

MoneyBack Mortgage

Down Payment: 15%
 (10% with Mortgage Indemnity Insurance)
 Minimum Loan Amount: \$100,000.00
 Minimum Repayment Term: 20 years
 Maximum Repayment Term: 30 years
 Commitment Fee: 1.61% min.
 Interest Rate: 9-10.5%

Mortgage

Down Payment: 5-15%
 Maximum Loan Amount: \$750,000.00
 Maximum Repayment Term: 30 years
 Commitment Fee: 1.61% min.
 Interest Rate: 9-10.5%

Lot Loan

Down Payment: 10%
 Maximum Loan Amount: \$350,000.00
 Maximum Repayment Term: 20 years
 Commitment Fee: 1.61% min.
 Interest Rate: 10% min.

Zero Down Lot Loan

Down Payment: 0%
 Maximum Loan Amount: \$125,000.00
 Maximum Repayment Term: 20 years
 Commitment Fee: 1.61% min.
 Interest Rate: 10.5% min.

Equity Loan

Down Payment or Equity Contribution: 15%
 Maximum Repayment Term: 25 years
 Commitment Fee: 1.61% (\$215 min.)
 Interest Rate: 9.5-11%

Debt\$AVER Loan

Maximum Loan Amount: \$75,000.00
 Maximum Repayment Term: 8 years
 Commitment Fee: 2.15% min
 Interest Rate: 14-16%

Personal Loans

- Cash Secured
- Salary Deductions
- Auto Purchase
- Debt Consolidation
- Education
- Personal Emergency
- Home Improvement
- Household Goods
- Overdrafts

Interest Rate: 10.5-16%
 Administration Fee: 2.15% (\$215 min.)
 Credit Protection Fee: 0.16%

Other Products & Service:

- Retirement Savings & Investment Plan (RSIP)
- Education Savings and Investment Plan (ESIP)
- Fidelity Asue Savings
- Fidelity Bank Preferred Client Program
- MoneyCentre Products & Services
- Visa Credit & Debit Cards (see Visa Card Services Fee Guide)

Terms and rates are subject to change. They refer to Bahamian dollar accounts. We also accept US dollar fixed deposits.

EARLY WITHDRAWAL PENALTY: If the Bank grants the Depositor's request to withdraw all or a portion of the deposit before the maturity date, a penalty, based upon the remaining month(s) of the certificate (month = 30 days) and calculated at the interest rate in effect, will be charged.

Fidelity Bank (Bahamas) Limited
Corporate Office

Fidelity House
 51 Frederick Street
 P.O. Box N 7502
 Nassau, The Bahamas
 T 242.356.7764
 F 242.326.3000

Visit our Financial Centres

- FREDERICK STREET
- WULFF ROAD
- MADEIRA PLAZA
- FREEPORT
- CABLE BEACH
- MARSH HARBOUR
- INDEPENDENCE DRIVE

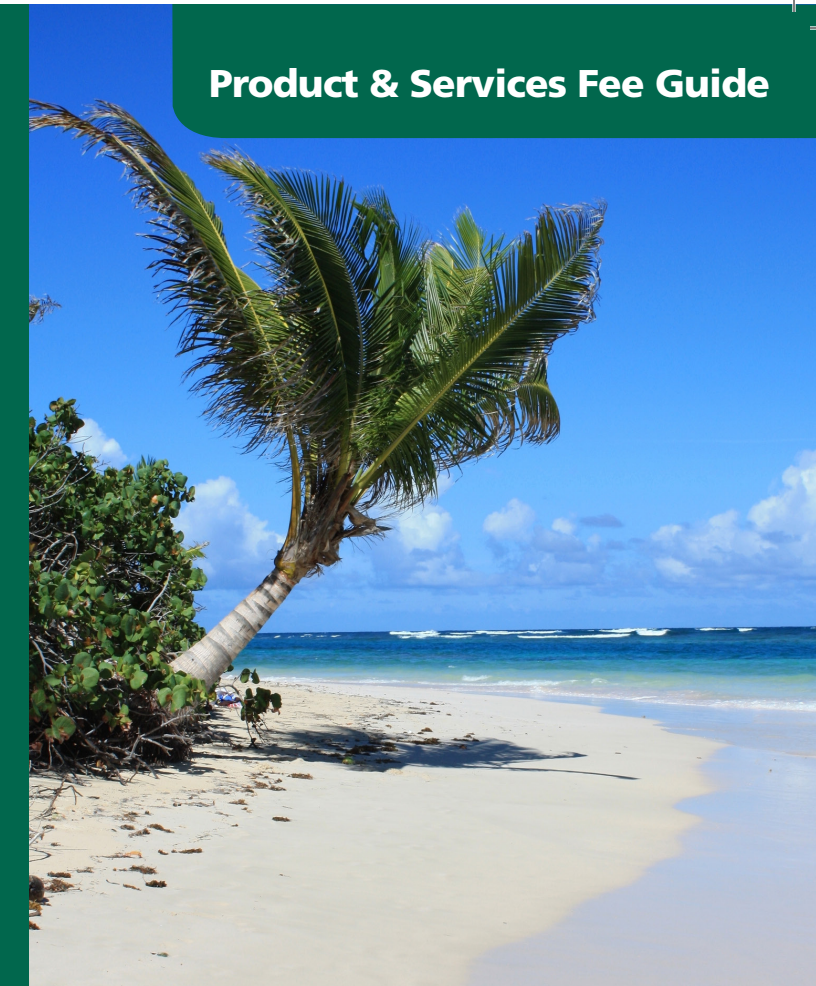
Nassau: **t 356.7764**

Freeport: **t 352.6676/7**

Marsh Harbour: **t 367.3135**



www.fidelitygroup.com


Product & Services Fee Guide
 FOR INDIVIDUALS


FINANCIAL CENTRE

Products and Services:

