

Disclosure on Fees and Charges

Customer Banking Service Fees and Charges *effective 4th September 2017*

Fee Description	Approved Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Non Profitable Organization and Personal Savings - S1		
Minimum balance requirement	\$15.00	Always
Service fee	1.00	Monthly
Maintenance fee	4.00	Quarterly
Over the counter withdrawal fee	2.00	Monthly
Number of free withdrawals	4	Per month
Inoperative/Dormancy fee account (6mths)	Free	Per month
Minimum deposit to open account	\$10.00	
Deposit without passbook initiated by client	\$5.00	Per transaction
Interest Rate	1.25%pa	Only on balances more than \$100
Personal Savings – S3 (Staff)		
Minimum balance requirement	\$12.00	Always
Service fee	Free	Monthly
Maintenance fee	5.00	Quarterly
Over the counter withdrawal fee	Free	Monthly
Number of free withdrawals	Unlimited	Per month
Inoperative/Dormancy fee account (6mths)	Free	Per month
Minimum deposit to open account	-	
Deposit without passbook initiated by client	\$5.00	Per transaction
Interest Rate	2.00%pa	Only on balances more than \$100
Lost Passbook		
Lost Passbook	\$15.00 (1 week waiting)	Per Book
Lost Passbook – urgent	\$20.00	Per Book
Replace Passbook (Full)	Free	Per Book
Special Saving – S2		
Minimum balance requirement	\$15.00	Always
Service fee	2.00	Monthly
Maintenance fees	2.00	Quarterly
Over the counter withdrawal fee	Free	Monthly
Number of free withdrawals	Unlimited	Per month
Inoperative fee account	2.50	Monthly
Interest Rate	2%pa	Only on balances more than \$100
Government Payroll – S4		
Minimum balance requirement	\$15.00	Always
Service fee	2.00	Monthly
Maintenance fee	5.00	Quarterly
Over the counter withdrawal fee	\$2.00	Monthly

Fee Description	Approved Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Number of free withdrawals	2	Per month
Inoperative/Dormancy fee account (6mths)	\$2.50	Per month
Minimum deposit to open account	\$10.00	
Interest Rate	1.25%pa	Only on balances more than \$100
Special Saving – S7 (Staff)		
Minimum balance requirement	\$12.00	Always
Service fee	Free	Monthly
Maintenance fees	2.00	Quarterly
Over the counter withdrawal fee	Free	Monthly
Number of free withdrawals	Unlimited	Per month
Inoperative fee account	Free	Monthly
Interest Rate	2%pa	Only on balances more than \$100
Transaction fee:		
- TDB to own account at TDB	Free	Per transaction
- TDB to 3 rd party account at TDB other than utility bill payment.	Free	Per transaction
- TDB to another Bank account	\$2.00	Per transaction
- Bill Pay	\$0.20c	Per transaction
IB Express Saving Account – S17 (New product)		
Minimum balance requirement	\$15.00	Always
Service fee	Free	Monthly
Maintenance fees	\$2.00	Quarterly
Over the counter withdrawal fee	Free	Monthly
Number of free withdrawals	Unlimited	Per month
Inoperative fee account	2.50	Monthly
Interest Rate	2%pa	Only on balances more than \$100
Internet Banking		
Transaction fee:		
- TDB to own account at TDB	Free	Per transaction
- TDB to 3 rd party account at TDB other than utility bill payment.	Free	Per transaction
- TDB to another Bank account	\$2.00	Per transaction
- Bill Pay	\$0.20c	Per transaction
Micro Lending Savings – S16, S20 & S86		
Minimum balance requirement	\$1,000	Always <i>(Except S16 & 86 with minimum balance of \$15)</i>
Service fee	Free	Monthly
Maintenance fees	3.00	Quarterly
Over the counter withdrawal fee	10.00	Monthly
Number of free withdrawals	3	Per month

Fee Description	Approved Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
Inoperative fee account	2.50	Monthly when the account is active after a year.
Minimum deposit to open account	\$10.00	
Minimum withdrawal for micro lending savings account	No withdrawal until the balance reaches \$1,000.	Thereafter the minimum balance be within minimum balance of \$1,000 <i>applies to S20 only.</i>
Interest paid twice yearly		1 st Jan & 1 st Jul
Interest Rate	2%pa Only on balances more than \$100	Calculated on the min. mthly balance.
Personal Cheque Account		
Minimum balance requirement	50.00	Always <i>(except accounts with overdraft facility)</i>
Service fee	2.00	Monthly
Maintenance fee	10.00	Quarterly
Cheque Book: 20 60 pages 100 pages	Free 8.00 10.00	Per book
Over the counter withdrawal fee	2.00	Per withdrawal
Transaction fee	1 st 50 transaction is free then .20c per transaction thereafter per month	
Collection fee	Free	
Dormant Account fee	\$2.50 per month	
Account overdrawn fee	\$15.00	On the day of excess and monthly until the account is in order.
Account closure fee	\$4.00	
Deposit books	Free	1 st book single, subsequent book \$5.00 up to 100pgs
Business Cheque Account		
Minimum balance requirement	\$100.00	Always <i>(except accounts with overdraft facility)</i>
Service fee	\$2.00	Monthly
Maintenance fee	\$10.00	Quarterly
Cheque Book: 20	Free	Per book

