Accommodation Loan (minimum 8 bedrooms)	5%
<i>(Commercial Loans of £150,000 and over, repaid over a period exceeding 5 years will be linked to GBP LIBOR plus a margin determined by the Bank. This Rate is reviewed periodically)</i>	

Unauthorised Overdraft Interest Rate

10%

Unauthorised Overdraft Reminders

Insufficient Funds in Account	£5.00
Letter 1	£2.50
Letter 2	£5.00
Letter 3	£10.00
Final Warning Letter	£15.00

Application Processing Fees

Personal Loans	£5.00
Housing Loans	£10.00
Commercial Loans	£20.00

Loan Administration Fees

Personal Loans

Up to £1,000	£25.00
£1,001 to £5,000	£30.00
Over £5,000	£35.00

Housing Loans

Up to £30,000	£40.00
£30,001 to £50,000	£60.00
Over £50,000	£80.00

Commercial Loans

Up to £1,000	£30.00
£1,001 to £5,000	£40.00
£5,001 to £30,000	£50.00
£30,001 to £100,000	0.185%
£100,001 to £200,000	0.3%
Over £200,000	0.5%

Non-Insurance Reminder Letters

Letter 1	£5.00
Letter 2	£10.00
Letter 3	£15.00

Year End Account Reminder Letters

Letter 1	£5.00
Letter 2	£10.00
Letter 3	£15.00

All Bank of St Helena Ltd Rates, Fees and Charges are subject to change. Please contact our office for further details.