



Safe Harbor Bank Ltd.
Nanton's Building
Egmont Street
P.O. Box 2630, Kingstown
St. Vincent & the Grenadines
TEL: +1 784 451 2030
FAX: +1 784 451 2031
EMAIL: info@safeharborbank.com
www.safeharborbank.com

Fees & Conditions General

SHB Demand Account

Currencies available:	US\$, CA\$, EUR, GBP, CHF, ZAR, NOK, SEK, DKK, AU\$, NZ\$, SG\$
Minimum Deposit:	US\$ 5,000.00 (equivalent)
Interest:	None
Fees:	US\$ 25.00 quarterly ledger fees (equivalent)
Statements:	- Account statements are provided monthly - All statements may be requested at any time (fax fee US\$ 15.00 per document - equivalent)
Hold mail:	US\$ 150.00 p.a.
Account closing:	US\$ 10.00
Online Banking:	Online banking available

SHB Investment Account

Currencies available:	US\$, CA\$, EUR, GBP, CHF, ZAR, NOK, SEK, DKK, AU\$, NZ\$, SG\$
Minimum Deposit:	Managed Accounts: US\$ 100,000.00 (equivalent) Self Directed Accounts: US\$ 25,000.00 (equivalent)
Interest:	Interest paid on account balance (Rates available upon request)
Fees:	US\$ 25.00 quarterly ledger fees (equivalent)
Statements:	- Account statements are provided monthly - Portfolio statements are provided quarterly - All statements may also be requested at any time (fax fee US\$ 15.00 per document - equivalent)
Hold mail:	US\$ 150.00 p.a.
Account closing:	US\$ 10.00
Online Banking:	Online banking available

SHB Time Deposit

Currencies:	US\$, CA\$, EUR, GBP, CHF, ZAR, NOK, SEK, DKK, AU\$, NZ\$, SG\$
Minimum Deposit:	Depending on Currency (US\$ 25,000.00 – US\$ 50,000.00 - equivalent)
Minimum Term:	Depending on currency chosen
Terms available:	1 week up to 5 years
Interest:	Please refer to SHB Time Deposit Rates
Fees:	None
Statements:	- Deposit Confirmation upon placement
Online Banking:	Online banking available - (SHB Demand or Investment Account required)



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Securities Trading Commission

(commission per transaction / ticket)

US\$ Equities	0.50 %	Minimum US\$ 75 per ticket
US\$ Bonds	0.10%	Minimum US\$ 25 per ticket
US\$ Derivatives		Minimum US\$ 5.00 per contract
CA\$ Equities	1.50%	Minimum CA\$ 100 per ticket
CA\$ Bonds	0.10%	Minimum CA\$ 25 per ticket
CA\$ Derivatives		Minimum CA\$ 5.00 per contract
GBP Equities	2.00%	Minimum GBP 100 per ticket
GBP Bonds	0.10%	Minimum GBP 25 per ticket
EUR Equities	1.50%	Minimum EUR 100 per ticket
EUR Bonds	0.10%	Minimum EUR 25 per ticket
CHF Equities	1.50%	Minimum CHF 100 per ticket
CHF Bonds	0.10%	Minimum CHF 25 per ticket

Other Security Trading Commission upon request.

Statements: - Trade Confirmation upon execution of trade
 - Portfolio Statements provided quarterly / online

Security Administration Fee: 0.25 % of market value / minimum US\$ 100.00 per annum

Online Banking: Order submission available online
 (SHB Demand or Investment Account required)

Asset Management Fees: 1.50 % p.a. based on market value

International Wire Transfer Charges

Min. Value		Max Value	Outgoing Wire	Incoming Wire
US\$ 1	to	US\$ 10,000	US\$ 35.00	US\$ 10.00
US\$ 10,001	to	US\$ 25,000	US\$ 45.00	US\$ 10.00
US\$ 25,001	to	US\$ 100,000	US\$ 50.00	US\$ 15.00
US\$ 100,001	to	US\$ 500,000	US\$ 75.00	US\$ 20.00
US\$ 500,001		and above	US\$ 100.00	US\$ 20.00

Inter-Account transfers: US\$ 5.00