

Effective date June 1<sup>st</sup>, 2021

Service	Unit	Currency	Amount
<b>CHEQUES</b>			
<b><u>Banker's cheques</u></b>			
Bank Cheque		ANG	<b>15.90</b>
Gift cheque		ANG	<b>15.90</b>
<b><u>Chequebooks</u></b>			
Cheque books of 20		ANG	<b>31.80</b>
Cheque books of 40		ANG	<b>63.60</b>
Cheque books of 60		ANG	<b>95.40</b>
Photocopy of cheques current year	Per cheque	ANG	<b>10.60</b>
Photocopy of cheques two years and older	Per cheque	ANG	<b>53.00</b>
<b><u>Personal cheques</u></b>			
Stop payment (per cheque )		ANG	<b>15.90</b>
Return cheque-insufficient funds		ANG	<b>28.62</b>
Honored not having funds		ANG	<b>15.90</b>
<b>DEPOSITS/WITHDRAWAL</b>			
<b><u>Cash</u></b>			
Local Currency Deposit		ANG	
Foreign Currency Deposit Dollar	0.5% Minimum 5.00	USD	
Foreign Currency Deposit Other	0.5% Minimum 5.00		
Third Party Account Deposit		ANG	<b>3.71</b>
Cash withdrawal ANG		ANG	<b>1.06</b>
Cash withdrawal USD		ANG	<b>1.06</b>
Cash withdrawal other foreign Currency		ANG	<b>1.06</b>
<b><u>Cheque Deposit</u></b>			
Local ANG (Value date 3 days)	1% Deposit amount; Max. 10.00	ANG	
Local USD (Value date 3 days)	1% Deposit amount; Max. 10.00	USD	
<b>NIGHT DEPOSIT/SAFE DEPOSIT</b>			
Night deposit bags		ANG	<b>53.00</b>
Safe deposit box small	Yearly Fee	ANG	<b>58.30</b>
Safe deposit box medium	Yearly Fee	ANG	<b>90.10</b>
Safe deposit box large	Yearly Fee	ANG	<b>132.50</b>
		ANG	<b>159.00</b>
		ANG	<b>185.50</b>

Service	Unit	Currency	Amount
<b>TRANSFERS</b>			
<b><u>INTERNATIONAL OUTGOING TRANSFER</u></b>			
Transfer commission 1% of the amount min/max		ANG	<b>21.20/482.30</b>
		USD	<b>11.66/265.00</b>
Swift charges		ANG	<b>30.74</b>
Correspondent charges US Bank		ANG	<b>57.24</b>
		USD	<b>31.80</b>
<b>Correspondent charges European Bank</b>			
Amount up to EUR 25.000,00		EUR	<b>15.90</b>
Amounts from EUR 25.000 to EUR 100.000,00		EUR	<b>37.10</b>
Amounts over EUR 100.00,00		EUR	<b>79.50</b>
<b><u>INTERNATIONAL INCOMING TRANSFER</u></b>			
Incoming transfer	Amount ANG	ANG	<b>10.60</b>
	Amount USD	USD	<b>10.60</b>
	Amount EUR	EUR	<b>10.60</b>
<b>LOCAL TRANSFER</b>			
<b><u>Vidanovabank</u></b>			
To own account at Vidanova		ANG	
To third party account at Vidanova		ANG	<b>3.18</b>
Bill Payment. Aqualetra/Selicor/UTS/Receiver		ANG	<b>2.12</b>
<b><u>Other Local Bank</u></b>			
To account at another local Bank		ANG	<b>5.30</b>
To account at another local Bank by none client	Exceptions	ANG	<b>10.60</b>
<b><u>Local Swift</u></b>			
		ANG	<b>10.60</b>
<b>STANDING ORDERS</b>			
To an account at Vidanova		ANG	<b>3.18</b>
To accounts at other local banks		ANG	<b>5.30</b>
Maintenance / change / new set up fee		ANG	<b>10.60</b>
Unprocessed s/o due to insufficient funds		ANG	<b>26.50</b>
<b>DOCUMENTARY COLLECTIONS</b>			
<b><u>Incoming Documents against payment/acceptance</u></b>			
Swift Charges		USD	<b>16.96</b>
Transfer Commission 1% of transfer amount	1% of transfer amount Minimum 47.32	USD	
<b><u>Documentary Collections fee:</u></b>			
Sight	0.125% + USD. 26.00	USD	
Acceptance	0.125% + US\$ 46.00	USD	
Delivery order		USD	<b>28.62</b>

