

## Service Fees and Price Guide

### TRADE

#### Bonds/Guarantees

Product Description	Charge Description	Fees
Bid bonds/Tender bonds	One off charge	Maximum of 1%
Performance bonds		2% per half year
Advance payment bonds	One off charge	Maximum of 1%
Bonds of customs and excise (Bank Guarantees)		Maximum of 2%
All other bonds and guarantees (Shipping Gtee etc)		Maximum of 2% - Minimum of NGN5,000
Cancellation fee		Nil

#### LC Commission - Import

Product Description	Charge Description	Fees
Processing & registration of Form M		NGN5,000
Form M Amendment		NGN5,000
Form M Revalidation		NGN5,000
Form M Extensions		NGN5,000
Establishment commission for credits up to 180 days	Plus communication charges	1%
Establishment commission for credits up to 270 days		1.25%
Establishment commission for credits up to 360 days		1.50%
Amendment		NGN2,000
Request for Extension		NGN2,000
Offshore Advising charges (if charges are for the applicant's account).		\$100.00
Telex Charges		NGN5,000
Offshore Confirmation charge		2%
Trade Loan		Libor +3%
Penal Rate for late payment after 7 days of grace		Incremental 2%

#### LC Commission - Export

Product Description	Charge Description	Fees
Processing and registration of NXP form		NGN5,000
Advising Commission		
Where a Nigerian Bank Simply verifies authenticity of credit and delivers same		NGN2,000
Where a Nigerian Bank has to re-write the credit	Min Equivalent of USD25	NGN0.5/mille
Transferring commission	Min Equivalent of	0.50%

	USD25	
Request for Confirmation	1% of face value	Minimum of NGN5,000
Negotiation	1% of face value	
Risk Assessment Report	NGN2,500 for Non Valid for FX Form M	

#### Bills for Collection (Import)

Product Description	Charge Description	Fees
Documentary Bill		Maximum of 2%
Holding Charge:		
Form M		NGN5,000
Bills under NGN 25,000		NGN2,500 per month
Bills above NGN25,000		NGN5,000 per month
Extension		NGN3,000 per bill
Bills for collection negotiation		0.5% flat
Protest charge plus Notary public fees		Maximum of NGN5,000
Telex Charges		NGN5,000
Request for Trade Loan		Libor +3%
Penal Rate for late payment - 7 days of grace		Incremental 2%

#### Bills for Collection (Export)

Product Description	Charge Description	Fees
Documentary Bills - Handling Charge		Maximum of 2%

#### Avalisation

Product Description	Charge Description	Fees
Avalised Bills of Exchange and Promissory Notes		
Avalisation Commission		Maximum of 2%
Payment Commission		Maximum of 2%

#### Others

Product Description	Charge Description	Fees
Other OpenAccount Transactions	Interest	Nibor + 4.5%
Invoice Financing	TT Swift Commission (where applicable)	NGN4,000
BDBR		
Bankers Acceptance		
Vendor Prepay		
Receivables Services		

## Service Fees and Price Guide

### ACCOUNT SERVICES

#### Local Currency Current or Call Account

Product Description	Charge Description	Fees
Account Minimum Balance (LCY) (applicable if balance < LCY999,999)	Fall below fee	Waived
Dormant Account(LCY) Maintenance	Fee	Waived
Account Statement (LCY)	Monthly Fee	Waived
Cash Deposit via Agent banks (LCY) - Account Currency	Commission	Free
Cash Deposit Over-the-Counter (LCY) - Account Currency	Commission	Free
Cash Deposit Over-the-Counter (LCY) - Foreign Currency	Commission	Free
Cash Withdrawal Over-the-Counter (LCY) - Account Currency	Commission	NGN1 per N1000 - 2015, Nil in 2016
Cash Withdrawal Over-the-Counter (LCY) - Foreign Currency	Commission	N/A
Standard Cheque Book (LCY)	Issuance Fee	NGN1, 500
Cheque (LCY)	Transaction Fee	Free
Direct marking of cheque (LCY)	Handling Fee	N/A
Immediate clearance of house cheques OTC (LCY)	Handling Fee	Free
Stop Cheque Payment (LCY)	Fee	NGN500
Cheque Return-Issued on your account (LCY)	Return Fee	<320,000 = 0.5%, >320,000 = NGN5,000
Cheque Return-Deposited in to your account (LCY)	Return Fee	NGN 150