- Asue Savings Account
- Preferred Savings Accounts
- Chequing Accounts
- CDs, Fixed or Term Deposits
- Personal Loans & Overdrafts
- Debt Consolidation Loans
- Zero Down Lot Loans
- Lot Loans
- Mortgage Loans
- MoneyBack Mortgage
- Home Equity Loans
- VISA Credit Cards
- VISA Debit Card
- Personal Financial Planning
- Private Banking (Wealth Management)
- Retirement Savings & Investment Plan (RSIP)
- Education Savings & Investment Plan (ESIP)
- Wire Transfers
- Foreign Exchange
- Online Banking
- Financial Coaching

INTEREST ON INTEREST-BEARING ACCOUNTS IS CALCULATED DAILY AND PAID QUARTERLY.

ACCOUNT STATEMENTS ARE PROVIDED BY ONLINE BANKING

WE DO NOT OFFER PASSBOOKS

Debt\$AVER Savings Account

Minimum Opening Balance:.....\$100.00
 Minimum Monthly Deposit\$100.00
 Term:Equivalent to Term of Loan*
 Interest rate: 5.00%
 No interest is paid if the account is closed before maturity.

No ATM, Debit Card or Online Banking access.
 *Client only has access when the loan has been fully repaid.

Preferred Savings Account

Minimum Opening Balance:\$500.00
 Monthly Maintenance Fee
 (Balances under \$500.00): \$3.23
 Minimum Deposit: \$100.00
 Interest rate: up to 2.5%

No ATM or Debit Card access.

Fixed Deposit Accounts (BSD)

Minimum Opening Balance:\$1,000.00
 Term: 1 month to 12 months

Terms of 24 months or more to be negotiated.
 Early W/D penalties: varies based upon remaining months and interest rates. Minimum penalty is \$26.88.

Personal Preferred Chequing Account

Minimum Balance: \$500.00
 Monthly Maintenance Fee: \$8.60
 Over-the-Limit Fee: \$5.38
 Stop Payment on Cheques: \$21.50 each
 Cheque Orders: Printing Cost to be Charged
 Cheque certification: \$7.53
 Dishonored cheques (NSF): \$26.88 each
 Debit/Cheque: \$0.81
 Fidelity ATM charge (debits): \$0.81 + .40 (GST)
 All other banks ATM charge (debits): \$3.23 + .40 (GST)
 Interest rate: up to 1.5%

Personal Chequing Account - Non-Interest Bearing

Minimum Opening Balance: \$200.00
 Monthly Maintenance Fee: \$8.60
 Over-the-Limit Fee: \$5.38
 Stop Payment on cheques: \$21.50 each
 Cheque Orders: Printing Cost to be Charged
 Cheque certification: \$7.53
 Dishonored cheques (NSF): \$26.88
 Each Debit/Cheque: \$0.81
 Fidelity ATM charge (debits): \$0.81 + .40 (GST)
 All other banks ATM charge (debits): \$3.23 + .40 (GST)
 Interest: No interest is paid on this account.

Fidelity Visa Debit Card (offered to clients with a relationship)

Fidelity ATM Withdrawals: \$0.81 + .40 (GST)
 All other banks ATM charge (debits): \$3.23 + .40 (GST)
 Replacing lost/stolen card: \$26.88
 Point of Sale (POS) Fee: \$0.40 (GST)
 Overseas Point of Sale (POS) Fee: 1.61%

E-banking (Online Banking)

Access your accounts using a personal computer via the internet.
 Free, unlimited enquiries on accounts.

Transfer of funds between accounts: \$0.54+.40 (GST)
 Pay utilities, Cable, etc.: \$0.81/bill

Other Service Fees

Government Stamp Tax (GST) is \$0.40 per local debit transaction or payments over the counter, and 1.50% on overseas transactions.

Dormant or inactive account fee \$8.60 monthly
 Incoming Wire Transfer Fees\$16.13
 Outgoing Wire Transfer Fees\$26.88
 Internal Standing Order Fee \$5.38
 External Standing Order Fee\$10.75
 Bank Reference Fee\$26.88
 Audit Confirmation Fee\$32.25
 Statement Request \$5.38
 Return Cheque Fee (NSF)\$26.88
 Deposited Item Returned Fee\$26.88
 Research Fee..... \$32.25 per hour
 Uncleared Funds Fee\$10.75
 Collection Item Fee\$53.75
 Drafts Stop Payment Fee\$43.00
 Draft Fee \$7.53
 Stamp Tax on Draft (BSD) \$0.40 (GST)
 Stamp Tax on Draft (USD) 1.50%
 Unauthorized Overdraft Fee\$5.38 per week

DEBIT INTEREST: 17.00% p.a. on unauthorized overdrafts (in addition to \$5.38 weekly overdraft fee)