

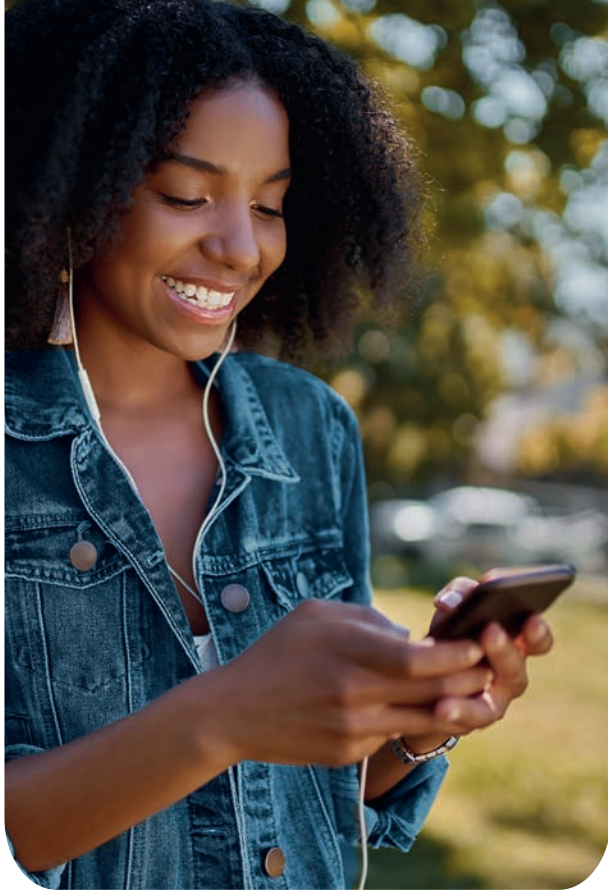


Smarter Banking

**Choose the Account
that's Right for You**



Republic Bank
We're the One for you!



When it comes to banking, we all have different styles but one common goal - to save.

Let Republic Bank help you achieve that Goal.

With a wide variety of accounts to choose from, there is surely one to suit your lifestyle.

How to Choose the Right Account

Electronic Banking Accounts

Whether you prefer to bank at a branch or take advantage of your Automated Banking Services, Republic Bank offers you convenient transactional accounts designed to simplify your day-to-day banking needs. These include:

- E-Free Accounts

Chequing Accounts

- Age-Based Accounts
- Specialty Accounts

Savings Accounts

For all your saving needs, Republic Bank offers you a convenient interest-bearing savings account, designed to help you reach your saving goals. This includes:

- Savings Plus

Age-Based Accounts

Age-based benefits or features associated with your account, such as fee waivers, will automatically change as you reach the next age tier. These include:

- Right Start
- Career Builder
- Major League

Specialty Accounts

Manage your funds the easy way. Open a Foreign Currency account. This includes:

- Personal Foreign Account (USD/CAD/GBP/EUR)

Term Deposits

These accounts are designed for investors who are willing to leave their funds untouched for a fixed period, while earning attractive interest. This includes:

- Certificate of Deposit

Everyday Banking Accounts

E-Free Account

Features and Benefits

- Free local ATM transactions
- Free monthly e-statements
- Free self-service ATM, mobile and online transactions between your accounts

Rates and Fees

- No monthly fee
- \$6.33 for every ATM withdrawal at another bank
- Flat fee of \$11.50 per month for teller withdrawals or debits

Savings Accounts

Savings Plus

Features and Benefits

- 2% interest, which is paid monthly**
- Free quarterly e-statements
- Free self-service transactions between your accounts

Rates and Fees

- \$6.33 for every ATM withdrawal at another bank
- 2 free withdrawals per quarter, thereafter \$5.75 per withdrawal.

Age-Based Accounts

Right Start

Features and Benefits

- For persons 19 years old and under
- No monthly fee
- 2.25% interest, which is paid monthly**
- Free quarterly e-statements
- Free self-service transactions between your accounts
- Free deposits
- Free ATM withdrawals

Rates and Fees

- \$6.33 for every ATM withdrawal at another bank

Career Builder

Features and Benefits

- For persons between 19 and 25 years old
- Free local Point of Sale transactions
- Free local ATM transactions
- Free quarterly e-statements
- Free self-service ATM, mobile and online transactions between your accounts
- Cheque-writing privileges

Rates and Fees

- Flat fee of \$3.45/month
- \$5.75 for every teller withdrawal
- \$6.33 for every ATM withdrawal at another bank

Major League

Features and Benefits

- For persons 60 years old and over
- No monthly fee
- 2% interest, which is paid monthly**
- Free local Point of Sale transactions
- Free local ATM transactions
- Free monthly e-statements
- Free self-service transactions between your accounts
- Cheque-writing privileges
- \$6.33 for every ATM withdrawal at another bank

Rates and Fees

- \$3.45 per month if balance is below \$2M

Specialty Accounts

USD Personal Foreign Account

Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- Flat fee of \$3.45 USD/month

CAD Personal Foreign Account

Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- Flat fee of \$3.45 CAD/month
- \$1.73 CAD for every debit transaction

GBP Personal Foreign Account

Features and Benefits

- Free monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- Flat fee of £2.01 GBP/month
- £1.73 GBP for every debit transaction

EUR Personal Foreign Account

Features and Benefits

- Free Monthly e-statements
- Free self-service transactions between your accounts
- Free deposits

Rates and Fees

- Flat fee of €2.30 EUR/month
- €1.73 EUR for every debit transaction

** Overdraft calculation is based on 365 days for all account types.



Other Payment Fees and Services

Official Cheque

A customer-issued cheque, for which the funds have been certified and withdrawn from the account.

\$23.00 plus stamp duty

Minimum Overdrawn Monthly Charge for ECD Savings Accounts:

The minimum monthly amount charged to an account that is overdrawn during a month.

\$86.25

NSF Cheque:

Non-sufficient funds in the account at the time that a cheque is being withdrawn from the account.
Item deposited and subsequently charged.

\$115.00

Safety Deposit Box Rental Fee:

A fee charged for renting a safety deposit box at the branch.

\$230.00 per annum

Stop Payment:

An automated "stop" request on a pre-authorized payment or cheque being withdrawn from the customer's account, at the customer's request.

\$57.50

Wire Transfer Swift:

Apply to both International and Caribbean wire transfers.

\$46.00

Bank Comm:

Apply to International wire transfers.

\$80.50

Term Deposits

Certificate of Deposit

Available Term	Minimum Balance Required		Interest Payment Frequency
	XCD	USD	
30 days, 60 days, 90 days and 180 days	\$2,500.00	\$1,000.00	At Maturity
1 year, 2 years and 3 years	\$2,500.00	\$1,000.00	At Maturity

Please contact your nearest branch to confirm the Interest Rate.



Republic Bank



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**Visit your nearest branch and talk to your
Republic Bank Representative.**

Revised January 2022