Fee Description	Approved Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
60 pages	8.00	
100 pages	15.00	
200 pages	20.00	
Over the counter withdrawal fee	\$2.00	Per withdrawal
Collection fee	Free	
Transaction fee	1 st 50 transaction is free then .20c per transaction thereafter per month	
Dormant Account fee	\$2.50 per month	
Account Overdrawn fee	\$15.00	On the day of excess and monthly until the account is in order.
Lost Cheque Book		
Lost Cheque Book: 20 – 60 pages	\$15.00	Per Book
100 pages	\$25.00	
Lost Cheque Book: - Urgent 20 – 60 pages	\$30.00	Per Book
100 pages	\$50.00	
Deposit		
Deposit by mail with lodgment slip (Chq. Only)	\$2.00	Per transaction
Deposit slips if acting on email, fax or letter advise	10.00	Per transaction
Deposit Book	Up to 100pg 200pg duplicate	- Free for the 1 st book \$5.00 - \$20.00
Withdrawal/Transfer		
Withdrawal request by email without withdrawal slip	\$10.00	Per transaction
Withdrawals if acting on fax or letter advise	\$10.00	Per transaction
Withdrawal at other than home office: <i>Charge of confirmation of a/c balance prior to withdrawal</i>	Free	Per transaction
Dishonored Cheque		
Inward Dishonor (Cheques deposits to accounts)	\$10.00	Per cheque
Outward Dishonor (Cheques drawn on accounts)	\$25.00	Per cheque
Dishonored Cheques due to irregularities	\$15.00	Per cheque
Stop Cheque/Payment Notice	\$10.00	Per transaction
Clearance of an account on reaching a certain balance – at customer's request	\$5.00	Per transaction
Bank Cheque		
Issuance	\$6.00	Per transaction
Duplicate/Replacement	\$10.00	Per replacement
Repurchase of Bank Cheque	\$10.00	Per transaction
Special Answer Fee		
Cheques Drawn on TDB Bank	\$20.00	Per transaction within 4hrs from date of request

Fee Description	Approved Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
On spot special answer for TDB Cheques only	\$25.00	Per transaction
Cheques Drawn on other Bank	\$30.00	Per transaction
Diskpay		
Establishment fee	Free	
Wages/salary & Creditor payment	Free	Per loading
Direct debit schedules	Free	Per loading
Payments to other bank accounts	Free	Per loading
Fax Messages/Emails		
Statements/vouchers etc	\$5.00	Per page (inward & outward)
Payments from Manual Listing		
Manual transfers to other	\$10.00	Per loading
Wages/salary & Creditor payment	\$10.00	Per loading
Statement – the bank will provide up to FOC 1 statement for free on quarterly basis, upon request from the customer		
Statement issued when full	Free	Per page
Statement request for issue of statements (other than quarterly statement)	\$5.00	Per page
Repeat statements	\$10.00	Per page
Computer printouts via email	\$2.00	Per page
Certificate Supplied		
Certificate of Balance of Account, each account	\$20.00	Per request
Certificate of Interest paid or received, each account	\$20.00	Per request
Comprehensive Certificate supplied for audit purposes, bill holdings, goods supplied, deeds and documents held, etc. each certificate	\$30.00	Per Certificate
Photocopy of the replacement certificate	\$30.00	Per Certificate
Safe Custody Fee		
Annual Fee	Free 1 st yr and \$20 yearly thereafter	Annually
Sealed envelope (360mm x 180mm)	\$10.00	Per package
Sealed envelope/boxes (up to 10,000 cubic)	\$100.00	Per package
Script and similar transactions	Free	Per package
Request for transfer to another branch of the bank each item	\$150.00	Per package
Frequent Access to Safe Custody, each time you access.	\$50.00	Per visit
Overnight safe deposit	\$20.00	Per night
Lost Safe Custody Receipts, issue of replacement of Receipts	\$100.00	Per request
Financial Books Records (Duplicate)		
Duplicate Book/Reproduction/Search for records	\$20.00/hr or	Per hour

Fee Description	Approved Amount (\$)	Frequency (e.g. one-off, monthly, quarterly, etc)
	any part hr	
Voucher retrieval	\$6.00	Per voucher
Photocopy		
Photocopy	\$1.00	Per page
Photocopy/Replacement certificates/security	\$5.00	Per document
Coins		
Change (coins) per bag or roll	\$4.00	Per request
Coin counting per container	\$10.00	Per request
Periodic Payments		
No payments due to lack of funds	Free	Per transactions
Payment by bank cheque	\$10.00	Per transactions on top of the bank cheque fee of \$20.00
Payments to account within the bank	Free	
Payments to accounts at other banks	\$3.00	Per transaction
Term Deposit/Promissory Notes		
Early Redemption Fee <T\$50,000 T\$50,000 – T\$100,000 >T\$100,000	T\$70 plus 2% interest penalty T\$100.00 plus 2% interest penalty 0.10% of principal plus 2% interest penalty	Upon customer request and an Opt. to deduct from the amount before pay out.
Penalty rate	2% reduction and interest rate adjustment calculated on portion of term completed.	
Money Transfer		
Fee	\$4.00	Per transaction
Large cash handling fee		
\$70.00	\$10,000 to \$50,000	Per transactions on business related matters only
\$100.00	\$50,001 to \$99,999	
\$125.00	\$100,000 and above	