#### Foreign Currency Current or Call Account

Product Description	Charge Description	Fees
Account Minimum Balance (applicable if balance < LCY999,999 or equivalent)	Fall below fee	Waived
Dormant Account(FCY) Maintenance	Fee	Waived
Account Statement (FCY)	Monthly Fee	Waived
Cash Deposit via Agent banks (FCY) - Account Currency	Commission	Free
Cash Deposit Over-the-Counter (FCY) - Account Currency	Commission	Free
Cash Deposit Over-the-	Commission	Free

Counter (FCY) - Foreign Currency		
Cash Withdrawal Over-the-Counter (FCY) - Account Currency	Commission	0.5%
Cash Withdrawal Over-the-Counter (FCY) - Foreign Currency	Commission	0.5%
Standard Cheque Book (FCY)	Issuance Fee	NGN1, 500
Cheque (FCY)	Transaction Fee	N/A
Direct marking of cheque (FCY)	Handling Fee	N/A
Immediate clearance of house cheques OTC (FCY)	Handling Fee	Free
Stop Cheque Payment (FCY)	Fee	NGN500
Cheque Return-Issued on your account (FCY)	Return Fee	NGN1, 600
Cheque Return-Deposited in to your account (FCY)	Return Fee	N/A

#### Other Account Services

Product Description	Charge Description	Fees
Audit Confirmation	Commission	Free
Certificate of Balance or Letter of Reference	Commission	NGN2, 500
Cheque Retrieval (cheque image)	Commission	Waived
Cheque Retrieval (physical cheque)	Commission	Waived
Account Statement Retrieval (Less than 6 months ago)	Commission	NGN 50 per page
Account Statement Retrieval (More than 6 months ago)	Commission	NGN 50 per page
Automated balance transfer Setup	Setup Fee	Free
Automated balance transfer Maintenance	Monthly Fee	Free
Automated balance transfer Amendment/ Cancellation	Fee	Waived
Standing instructions Setup/ Amendment	Fee	NGN 300
SWIFT MT940/950	Transaction Fee	US\$ 25
SWIFT MT900/910	Transaction Fee	US\$ 25

### PAYMENT TRANSFERS

#### Book Transfers – Payment Services

Product Description	Charge Description	Fees
Book Transfer Within Own Accounts - Electronic	Transaction Fee	Free

## Service Fees and Price Guide

Book Transfer To Other Accounts - Electronic	Transaction Fee	Free
Book Transfer Within Own Accounts - Manual	Transaction Fee	Free
Book Transfer To Other Accounts - Manual	Transaction Fee	Free
Book Transfer Stop - Electronic	Stop Fee	NGN 50
Book Transfer Stop - Manual	Stop Fee	NGN 100
Book Transfer Reject - Electronic	Rejection Fee	NGN 50
Book Transfer Reject - Manual	Rejection Fee	NGN 100

### Local Funds Transfer (RTGS)

Product Description	Charge Description	Fees
Local Fund Transfer (RTGS) - Electronic	Transaction Fee	NGN700 per beneficiary bank
Local Fund Transfer (RTGS) - Manual	Transaction Fee	NGN700 per beneficiary bank
Local Fund Transfer (RTGS) Stop - Electronic	Stop Fee	NGN 50
Local Fund Transfer (RTGS) Stop - Manual	Stop Fee	NGN 100
Local Fund Transfer (RTGS) Reject - Electronic	Rejection Fee	NGN 50
Local Fund Transfer (RTGS) Reject - Manual	Rejection Fee	NGN 100
Local Bank Transfer (RTGS) Return	Returned Item Fee	NGN 50

