

Fees and Charges

Currency: USD

Type: Personal **Preferred** Account

	Personal Preferred USD
ACCOUNT FEES AND CHARGES	
Compliance Fee ¹	\$ 999.00
Monthly Service	\$ 100.00
Minimum Opening Balance	\$ 5,000.00
Minimum Balance Fee (monthly) ²	\$ 25.00
Account Reactivation ³	\$ 50.00
Legal Documents ⁴	\$ 100.00
Account Closure ⁵	\$ 300.00
TRANSACTION FEES	
Internal Transfers Between Different DIB Client Accounts USD ⁶	0.1% + \$ 45.00
Internal Transfers Between Own DIB Accounts - Same User, Same Currency ⁷	Free
Incoming Wire USD	0.18% + \$ 90.00
Outgoing Wire USD	\$ 90.00
Outgoing Domestic Transfer USD	\$ 35.00
Cancelled Transaction Fee	\$ 20.00
LIMITS	
Number of Transactions (monthly total)	Unlimited
Amount in Transactions (monthly total)	Unlimited



	Card USD (optional)
CARD ACCOUNT FEES	
One-Time Card Order Fee	\$ 80.00
Courier Shipping (optional)	\$ 80.00
CARD TRANSACTION FEES	
Card Loading Fee	1% (min. \$ 2.00)
ATM/Cash Withdrawals [Domestic Currency]	1.50% + \$ 4.13
ATM/Cash Withdrawals [International]	1.50% + \$ 4.13
Purchases (POS) [Domestic Currency]	\$ 1.00
Purchases (POS) [International]	\$ 1.00
CARD LIMITS	
POS Single Transaction Limit	\$ 20,000
POS Daily Spend Limit (20 tr. per day)	\$ 20,000
ATM/Cash Single Withdrawal Limit	\$ 600
ATM/Cash Single Withdrawal Limit (5 tr. per day)	\$ 3,000
Single Load Limit	\$ 6,000
Daily Load Limit	\$ 6,000
Monthly Load Limit	\$ 20,000
Yearly Load Limit	\$ 80,000
Maximum Card Balance	\$ 20,000

¹ The Compliance Fee is a one-time fee for onboarding an account; once a customer has opened one Personal Account type, there is no compliance fee for additional Personal Accounts.

² This fee will be charged when the account balance is less than the required amount (see Minimum Opening Balance) It is charged once per month until the minimum balance is restored.

³ This fee is charged and debited from the account upon re-activation after the account moves to inactive status due to a lack of activity. If the accountholder chooses not to re-activate, then see Account Closure fee.

⁴ Including but not limited to: certification letters, certification of account confirmation, letter of good standing, or other documents involving legal representation.

⁵ A fee for closing the account.

⁶ An internal transfer between two DIB clients, must be in same currency (e.g. USD to USD)

⁷ An internal transfer between two accounts of the same DIB client, must be under same account holder (e.g. Transfer from Deposit to Savings)

