



Heritage Bank Limited

Schedule of Fees and Services

ACCOUNTS

Belize Dollar (BZD)

United States Dollar (USD)

The fees and charges listed in this schedule apply to all Heritage Bank accounts as of the effective date stated above. Heritage Bank reserves the right to amend these fees at its sole discretion. Clients will be notified of any material changes in accordance with applicable regulatory requirements.

DEPOSIT ACCOUNTS

Service Description	Demand Deposit	Savings
Certificate / Confirmation of Balance	BZD \$35.00	BZD \$35.00
Cheque Book — 200-page	BZD \$25.00	N/A
Cheque Book — 50-page	BZD \$10.00	N/A
Debit Advice	BZD \$10.00	BZD \$10.00
Account Statement (per page)	BZD \$5.00	BZD \$5.00
Embassy Letter	BZD \$35.00	BZD \$35.00
Minimum Monthly Transaction Fee	BZD \$5.00	N/A
Operation Charge per Entry (credit or debit) ¹	BZD \$1.50	N/A
Over-the-Counter Withdrawal	N/A	BZD \$2.00
Penalty — Unauthorized Overdraft	BZD \$20.00	BZD \$20.00
Preparation & Submission — Central Bank Permit	BZD \$50.00	BZD \$50.00
Returned Cheque — Insufficient Funds (charged to drawer)	BZD \$50.00	N/A
Returned Cheque — Insufficient Funds (charged to payee)	BZD \$25.00	BZD \$25.00
Standing Order — External Payment	BZD \$20.00	BZD \$20.00
Standing Order — Internal Payment	BZD \$10.00	BZD \$10.00
Stop Payment	BZD \$30.00	N/A
Third-Party Withdrawal	BZD \$5.00 + debit advice fee	BZD \$5.00 + debit advice fee
Over-the-Counter Transfer between HBL Accounts	BZD \$10.00	N/A
Dormant Account Fee (no customer-initiated transaction — 12 months)	BZD \$30.00/month	BZD \$30.00/month
Cheque Clearing — BZD \$1 to \$50,000	BZD \$3.00	BZD \$3.00
Cheque Clearing — BZD \$50,001 to \$100,000	BZD \$53.00	BZD \$53.00
Cheque Clearing — BZD \$100,001 and above	BZD \$103.00	BZD \$103.00

¹ Exclusive of ATM, point-of-sale (POS), and online banking transactions.

LENDING

Service Description	HBL Fee (BZD)
Processing Fee — Consumer Loan	1.00% of loan amount (minimum BZD \$300.00)
Processing Fee — Residential Loan	1.50% of loan amount (minimum BZD \$300.00)
Processing Fee — Commercial Loan	1.00% of loan amount
Overdraft Processing Fee	1.00% of approved facility
Life Insurance Administration Fee — Consumer Loan	BZD \$10.00 per month
Life Insurance Administration Fee — Residential Loan	BZD \$20.00 per month
Site Inspection — Within City / Town Limits	BZD \$50.00
Site Inspection — Outside City / Town Limits	BZD \$100.00
Late Fee — Consumer Loan	BZD \$50.00 per month
Late Fee — Residential / Commercial Loan	BZD \$100.00 per month
Excess Penalty Fee — Unauthorized Overdraft	1.00% of excess amount (minimum BZD \$50.00)
Preparation of Guarantees	BZD \$50.00
Early Repayment Penalty	Equivalent to 3 months' interest on outstanding balance
Audit Confirmation - Non borrowing Customer	BZD \$50.00 per letter
Audit Confirmation - Borrowing Customer	BZD \$100.00 per letter
Letters of Integrity	BZD \$35.00
Reference Letter	BZD \$35.00
Express fee for any Letter — Same-Day Urgent	Additional BZD \$25.00 plus cost of letter
Loan Statement	BZD \$25.00
Estate Letter	BZD \$35.00
Pay-Off Letter	BZD \$35.00

Local USD Accounts (HBL)

Service Description	HBL Fee (USD)
Minimum Monthly Transaction Fee	USD \$5.00
Operation Charge per Entry (DDA credit and debit)	USD \$1.50
Non-refundable Account Application fee	USD \$25.00

DEBIT CARD

Service Description	HBL Fee (BZD)
Card Issuance — First Card	No charge
Card Replacement	BZD \$20.00
ATM Cash Withdrawal — HBL Network	No charge

ONLINE BANKING

Service Description	HBL Fee (BZD)
Interbank Transfer — Deferred	BZD \$0.50
Interbank Transfer — Instant Funds Transfer	BZD \$1.00
Interbank Transfer — RTGS (Real Time Gross Settlement)	BZD \$5.00
Monthly e-Statement	No charge
HBL-to-HBL Standing Order	No charge
HBL Credit Card Payment	No charge
Transfer from Credit Card to Account	3.50% of transaction amount

CREDIT CARD

Products available: *MasterCard Classic · MasterCard Gold*

Service Description	HBL Fee (BZD)
Late Charge Fee	BZD \$30.00
Over-Limit Fee	BZD \$40.00
Cash Advance Fee	3.50% of transaction amount
Annual Membership — Corporate Card (primary / additional)	BZD \$200.00 / BZD \$50.00
Annual Membership — Personal Card (primary / additional)	BZD \$100.00 / BZD \$50.00
Chargeback Fee	BZD \$35.00
Lost or Stolen Card	BZD \$20.00
Replacement Card	BZD \$20.00
Standing Order	BZD \$10.00
Monthly Statement	BZD \$5.00
Credit Card Insurance — Single	BZD \$0.35 per \$1,000 of outstanding balance
Credit Card Insurance — Joint	BZD \$0.60 per \$1,000 of outstanding balance
Parameter Release	BZD \$10.00

WIRE TRANSFERS

Service Description	HBL Fee (BZD)
Outgoing Wire Transfer — Beneficiary bank inside the United States	BZD \$245.00
Outgoing Wire Transfer — Beneficiary bank outside the United States	BZD \$265.00
Incoming Wire Transfer	BZD \$20.00
Tracer	BZD \$140.00