BERMUDA COMMERCIAL BANK LIMITED

Banking Services Fee Schedule

Effective **September 3rd 2026**

Mailing Address:
P.O. Box HM 1748
Hamilton HM GX
Bermuda

Registered Address:
34 Bermudiana Road
Hamilton HM 11
Bermuda

W: www.bcbank.us
E: support@bcbank.us

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BCB
BERMUDA COMMERCIAL BANK LIMITED

BANKING SERVICE FEE SCHEDULE

TYPE OF SERVICE	PERSONAL BANKING	CORPORATE BANKING
Accounts & Services		
Minimum Relationship Balance Requirement	$5,000.00	$25,000.00
Minimum Relationship Balance Requirement Fee	$50.00/annually	$500.00/annually
New Client / On-Boarding/Maintenance	Complimentary	*Bank Discretion – Indication Fees Below
***Anticipated Balances (USD Equivalent)**	**Complexity**	**Annual Fee (USD)**
$0.00 - $1 Million	Low	$0.00
$1 Million +	Low	$0.00
$0.00 - $1 Million	Medium/High	$5,000
$1 Million - $2 Million	Medium/High	$3,000
$2M +	Medium/High	$0.00
$0.00 - $1 Million	Licensed, Enhanced	$25,000
$1 Million - $2 Million	Licensed, Enhanced	$10,000
$2 Million	Licensed, Enhanced	$0.00
$0.00 - $1 Million	Start-up/Enhanced	$10,000
Cheque Processing	$3.00/cheque	$3.00/cheque
Cheque Book Issue	$10.00 (book of 25) / $30.00 (book of 50)	$80.00 (book of 300)
Cheque / Transaction / Statement Copies	$10.00 (3+ months: research fee)	$10.00 (3+ months: research fee)
Cheque Collections (USD/GBP/EUR/CAD/AUD/NZD)	$100.00 + collection charge - $1,000 min	$100.00 + collection charge - $10,000 min
Returned Cheques	$40.00/cheque	$40.00/cheque
Cheque Cashing For Non-Clients (BCB cheques only)	$30.00/cheque	$30.00/cheque
Stop Payment (Cheque/Manager's Cheque)	$40.00/item	$40.00/item
Bermuda Manager's Cheque (BMD Only)	$100.00/cheque	$100.00/cheque
Unauthorized Overdraft Interest	Prevailing rate	Prevailing rate
Disbursement of Notes (USD only) (withdrawals over $1,000.00)	1.00%	1.00%
Dormancy	$240.00 annually (2 years inactive)	$240.00 annually (2 years inactive)
Reactivation	$10.00/per account	$10.00/per account
Research	$50.00/hour	$50.00/hour
Overseas Mailing (including Credit Cards)	$25.00 + courier charge	$25.00 + courier charge
Payments		
Internal Transfer between BCB accounts via in-branch / fax /email	$10.00	$10.00
Domestic Transfer via in-branch / fax / email (BMD/USD only)	$75.00 template / $100.00 non-template	$75.00 template / $100.00 non-template
International Transfer via in-branch / fax / email	$100.00 template / $120.00 non-template	$100.00 template / $120.00 non-template
Incoming International Transfer	$6.00	$6.00
Recurring Payment / Standing Order Manual Set-Up/Amendment	$5.00	$5.00

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P.O.BOX HM 1748
HAMILTON HM GX
BERMUDA

REGISTERED ADDRESS
34 BERMUDIANA RD
HAMILTON HM 11
BERMUDA

E: SUPPORT@BCBANK.US
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Non Receipt / Amendment / Cancellation of Remitted Payment(s)	$40.00	$40.00
940 Swift Message Statements	$100.00/month	$100.00/month

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Fixed Deposits / Notice Accounts		
Breakage	$500.00 + Interest Loss	$500.00 + Interest Loss
Amendment	$25.00	$25.00

eBanking		
Online Internal Transfer between BCB accounts	Complimentary	Complimentary
Online Domestic Transfer (BMD/USD only)	Complimentary	Complimentary
Online International Transfer	$40.00 or BMD equivalent	$40.00 or BMD equivalent
Recurring Payment / Standing Order Set-Up (Domestic only)	Complimentary	Complimentary
Recurring Payment / Standing Order Amendment	Complimentary	Complimentary
Lending		
Administration Fee (high maintenance loans)	Bank Discretion	Bank Discretion
Late Payment Fees	$75.00 after 1 day NSF	$75.00 after 1 day NSF
Delinquency Rate	3% above all-in rate	3% above all-in rate
Unauthorized Overdraft	Prevailing Rate	Prevailing Rate
Early Pay-off Fee (applicable if 3 month notice is not required)	1% of Outstanding Balance	1% of Outstanding Balance
Appraisal fee (for each appraisal ordered)	As charged by Appraisal agent	As charged by Appraisal agent
Credit Reference Fee	$50	$50
Outstanding Insurance Premiums	10% of the Premium (min. $500)	10% of the Premium (min. $500)
New Arrangement Fees	1% of Loan Amount	1% of Loan Amount
Stamp Duty	$25.00	$25.00
Credit Cards		
Annual Interest Rate	16.00%	16.00%
Annual Administration	$150.00	$60.00
Supplementary Card	$60.00	$60.00
Replacement Card (lost or damaged)	$100.00	$100.00
Urgent Card	$50.00	$50.00
Cash Advance	2.50% (minimum $5.00)	2.50% (minimum $5.00)
Late Payment Fees	$50.00	$50.00
Autopay(Insufficient Funds) Fee	$50.00	$50.00
Interim / Replacement Statement	$10.00	$10.00
Foreign Currency Conversion	2.00%	2.00%
Disputed Transaction	$25.00/transaction	$25.00/transaction
Temporary Limit Increase	$50	$50

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Miscellaneous		
Foreign Currency Purchase Tax (FCPT)	Variable Government Rate	Variable Government Rate
Audit Confirmation / Credit Reference / Bank Reference	$50.00	$50.00
Market Rate Service (Negative rates apply for applicable currencies)	Prevailing Market Currency Rate	Prevailing Market Currency Rate
Returned Mail (three consecutive months)	$20.00	$20.00

Fees are subject to change at the discretion of the Bank. All bank accounts are subject to the Bank's General Terms and Conditions located at www.bcb.bm

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