

Rates, Fees and Charges

1st July 2023

Account Rates

Base Rate	4%
Current Account Interest Rate	0.1%
Term Savings Interest Rate	1%
New Life Savings Interest Rate	5%
Child Bond Savings Interest Rate	5.5%

Accounts & Payments

INTERNATIONAL REMITTANCE

Minimum charge for payments up to £1,500	£15.00
Payments over £1,500 (up to a maximum £160)	1%
<i>Agent charges may be applied to payments outside of the UK</i>	
International Payment Manual Entry	FREE
Audit Confirmation Letter from £10 (up to a maximum of £30)	
International Receipt	FREE
<i>No charges are applied from Bank of St Helena, fees may be applied by receiving or intermediary bank</i>	
Recall of Funds	£5.00
Payment Enquiry / Tracer Request	£5.00
Direct Debit Manual Entry	FREE

Cheque Books

Cheque Books (50 Cheques per Book)	£7.00
Bounced Cheque Fee (per Cheque)	£7.50
Cheque Journal Entry (from Businesses)	50p per cheque

Dormant Accounts (Quarterly Fees)

Personal Accounts	£5.00
Business Accounts	£10.00

Overdraft (Monthly Fees)

Personal Accounts - £100.00	£1.00
Business Accounts - £300.00	£5.00
Business Accounts - £500.00	£15.00

Teller Services

Payroll Processing <i>(per Journal entry)</i>	£2.00
Currency Exchange Rate	Published weekly
SHP Withdrawal Charge	0%
GBP Currency Commission Charge	2%
ZAR Currency Commission Charge	2%
Tourist Card Cash Withdrawal	3%
<i>(Minimum charge £1.00)</i>	
Immediate cashing of International Bank Cheques	2%
<i>(Minimum charge £1.00 on cheques value of £50)</i>	
Credit / Debit Card Cash Advance	5%
<i>(minimum charge £2.50)</i>	
Purchase of Passport Cheques Commission Charge	£7.50
International Cheques Awaiting Clearance	
Up to £999.99	£2.00
£1,000 to £4,999.99	£10.00
£5,000 and over	£20.00
Monthly Statement	FREE
<i>(1 free per month for customers without Online Banking)</i>	
Additional Hard Cover or Email Statement	£7.00
Standing Order Set Up	FREE

Online Banking

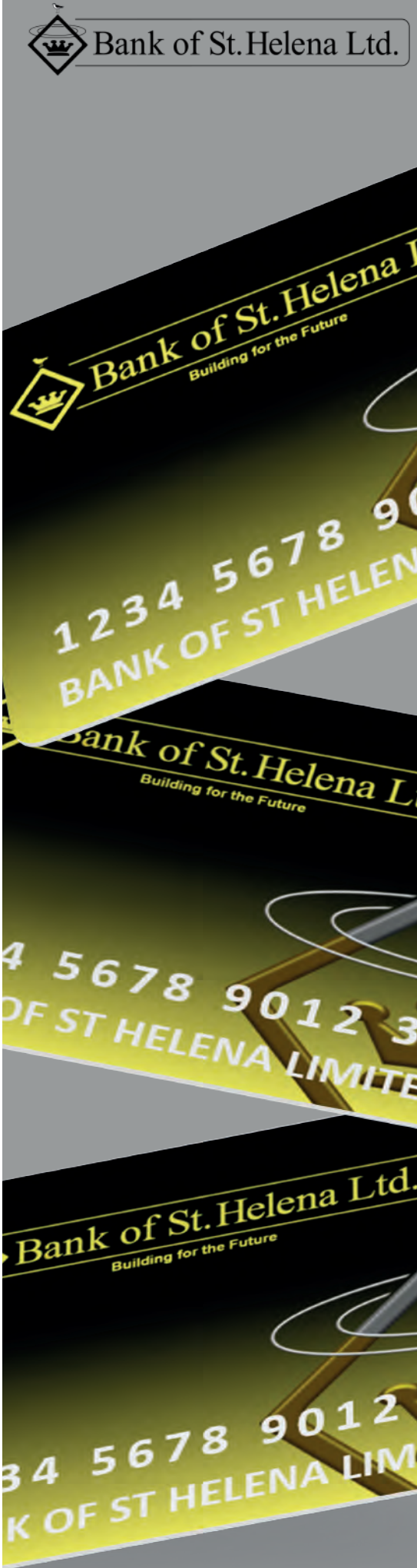
Online Banking Set Up and Use	FREE
Business User Preference Set Up <i>(optional)</i>	£15.00

