

SERVICE FEES

LETTERS OF CREDIT	
OPENING	
UNSECURED / CLEAN (FIRST THREE(3) MONTHS OR FRACTION THEREOF)	1%
CASH SECURED (FIRST THREE(3) MONTHS OR FRACTION THEREOF)	0.75%

AMMENDMENTS	
MINIMUM: US\$100.00 (AMMENDMENTS FOR INCREASE IN VALUE OF THE LETTERS OF CREDIT)	1%
MINIMUM: US\$75.00 (AMMENDMENTS FOR EXTENSION OF EXPIRATION)	¼% TO 1%
SWIFT BY AMENDMENT	US\$20.00
OTHERS	US\$50.00

UTILIZATION	
NOTIFICATION OR ADVISE	US\$100.00

CONFIRMATION	
MINIMUM: US\$100.00	¼ TO 1%

CHARGE FOR DISCREPANCIES IN DOCUMENTS PROVIDED	US\$100.00
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ACCEPTANCE	
MINIMUM: US\$100.00	1½% ANNUALY

FEE FOR UNUSUED LETTER OF CREDIT	US\$100.00
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GUARANTEES (more correspondent bank commission)	4.00% ANNUALY
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DRAFT DISCOUNT	NEGOTIABLE
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COLLECTIONS	
CLEAN / CHECK FOR COLLECTION	
CHECKS UP TO US\$15,000	US\$15.00
CHECKS IN EXCESS OF US\$15,001	US\$20.00
DOCUMENTARY	
MINIMUM: US\$50.00	3/8 TO 1%
COURIER SERVICE	US\$50.00

SECURITY TOKEN AUTHENTICATION DEVICE	
Token Assignment (first time) / replacement for wear and tear.	US\$0.00

TIME DEPOSIT	
Anticipated cancelation time deposit- penalty	
The rate is 0.50% current balance of time deposit, between 360 days for the number of days passed since the opening or renewal.	

LOAN DELINQUENCY	
CORPORATE/PERSONAL (PER DAY)	1.50%

INCOMMING TRANSFERS	
TRANSFERS TO EXISTING POPULAR BANK CUSTOMERS	FREE
INTERNATIONAL TRANSFERS IN DOLLARS	US\$7.00
INTERNATIONAL TRANSFERS IN EUROS	EUR7.00
TRANSFER REFUND RECEIVED	US\$10.00

OTHER SERVICE CHARGES	
USE OF FUNDS IN TRANSIT (PER DAY)	20.00%
OVERDRAFT (PER DAY)	20.00%
DEPOSITED RETURNED CHECKS	US\$50.00
ACCOUNT STATEMENT DUPLICATE	US\$5.00
ACCOUNT STATEMENT DUPLICATE BY SWIFT (MONTHLY)	US\$100.00
WITHHELD STATEMENT	FREE
ACCOUNT STATEMENT BY MAIL	FREE
COURIER SERVICE	US\$50.00
FAX CONFIRMATION	US\$10.00
BANK CONFIRMATIONS	US\$10.00
CUTS OF ACCOUNT STATEMENT	US\$5.00
CUTS OF ACCOUNT STATEMENT BY SWIFT (MONTHLY)	US\$100.00
COPY OF DEPOSITED CHECKS	US\$5.00
PAYMENT OF INTEREST ON FIXED-TERM DEPOSITS IN CHECKS	US\$5.00
FIXED-TERM DEPOSIT REDUCTION BY ADMINISTRATION CHECK OR TRANSFER CLAIM INVESTIGATION	US\$10.00
TRANSFER INVESTIGATIONS	US\$20.00
REFERENCE LETTERS	FREE

SAVING ACCOUNT (CORPORATE)	
OPENING AMOUNT	US\$1,000.00
MINIMUM BALANCE	US\$1,000.00
BALANCE UNDER (MONTHLY)	US\$10.00
BENEFITS	
US\$0.00 to US\$499.99	0.00%
US\$500.00 to US\$999.99	0.03%
US\$1,000.00 to US\$499,99.99	0.10%
US\$500,000.00 and up	0.05%

SAVING ACCOUNT (PERSONAL)	
OPENING AMOUNT	US\$500.00
MINIMUM BALANCE	US\$500.00
BALANCE UNDER (MONTHLY)	US\$10.00
INACTIVE ACCOUNT (AFTER 6 MONTHS SINCE LAST TRANSACTION)	US\$10.00
BENEFITS	
US\$0.00 to US\$499.99	0.00%
US\$500.00 to US\$999.99	0.03%
US\$1,000.00 to US\$499,999.99	0.10%
US\$500,000.00 and up	0.05%



