



**BANPLUS**  
International Bank, INC

## Rates, Fees and Commissions (Effective from May 1, 2021)

Commissions Associated with Accounts	CORPORATE BANKING	PERSONAL BANKING			
	Checking Account Plus	Professional Plus-DBA Account	Checking Account Plus	Money Market Plus	Savings Account Plus
* Minimum opening amount	\$10,000	\$5,000	\$5,000	\$5,000	\$2,500
* Average minimum balance to avoid minimum balance fee	\$10,000	\$5,000	\$5,000	\$5,000	\$2,500
* Average minimum account balance fee	\$50	\$50	\$50	\$15	\$15
* Annual account maintenance fee	\$120	\$60	\$60	Free of charge	Free of charge
* Inactive / Dormant Account Fee	\$50	\$50	\$50	\$50	\$20
* "Inactive" account activation fee	\$15	\$15	\$15	\$15	\$15
* Extra debit charge (per debit)	Free of charge	Free of charge	Free of charge	\$20	Free of charge
* Charge for account cancellation before 6 months	\$100	\$100	\$100	\$100	\$100
<b>Tasas de Interés</b>					
* Interest rate Savings Account Plus					0,25%
* Money Market Plus interest rate				0,25%	

Fund Transfers	Rate
<b>Internal transfers</b>	
* Between accounts to the same owner	Free of charge
* To internal third parties BIB	Free of charge
<b>Transfers Received</b>	
* External from other banks	\$25
<b>Outgoing Transfers Other Banks</b>	
* From \$ 1 to \$ 50,000	\$75
* From \$ 50,001 to \$ 100,000	\$95
* Over \$ 100,000	\$105
<b>Transfers by Manual Instructions</b>	
* Manual transfer request, any amount	\$110

Credit Cards	Rate
* Primary Credit Card Membership	\$100
* Additional Credit Card Membership	\$50
* Credit Card Replacement	\$25
* Key replacement	\$10
* Credit Card Reference Issuance	\$8
* International delivery	\$25
* Interest rate for consumption	20%
* Interest rate for cash advance	22%
* Interest rate for penalty	25%
* Cash advance fee (minimum \$8)	3%
* Late fee	\$27
* Overdraft fee	\$50
* Duplicate Account Statement	\$15
* Non-Proceeding Claim Charge	\$35
* Currency conversion	1%

Debit card	Rate
* Issuance and monthly maintenance	Free of charge
* Replacement for theft, loss or deterioration	\$50
* Additional debit card	\$25
* Cash advance fee outside of Puerto Rico (minimum \$ 8)	\$10
* Currency conversion	1%

Other Charges for Services	Rate
* Remote Deposit App: DepositGo mobile	Free of charge
* Standard Checkbooks (minimum charge each)	\$35
* Suspension of check payments (each one)	\$50
* Copy of Canceled Checks	\$10
* Issuance of Management Checks (each one)	\$15
* Returned Drawn Check (Each)	\$40
* Check deposited returned (each)	\$25
* Overdraft Fee (each)	\$50
* Bank Reference Issuance (each one)	\$8
* Sending documents by courier (minimum)	\$50
* Duplicate Account Statement	\$15
* Investigations per hour	\$60
* Transfer shipment confirmation (swift copy, each one)	\$15
* Amendment to payment order and / or Fed courier	\$75
* Balance Certification Fee	\$15
<b>Issuance of Stand By Letter of Credit of:</b>	
* \$ 5,000 up to \$ 10,000	2%
* \$ 10,001 to \$ 50,000	1,5%
* Over \$ 50,000	1%
* Request for amendment to Stand By Letter of Credit	\$40