St Helena Pay

Transactional Charge	£0.85%
<i>This is applied to the value of each sales transaction and is capped at £3.00. Cashback is excluded from charges</i>	
Terminal Damage	Up to £400.00
IT Out of Hours Call Out	
First hour	£15.00
Thereafter	£7.50
<i>(See Terms and Conditions for St Helena Pay for full details)</i>	

Local Debit Card

Card Replacement <i>(see Terms and Conditions)</i>	FREE
Additional Cards	£5.00
Card Dispute Investigation	£15.00
Customer Liability <i>(losses)</i>	£50.00





Lending

Please contact the Lending Department for First-Time Homeowners / Mortgagor Rates

INTEREST RATES

Personal Lending (<i>Unsecured</i>)	8%
Personal Lending (<i>Secured</i>)	7%
Mortgage (Housing) (<i>Secured</i>)	7%
Student Assistance Loan (<i>Secured</i>)	6%
Agricultural Lending (<i>Unsecured</i>)	5%
Agricultural Lending (<i>Secured</i>)	4.5%
Commercial Lending (<i>Unsecured</i>)	7%
Commercial Lending (<i>Secured</i>)	6%
Financial Support for Young Entrepreneur (<i>Unsecured</i>)	5%
Financial Support for Young Entrepreneur (<i>Secured</i>)	4.5%
Short-Term Contract Finance	3%
Unauthorised Overdraft	10%

UNAUTHORISED OVERDRAFT REMINDER LETTERS

Insufficient Funds in Account	£15.00
Letter 1	£10.00
Letter 2	£15.00
Letter 3	£25.00
Final Warning Letter	£35.00

NON-INSURANCE REMINDER LETTERS

Letter 1	£20.00
Letter 2	£30.00
Letter 3	£40.00
Subsequent Letter/s	£50.00

YEAR END ACCOUNT REMINDER LETTERS

Letter 1	£20.00
Letter 2	£25.00
Letter 3	£30.00
Subsequent Letter/s	£35.00

AMENDING FACILITY LETTERS

Up to £5,000	£40.00
£5,001 to £30,000	£50.00
£30,001 to £75,000	0.185% of Loan Total
£75,001 to £150,000	0.3% of Loan Total
Over £150,000	0.5% of Loan Total
Commercial Banking Reference	£20.00

Lending Cont'd

	<i>Application Process Fee</i>	<i>Administration Fee</i>	<i>Cancellation Fee</i>
<i>Personal Lending</i>			
Up to £1,000	£5.00	£25.00	£5.00
£1,001 up to £5,000	£5.00	£30.00	£5.00
Over £5,000	£5.00	£45.00	£5.00
<i>Mortgages Housing</i>			
Up to £30,000	£10.00	£40.00	£10.00
£30,001 to £50,000	£10.00	£60.00	£10.00
£50,001 to £75,000	£10.00	£80.00	£10.00
Over £75,000	£10.00	£150.00	£10.00
<i>Commercial Lending</i>			
Up to £5,000	£20.00	£40.00	£20.00
£5,001 to £30,000	£25.00	£50.00	£25.00
£30,001 to £75,000	£25.00	£0.185% of Loan Total	£35.00
£75,001 to £150,000	£30.00	£0.3% of Loan Total	£30.00
Over £150,000	£35.00	£0.5% of Loan Total	£35.00
<i>Short-Term Contract Finance</i>			
Up to £5,000	£20.00	£0.5% of amount borrowed	£20.00
£5,001 to £30,000	£25.00	£0.5% of amount borrowed	£25.00
£30,001 to £75,000	£25.00	£0.5% of amount borrowed	£35.00
£75,001 to £150,000	£30.00	£0.5% of amount borrowed	£30.00
Over £150,000	£35.00	£0.5% of amount borrowed	£35.00
<i>Financial Support for Young Entrepreneurs</i>			
Up to a maximum of £5,000	£10.00	£20.00	£20.00
<i>Student Assistance Loans</i>			
Up to £5,000 (per year)	£10.00	£40.00	£10.00



Bank of St. Helena Ltd.