



## Rates, Fees and Charges

1st October 2020

### Account Rates

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

### Account Packages (Monthly Fees)

Personal Packages	(£)
Basic	Free
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	2%
<i>(Minimum charge £1.00 on cheques up to value of £50.00)</i>	
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)	£5.00

### Accounts & Payments

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

### Cheque Books

Cheque Books	£6.10
Bounced Cheque fee (per Cheque)	£5.00

### Online Banking

Account Transfer, over usage	£0.50 per transaction
Journal Payments, over usage	£0.50 per transaction line
<i>(these overage charges are applicable to Business Standard Account Package only)</i>	
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 &amp; 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%

*(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.)*

*For First Time Home Owner/Mortgagor Lending Rates, please contact the Lending Section.*

Unauthorised Overdraft Interest Rate	10%
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#### Unauthorised Overdraft Reminders

Insufficient Funds in Account	£10.00
Letter 1	£5.00
Letter 2	£10.00
Letter 3	£20.00
Final Warning Letter	£30.00

#### Application Processing Fees

Personal Loans	£5.00
Housing Loans	£10.00
Commercial Loans up to £5k	£20.00
Commercial Loans £5,001 to £75,000	£25.00
Commercial Loans £75,001 to £150,000	£30.00
Commercial Loans over £150k	£35.00

#### Cancellation Fees

Personal Loans	£5.00
Housing Loans	£10.00
Commercial Loans up to £5K	£20.00
Commercial Loans £5,001 to £75,000	£25.00
Commercial Loans £75,001 to £150,000	£30.00
Commercial Loans over £150k	£35.00

#### Loan Administration Fees

##### Personal Loans

Up to £1,000	£25.00
£1,001 to £5,000	£30.00
Over £5,000	£45.00

##### Housing Loans

Up to £30,000	£40.00
£30,001 to £50,000	£60.00
£50,001 to £75,000	£80.00
Over £75,000	£150.00

##### Commercial Loans

Up to £5,000	£40.00
£5,001 to £30,000	£50.00
£30,001 to £75,000	0.185%
£75,001 to £150,000	0.3%
Over £150,000	0.5%

#### Non-Insurance Reminder Letters

Letter 1	£10.00
Letter 2	£20.00
Letter 3	£30.00
Subsequent Letter/s	£40.00

#### Year End Account Reminder Letters

Letter 1	£10.00
Letter 2	£15.00
Letter 3	£20.00
Subsequent Letter/s	£25.00

All Bank of St Helena Ltd Rates, Fees and Charges are subject to change. Please contact our office for further details or visit our website on [www.sainthelenabank.com](http://www.sainthelenabank.com).