Service	Unit	Currency	Amount
<b>STATEMENTS</b>			
<b><u>Paper Statements</u></b>			
Personal Accounts statement mailed	Monthly	ANG	<b>31.80</b>
	Daily	ANG	<b>106.00</b>
	Weekly	ANG	<b>37.10</b>
	Bi-weekly	ANG	<b>26.50</b>
Business Accounts statement mailed	Monthly	ANG	<b>79.50</b>
	Daily	ANG	<b>106.00</b>
	Weekly	ANG	<b>37.10</b>
	Bi-weekly	ANG	<b>26.50</b>
Duplicate Statement	≤ 1 Year	ANG	<b>5.30</b>
	Prior years	ANG	<b>15.90</b>
Statement printouts	Pickup at Branch	ANG	<b>5.30</b>
<b>SUNDRY CHARGES</b>			
<b><u>Reference letter</u></b>			
Personal reference letter		ANG	<b>16.96</b>
Business reference letter		ANG	<b>21.20</b>
Bank Confirmation/Balance confirmation letter		ANG	
Interest letter (copy)		ANG	<b>26.50</b>
<b><u>Investigation on account current year</u></b>			
Internal/Local	VB/Other Local Bank	ANG	<b>15.90</b>
International	European Bank	EUR	<b>53.00</b>
	US Bank up to 60 days	USD	<b>26.50</b>
	US Bank over 60 days	USD	<b>53.00</b>
<b><u>Investigation prior years</u></b>			
	VB/Other Local Bank		<b>37.10</b>
International	European Bank	EUR	<b>53.00</b>
Internal/Local	US Bank	USD	<b>79.50</b>
Administration Dormant Accts.		ANG	<b>5.30</b>
<b>ADMINISTRATION CHARGES</b>			
Balance < 1,000 p/m	ANG Account	ANG	<b>3.71</b>
	USD Account	USD	<b>5.30</b>
	EUR Account	EUR	<b>5.30</b>
Savings Accts: > 3 DT transactions p/m	ANG Account	ANG	<b>6.36</b>
	USD Account	USD	<b>3.71</b>
Returned mail (unknown address for > 3 months)	p/m	ANG	<b>10.60</b>

Service	Unit	Currency	Amount
Monthly administration fee Non Resident	USD Account	USD	<b>10.60</b>
	EUR Account	EUR	<b>10.60</b>
	ANG Account	ANG	<b>10.60</b>
	CAD Account	CAD	<b>10.60</b>
<b>ATM CARD CHARGES</b>			
Lost/replacement Card		ANG	<b>15.90</b>
New Pin Code		ANG	<b>12.72</b>
<b>ATM WITHDRAWAL CHARGES</b>			
ATM withdrawal abroad (Cirrus)		ANG	<b>4.42</b>
ATM withdrawal Other Local Banks (Cashnet)		ANG	<b>2.12</b>
ATM withdrawal Vidanovabank		ANG	<b>1.06</b>
<b>PRE-PAID CARD</b>			
Issuing fee		USD	<b>21.20</b>
Card replacement		USD	<b>10.60</b>
New Pin Code		USD	<b>15.90</b>
Paper Statements (Each)		USD	<b>5.30</b>
Chargeback/Photocopy request		USD	<b>10.60</b>
Invalid Chargeback request		USD	<b>15.90</b>
<u>Reload:</u>			
Direct Deposit Reload		USD	<b>2.12</b>
Bank Account to Card Reload		USD	<b>1.06</b>
Card to Card Reload		USD	<b>2.65</b>
ATM withdrawal Local/International		USD	<b>5.30</b>
Inactive Account (per month)		USD	<b>5.30</b>
Cancel Card		USD	<b>5.30</b>
Over Deposit Limit fee		USD	<b>15.90</b>
<b>CREDIT CARDS</b>			
<b>Classics</b>			
<b><u>Annual fee</u></b>			
Principal	Yearly at Renewal	USD	<b>39.22</b>
Additional	Yearly at Renewal	USD	<b>21.20</b>
<b>Gold</b>			
<b><u>Annual fee</u></b>			
Principal	Yearly at Renewal	USD	<b>79.50</b>
Additional	Yearly at Renewal	USD	<b>26.50</b>