### Mobile Payment

Product Description	Charge Description	Fees
Local Fund Transfer - Electronic	Transaction Fee	NGN120 per beneficiary bank

### Direct Credit

Product Description	Charge Description	Fees
Direct Credit to SCB account - Electronic	Transaction Fee	Free
Direct Credit to 3rd Party Bank Account - Electronic	Transaction Fee	<500,000 = NGN70, >500,000 - 10,000,000 = N100 >10,000,000 = N500.
Direct Credit to SCB account - Manual	Transaction Fee	Free
Direct Credit to 3rd Party Bank Account - Manual	Transaction Fee	<500,000 = N70, >500,000 - 10,000,000 = N100

		>10,000,000 = N500.
Direct Credit Stop - Electronic	Transaction Fee	NGN 50
Direct Credit Stop - Manual	Transaction Fee	NGN 100
Direct Credit Reject - Electronic	Rejection Fee	NGN 50
Direct Credit Reject - Manual	Rejection Fee	NGN 100
Direct Credit Return	Returned Item Fee	NGN 50

### Direct Credit (Payroll)

Product Description	Charge Description	Fees
Direct Credit Payroll to Standard Chartered Bank Account- Electronic	Transaction Fee	Waived
Direct Credit Payroll to 3rd Party Bank Account - Electronic	Transaction Fee	<500,000 = N70, >500,000 - 10,000,000 = N100 >10,000,000 = N500.
Direct Credit Payroll to Standard Chartered Bank Account - Manual	Transaction Fee	Waived
Direct Credit Payroll to 3rd Party Bank Account - Manual	Transaction Fee	<500,000 = N70, >500,000 - 10,000,000 = N100 >10,000,000 = N500.
Direct Credit Payroll Stop - Electronic	Transaction Fee	NGN 50
Direct Credit Payroll Stop - Manual	Transaction Fee	NGN 100
Direct Credit Payroll Reject - Electronic	Transaction Fee	NGN 50
Direct Credit Payroll Reject - Manual	Transaction Fee	NGN 100
Direct Credit Payroll Return	Returned Item Fee	NGN 50

### Local Bank Cheque

Product Description	Charge Description	Fees
Cashier's Order Customization	Customization fee	N/A
Cashier's Order Maintenance	Maintenance fee	Free
Cashier's Order Collect From Counter - Electronic	Issuance Fee	NGN200 per cashier order
Cashier's Order Mail - Electronic	Issuance Fee	NGN200 per cashier order + N100 Delivery Fee
Cashier's Order Courier - Electronic	Issuance Fee	NGN200 per cashier order + N100 Courier Fee
Cashier's Order Collect From Counter - Manual	Issuance Fee	NGN200 per cashier order + Additional NGN200 for manual instructions
Cashier's Order Mail - Manual	Issuance Fee	NGN200 per cashier order + N100 Delivery Fee + Additional NGN200 for

## Service Fees and Price Guide

		manual instructions
Cashier's Order Courier - Manual	Issuance Fee	NGN200 per cashier order + N100 Courier/Delivery Fee + Additional NGN200 for manual instructions
Cashier's Order Invoice Printing - Electronic	Printing Fee	NGN100
Cashier's Order Reject - Electronic	Rejection Fee	NGN100
Cashier's Order Reject - Manual	Rejection Fee	NGN150
Cashier's Order Cancellation - Electronic	Cancellation Fee	NGN100
Cashier's Order Cancellation - Manual	Cancellation Fee	NGN150
Cashier's Order Cancellation and Re-issuance	Fee	NGN100
Stale Cashier's Order Cancellation	Cancellation Fee	NGN100
Stale Cheque Report	Fee	NGN100
Premium Cashier Order	Issuance Fee	N/A