SEND TRANSFERS (PERSONAL)	
TRANSFERS IN DOLLARS – INTERNET BANKING (FROM THE 3 TH PER MONTH)	US\$15.00
TRANSFERS IN DOLLARS – LETTER OR FORM (FROM THE 3 TH PER MONTH)	US\$25.00
FOREIGN CURRENCY TRANSFERS – INTERNET BANKING (FROM 3 TH PER MONTH)	US\$25.00
FOREIGN CURRENCY TRANSFERS – LETTER OR FORM (FROM THE 3 TH PER MONTH)	US\$30.00
INTERNATIONAL TRANSFER REFUND	US\$10.00
INTERNATIONAL TRANSFER AMENDMENT	US\$25.00
TRANSFER FOR CREDIT CARD PAYMENT	FREE

SEND TRANSFERS (CORPORATE)	
TRANSFERS IN DOLLARS – INTERNET BANKING (FROM THE 6 TH PER MONTH)	US\$15.00
TRANSFERS IN DOLLARS – LETTER OR FORM (FROM THE 6 TH PER MONTH)	US\$25.00
FOREIGN CURRENCY TRANSFERS – INTERNET BANKING (FROM THE 6 TH PER MONTH)	US\$25.00
FOREIGN CURRENCY TRANSFERS – LETTER OR FORM (FROM THE 6 TH PER MONTH)	US\$30.00
INTERNATIONAL TRANSFER REFUND	US\$10.00
INTERNATIONAL TRANSFER AMENDMENT	US\$25.00

Effective date: August 19, 2022

Last Update: August 2022

OTHER FEES FOR SAVINGS ACCOUNTS	
ADMINISTRATION CHECK THROUGH INTERNET BANKING (FROM THE 2 ND OF THE MONTH) FROM SAVINGS ACCOUNT	US\$20.00
SENT TRANSFER (CORPORATE AND PERSONAL) FROM SAVINGS ACCOUNT (FROM THE 2 ND OF THE MONTH)	US\$20.00
RETURNED DEPOSITED CHECKS	US\$50.00

CURRENT ACCOUNT (CORPORATE)	
OPENING AMOUNT	US\$4,000.00
MINIMUM BALANCE BALANCE UNDER (MONTHLY)	US\$3,000.00 US\$30.00
INACTIVE ACCOUNT(AFTER 6 MONTHS OF THE LAST MOVEMENT MADE BY THE CLIENT)	US\$10.00
FIXED MONTHLY HANDLING FEE	FREE
INTEREST PAYMENT	0.01%

CURRENT ACCOUNT (PERSONAL)	
OPENING AMOUNT	US\$3,000.00
MINIMUM BALANCE BALANCE UNDER (MONTHLY)	US\$2,000.00 US\$10.00
INACTIVE ACCOUNT(AFTER 6 MONTHS OF THE LAST MOVEMENT MADE BY THE CLIENT)	US\$10.00
FIXED MONTHLY HANDLING FEE	FREE
INTEREST PAYMENT	0.01%

ADMINISTRATION CHECK ISSUANCE	
ADMINISTRATION CHECK ISSUANCE REQUEST THROUGH LETTER OR FORM FROM A CHECKING ACCOUNT (FROM THE 2 ND OF THE MONTH)	US\$25.00
ADMINISTRATION CHECK ISSUANCE REQUEST THROUGH LETTER OR FORM FROM SAVINGS ACCOUNT (FROM THE 2 ND OF THE MONTH)	US\$25.00
ADMINISTRATION CHECK ISSUANCE REQUEST THROUGH INTERNET BANKING (FROM THE 5 TH OF THE MONTH)	US\$20.00
ADMINISTRATION CHECK REPLACEMENT FEE	US\$35.00
CHECK SUSPENSION	US\$35.00
REFUND OF ISSUED CHECKS	US\$10.00

EURO ACCOUNT FEES

SEND TRANSFERS (CORPORATE) IN EUROS

Transfers in Foreign Currency, from an account in euros – Internet banking (from the 2 nd per month)	€ 25.00
Transfers in Foreign Currency, from an account in euros – letter or form (from the 2 nd per month)	€ 30.00
International Transfer Refund – Foreign Currency	€ 10.00
International Transfer Amendment – Foreign Currency	€ 25.00