Service	Unit	Currency	Amount
<b>Corporate</b>			
<b><u>Annual fee</u></b>			
Principal	Yearly at Renewal	USD	<b>106.00</b>
Additional	Yearly at Renewal	USD	<b>37.10</b>
<b>Other Credit Card Charges</b>			
Card Replacement			<b>15.90</b>
New Pin Code			<b>15.90</b>
<b><u>Statement</u></b>			
Credit Card Statement	Monthly	USD	<b>3.18</b>
Duplicate Statement Credit Card	≤ 1 Year	USD	<b>7.95</b>
	Prior years	USD	<b>26.50</b>
Credit Card Statement printouts	Pickup at Branch	USD	<b>3.18</b>
Interest letter ( <b>copy</b> )	Last year	USD	<b>6.36</b>
	Prior years	USD	<b>10.60</b>
Charge back per case/Photocopy Request		USD	<b>12.72</b>
Charge back Invalid		USD	<b>16.96</b>
Cash Advance (ATM and Counter Vidanovabank)	1.5% min. USD. 7.50	USD	
Penalty fee late payment		USD	
Balance Protection fee (Calculated over the Credit limit)	0.20% min. US\$. 3.00	USD	
Minimum Monthly payment	5% of outstanding bal. and USD. 100.00 on GOLD Card		
<b>MERCHANT FEES</b>			
POS machine monthly rent		ANG	<b>79.50</b>
Merchant Retrieval Request per case		USD	<b>12.72</b>
Merchant Discount rate	Debit Trx 1%		
	Credit Trx 5%		
<b>INTERNET BANKING</b>			
<b><u>Business</u></b>			
Start up Fee max 3 Token	2 Users + 1 Administrator	ANG	<b>106.00</b>
Per Additional Token		ANG	<b>53.00</b>
Replacement Secure Token		ANG	<b>53.00</b>
<b><u>Private</u></b>			
Start up Fee max 2 Tokens		ANG	
Replacement Secure Token		ANG	<b>53.00</b>

Service	Unit	Currency	Amount
<b><u>Transaction Fees</u></b>			
<b><u>Vidanova Bank</u></b>			
To own account at Vidanova		ANG	
To third party account at Vidanova		ANG	<b>1.06</b>
Bill Payment. Aqualetra/Selicor/UTS/Receiver		ANG	<b>1.06</b>
<b><u>Other Local Bank</u></b>			
To account at another local Bank		ANG	<b>1.06</b>
<b><u>Local Swift</u></b>			
		ANG	<b>10.60</b>

NOTE: This fee schedule will be updated every time when new products are added to the list.

For questions a/o inquiries, please contact Customer Support:

- ✉ Email: [customersupport@vidanovabank.com](mailto:customersupport@vidanovabank.com)
- ✉ Phone: +5999-7322900
- ✉ Address: Vidanova Bank  
Schottegatweg Oost 44  
Willemstad, Curaçao