### Corporate Cheque

Product Description	Charge Description	Fees
Corporate Cheque Customization - Setup/ change image signatory	Customization fee	NGN 1, 500 per charge
Corporate Cheque Customization - Setup/ change layout	Customization fee	NGN 1, 500 per charge
Corporate Cheque Maintenance	Maintenance fee	Free
Corporate Cheque Collect From Counter	Issuance Fee	NGN 150
Corporate Cheque Mail	Issuance Fee	NGN150 + N100 Delivery charges
Corporate Cheque Courier	Issuance Fee	NGN150 + N100 Courier charges
Corporate Cheque Invoice Printing - Electronic	Printing Fee	Free
Corporate Cheque Stop - Electronic	Stop Fee	NGN 50
Corporate Cheque Stop - Manual	Stop Fee	NGN 100
Corporate Cheque Stop and Re-issuance	Fee	NGN 50 + N100 Issuance Fee

### International Bank Cheque

Product Description	Charge Description	Fees
International Bank Cheque (with FX) Collect From Counter - Electronic	Issuance Fee	1% commission + \$25 or GBP15 or EUR20
International Bank Cheque (with FX) Mail - Electronic	Issuance Fee	1% commission + \$25 or GBP15 or EUR20 + NGN100 Mail charge
International Bank Cheque (with FX) Courier - Electronic	Issuance Fee	1% commission + \$25 or GBP15 or EUR20 + NGN100 Courier charge
International Bank Cheque (with FX) Collect From Counter - Manual	Issuance Fee	1% commission + \$25 or GBP15 or EUR20 + Additional NGN200 for manual instructions
International Bank Cheque (with FX) Mail - Manual	Issuance Fee	1% commission + \$25 or GBP15 or EUR20 + NGN100 Mail charge + Additional NGN200 for manual instructions
International Bank Cheque (with FX) Courier - Manual	Issuance Fee	1% commission + \$25 or GBP15 or EUR20 + NGN100 Courier charge + Additional NGN200 for manual instructions
International Bank Cheque (without FX) Collect From Counter - Electronic	Issuance Fee	N/A
International Bank Cheque (without FX) Mail - Electronic	Issuance Fee	N/A
International Bank Cheque (without FX) Courier - Electronic	Issuance Fee	N/A
International Bank Cheque (without FX) Collect From Counter - Manual	Issuance Fee	N/A
International Bank Cheque (without FX) Mail - Manual	Issuance Fee	N/A
International Bank Cheque (without FX) Courier - Manual	Issuance Fee	N/A
International Bank Cheque Invoice Printing	Printing Fee	Free
International Bank Cheque Reject-Electronic	Rejection Fee	US\$0.50
International Bank Cheque Reject- Manual	Rejection Fee	US\$1.00
International Bank Cheque Cancellation - Electronic	Cancellation Fee	US\$0.50
International Bank Cheque	Cancellation Fee	US\$1.00

## Service Fees and Price Guide

Cancellation - Manual		
International Bank Cheque Cancellation and Re-issuance	Fee	US\$0.50 + Issuance Fee of International Bank Cheque

### Outward Telegraphic Transfers

Product Description	Charge Description	Fees
Outgoing Telegraphic Transfer (with FX) - Electronic	Commission	0.5% commission + \$25 or GBP15 or EUR20
Outgoing Telegraphic Transfer (without FX) - Electronic	Commission	N/A
Outgoing Telegraphic Transfer (with FX) - Manual	Commission	0.5% commission + \$25 or GBP15 or EUR20
Outgoing Telegraphic Transfer (without FX) - Manual	Commission	0.5% commission + \$25 or GBP15 or EUR20
Outgoing Telegraphic Transfer Electronic Debit Advice (Paper)	Delivery Fee	Free
Outgoing Telegraphic Transfer Electronic Debit Advice (Email)	Delivery Fee	Free
Outgoing Telegraphic Transfer Electronic Debit Advice (Fax)	Delivery Fee	Free
Outgoing Telegraphic Transfer Manual Debit Advice (Paper)	Delivery Fee	Free
Outgoing Telegraphic Transfer Manual Debit Advice (Email)	Delivery Fee	Free
Outgoing Telegraphic Transfer Manual Debit Advice (Fax)	Delivery Fee	Free
Outgoing Telegraphic Transfer Repair	Repair Fee	US\$25 or GBP15 or EUR20