SEND TRANSFERS (PERSONAL) IN EUROS

Transfers in Foreign Currency, from an account in euros – Internet banking (from the 2 nd per month)	€ 25.00
Transfers in Foreign Currency, from an account in euros – letter or form (from the 2 nd per month)	€ 30.00
International Transfer Amendment – Foreign Currency	€ 10.00
Transfer for Credit Card Payment	€ 25.00

CURRENT ACCOUNT (CORPORATE) IN EUROS

Opening Amount	€ 4,000.00
Minimum Balance	€ 3,000.00
Balance Under (Monthly)	€ 30.00
Inactive Account (After 6 months of the last movement made by the client)	€ 10.00
Fixed Monthly Handling Fee	Free
Interest Payment	0.00%

CURRENT ACCOUNT (PERSONAL) IN EUROS

Opening Amount	€ 3,000.00
Minimum Balance	€ 2,000.00
Balance Under (Monthly)	€ 10.00
Inactive Account (After 6 months of the last movement made by the client)	€ 10.00
Fixed Monthly Handling Fee	Free
Interest Payment	0.00%

OTHER SERVICE CHARGES

Use of Funds in Transit (per day)	20.00%
Overdraft (per day)	20.00%
Deposited Returned Checks	€ 50.00
Account Statement Duplicate	€ 5.00
Withheld Statement	Free
Account Statement by mail	Free
Courier Service	€ 50.00
Fax Confirmation	€ 10.00
Bank Confirmations	€ 10.00
Cuts of Account Statement	€ 5.00
Copy of Deposited Checks	€ 5.00
Payment of Interest on Fixed-Term Deposits in Checks	€ 5.00
Payment of Interest on Fixed-Term Deposit by International Transfer	€ 5.00
Fixed-Term Deposit Reduction by Administration Check or Transfer	€ 10.00
Claim Investigation	€ 20.00
Transfer Investigations	€ 20.00
Reference Letters	Free

Effective Date: **September 01, 2021**

SERVICE FEE CREDIT CARD

Rates and commissions for the use of payment instruments

INTERNATIONAL	
ISSUING AND RENOVATIONS	
Classic	US\$ 25.00
Gold	US\$ 45.00
Platinum	US\$ 55.00
Black	US\$200.00
Corporate	US\$ 45.00
Enterprise	US\$ 45.00

Commission for Overdue Payment	N/A
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ADDITIONAL CARDS	
Classic	US\$15.00
Gold	US\$ 25.00
Platinum	US\$ 30.00
Black	Free

* Note: Cards: Corporate Visa / MasterCard, Corporate Visa / MasterCard, will not allow the assignment of additional cards.

SERVICE FEES	
Re-Activation with new card (plastic)	50% of the issuance cost
Re-Activation without new card (plastic)	25% of the issuance cost
New plastic due to lost card	80% of the issuance cost (if additional card, cost will be 80% of the cost of issuing main card)
New plastic due to overuse or damaged card	US\$ 5.00
Provisional Limit Increase	US\$ 15.00
Cash Advance	6.25% of advance
Interest for overdue payment	US\$15.00
Overdraft	US\$15.00

SERVICES FEES (CONTINUED)	
Balance Letter	US\$ 5.00
Monthly Statements	US\$ 2.00
Copy of Vouchers Request in case of claims (VISA)	US\$15.00
Copy of Vouchers Request in case of claims (MASTERCARD)	US\$15.00
Returned checks for credit card payments	US\$100.00
Reimbursement of payment through checks	0.75% of the total reimbursement if over US\$ 1,000.00

MONTHLY INTEREST RATE	
Classic	60%
Gold	60%
Platinum	60%
Black	60%
Corporate	60%
Enterprise	60%

Minimum Payment: Is the minimum payment, in United Stated dollars, that the cardholder should pay to the Bank in order to maintain his/her credit card up to date with no overdue charges. It is calculated as follows:

$$\text{Minimum Payment} = \frac{\text{Cut balance}}{12} + \text{Overdue Amount}$$

Financing Interest (FI): Is the interest rate that is charged when the total amount shown in the monthly statement is not paid before the payment date established. This is calculated on the monthly average balance (SPM by its Spanish abbreviation), is the sum of the daily balances of the monthly capital divided by number of days elapsed in that month.

$$(FI) = \text{SPM of Capital} \times \text{Monthly Interest Rate}$$

Effective date: **March 01, 2022**

Last Update: **February, 2022**