### Beneficiary Advising

Product Description	Charge Description	Fees
Beneficiary Advice Setup	Setup Fee	Free
Beneficiary Advice Customization	Customization fee	NGN 7, 500
Beneficiary Advice Maintenance	Monthly fee	Free
Beneficiary advice (Email)	Delivery Fee	Free
Beneficiary advice (Fax)	Delivery Fee	Free
Beneficiary advice (Mail)	Delivery Fee	Free

### Multi-Bank Payment

Product Description	Charge Description	Fees
SWIFT MT101 Setup	Fee	US\$25 or GBP15 or EUR20
SWIFT MT101 Maintenance	Monthly Fee	Waived

### Enhanced Cross Border Payment

Product Description	Charge Description	Fees
Enhanced Cross Border Payments Implementation - Setup	Setup Fee	N/A
Enhanced Cross Border Payments Implementation - Monthly	Monthly Fee	N/A

### Cross Border Book Transfer

Product Description	Charge Description	Fees
Enhanced Cross Border Book Transfer	Transaction Fee	N/A
Enhanced Cross Border Book Transfer - Stop	Stop Fee	N/A
Enhanced Cross Border Book Transfer - Return	Return Fee	N/A

### Cross Border Real Time Settlement

Product Description	Charge Description	Fees
Enhanced Cross Border Real Time Settlement	Transaction Fee	N/A
Enhanced Cross Border Real Time Settlement - Stop	Stop Fee	N/A
Enhanced Cross Border Real Time Settlement - Return	Return Fee	N/A

### Cross Border Direct Credit

Product Description	Charge Description	Fees
Enhanced Cross Border Direct Credit	Transaction Fee	N/A
Enhanced Cross Border Direct Credit - Stop	Stop Fee	N/A
Enhanced Cross Border Direct Credit - Return	Return Fee	N/A

### Cross Border Payroll

Product Description	Charge Description	Fees
Enhanced Cross Border Payroll	Transaction Fee	N/A
Enhanced Cross Border Payroll - Stop	Stop Fee	N/A
Enhanced Cross Border Payroll - Return	Return Fee	N/A

## Service Fees and Price Guide

### Cross Border Cheque

Product Description	Charge Description	Fees
Enhanced Cross Border Cheque Collect from Counter	Issuance Fee	N/A
Enhanced Cross Border Cheque Mail	Issuance Fee	N/A
Enhanced Cross Border Cheque Courier	Issuance Fee	N/A
Enhanced Cross Border Cheque - Stop	Stop Fee	N/A
Enhanced Cross Border Cheque - Return	Return Fee	N/A

## COLLECTION SERVICES

### General Collection Services

Product Description	Charge Description	Fees
Inward Telegraphic Transfer	Transaction Fee	Free
High-value Electronic Collection	Transaction Fee	Free
Low-value Electronic Collection	Transaction Fee	Free
Inward Telegraphic Transfer - Return	Return Fee	US\$25 or GBP15 or EUR20
Inward Telegraphic Transfers Credit Advice (paper)	Delivery Fee	Free
Inward Telegraphic Transfers Credit Advice (email)	Delivery Fee	Free
Inward Telegraphic Transfers Credit Advice (fax)	Delivery Fee	Free

### Direct Debit Services

Product Description	Charge Description	Fees
Direct Debit from SCB Account	Transaction Fee	Free
Direct Debit from 3rd Party Bank Account	Transaction Fee	<1m = N100, >1m = N500.
Direct Debit Reject	Rejection Fee	NGN 50

### Direct Debit Authorization Mandate

Product Description	Charge Description	Fees
Direct Debit Authorisation Mandate Maintenance (SCB Account)	Maintenance Fee	Free
Direct Debit Authorisation Mandate Maintenance (3rd Party Bank Account)	Maintenance Fee	Free

### Pick Up Services

Product Description	Charge Description	Fees
Cash Pickup	Monthly Fee/ Transaction Fee	Free
Cheque pickup	Monthly Fee/ Transaction Fee	Free

### Bulk Cash Collection

Product Description	Charge Description	Fees
Bulk Cash Collection via Our Branches	Monthly Fee/ Transaction Fee	Free
Bulk Cash Collection via Partner Banks	Monthly Fee/ Transaction Fee	Free

### LCY Cheque Collection (Cleared locally)

Product Description	Charge Description	Fees
Cheque Collection Local Cheque Processing - Clear Funds	Transaction Fee	Free
Cheque Collection Local Cheque Processing - Cheque Purchase	Transaction Fee	Prevailing lending rate
Cheque Collection Local Cheque Processing - Guarantee Credit	Transaction Fee	Prevailing lending rate
Cheque Collection Local Cheque Processing - Rejected Item	Rejection Fee	NGN 50
Cheque Collection Upcountry Cheque Processing - Clear Funds	Transaction Fee	Free
Cheque Collection Upcountry Cheque Processing - Cheque Purchase	Transaction Fee	Prevailing lending rate
Cheque Collection Upcountry Cheque Processing - Guarantee Credit	Transaction Fee	Prevailing lending rate
Cheque Collection Upcountry Cheque Processing - Rejected Item	Rejection Fee	NGN 50
Cheque Collection Direct Collection - Clear Funds	Transaction Fee	Free
Cheque Collection Direct Collection - Cheque Purchase	Transaction Fee	Prevailing lending rate
Cheque Collection Direct Collection - Guarantee Credit	Transaction Fee	Prevailing lending rate
Cheque Collection Direct Collection - Rejected Item	Rejection Fee	Free



## Service Fees and Price Guide

### FCY Cheque Collection (Cleared locally)

Product Description	Charge Description	Fees
Cheque Collection (FCY) - Clear Funds	Transaction Fee	N/A
Cheque Collection (FCY) - Cheque Purchase	Transaction Fee	N/A
Cheque Collection (FCY) - Guarantee Credit	Transaction Fee	N/A
Cheque Collection (FCY) - Rejected Item	Rejection Fee	N/A

### FCY Cheque Collection (Cleared Overseas)

Product Description	Charge Description	Fees
Cheque Collection (FCY) - Cleared Overseas	Transaction Fee	USD10 or 1% whichever is higher + USD18 courier charge, GBP10 OR 1% whichever is higher +GBP 13 courier charge, EUR10 OR 1% whichever is higher + EUR 15 courier charge
Cheque Collection (FCY) Cleared Overseas - Reject	Rejection Fee	US\$0.50

### Post Dated Cheque

Product Description	Charge Description	Fees
Post Dated Cheque - Custody	Transaction Fee	NGN 1, 500 per cheque
Post Dated Cheque - Discounting	Transaction Fee	Prevailing lending rate

### Retail Lockbox Services

Product Description	Charge Description	Fees
Retail Lockbox - Setup	Setup Fee	N/A
Retail Lockbox - Matched Stub	Transaction Fee	N/A
Retail Lockbox - Unmatched Stub	Transaction Fee	N/A
Retail Lockbox - Cheques Only	Transaction Fee	N/A
Retail Lockbox - Partial Payment	Transaction Fee	N/A
Retail Lockbox - Data Input	Transaction Fee	N/A

### Wholesale Lockbox Services

Product Description	Charge Description	Fees
Setup	Setup Fee	N/A
Matched Payment/Invoice	Service Fee	N/A
Data Enrichment	Service Fee	N/A

### Virtual Account Services

Product Description	Charge Description	Fees
Virtual Account Setup	Setup Fee	NGN 5, 000
Virtual Account	Transaction Fee	Waived

### Collections Package Fees

Product Description	Charge Description	Fees
Packaged Collections (RCMS) - Setup/ Customisation	Setup Fee	Waived
Packaged Collections (RCMS) - Maintenance	Monthly Fee	Waived
Packaged Collections (RCMS) - Automatic Recon	Transaction Fee	Waived
Packaged Collections (RCMS) - Manual Repair	Transaction Fee	Waived
Packaged Collections (RCMS) - Reports	Monthly Fee	Waived

## LIQUIDITY SERVICES

### Domestic Liquidity Services

Product Description	Charge Description	Fees
Domestic Liquidity - Per Structure Setup	One time Setup Fee	NGN7, 500
Domestic Liquidity - Per Account Setup	One time Setup Fee	Free
Domestic Liquidity - Per Structure Maintenance	Monthly Service Fee	NGN1,500
Domestic Liquidity - Per Account Maintenance	Monthly Service Fee	Free

### Regional Liquidity Services

Product Description	Charge Description	Fees
Regional Liquidity - Per Structure Setup	One time Setup Fee	N/A
Regional Liquidity - Per Account Setup	One time Setup Fee	N/A
Regional Liquidity - Per Structure Maintenance	Monthly Service Fee	N/A
Regional Liquidity - Per Account Maintenance	Monthly Service Fee	N/A

### Third Party Bank Sweep

Product Description	Charge Description	Fees
Third Party Bank Sweep Setup	One time Setup Fee	free
Third Party Bank Sweep Maintenance	Monthly Service Fee	free

## Service Fees and Price Guide

### CHANNEL SERVICES

#### Straight2Bank – Basic Setup

Product Description	Charge Description	Fees
Straight2Bank - Setup and Implementation	Fee	Free
Straight2Bank - Approver Device (Vasco/Smartcard)	Charges	Free
Straight2Bank - Training/ Troubleshooting	Fee	Free

#### S2B – Transaction Initiation & Reporting

Product Description	Charge Description	Fees
Transaction Initiation and Reporting - Monthly Usage	Monthly Charges	Free
Transaction Initiation and Reporting Reports - Email	Monthly Fee	Free
Transaction Initiation and Reporting Reports - Fax	Monthly Fee	Free

#### S2B – Reporting Only

Product Description	Charge Description	Fees
Straight2Bank (Reporting Only) - Monthly Usage	Monthly Charges	Free
Straight2Bank (Reporting) Reports - Email	Monthly Fee	Free
Straight2Bank (Reporting) Reports - Fax	Monthly Fee	Free

#### S2B – Info manager

Product Description	Charge Description	Fees
Straight2Bank InfoManager - Monthly Usage	Monthly Fee	Free
Straight2Bank InfoManager (Value-Added Service) - Monthly Usage	Monthly Fee	Free
Straight2Bank InfoManager Reports - Web	Monthly Fee	Free
Straight2Bank InfoManager Reports - Email	Monthly Fee	Free
Straight2Bank InfoManager Reports - Fax	Monthly Fee	Free

#### S2B – Info manager

Product Description	Charge Description	Fees
Straight2Bank - Multi Bank Reporting	Monthly Fee	Free

#### Other Channels

Product Description	Charge Description	Fees
Straight2Bank Access Setup and Implementation	Fee	Free
Straight2Bank Access - Monthly Usage	Monthly Fee	Free

#### Investigation Services

Product Description	Charge Description	Fees
Remittance Cancellation/ Recall of Funds	Fee	US\$25 or GBP15 or EUR20
Rate Enquiry/ Credit Confirmation	Fee	Free
Remittance Amendment	Fee	US\$25 or GBP15 or EUR20
Swift Message Request	Fee	US\$25 or GBP15 or EUR20