

## Mortgage

Down Payment: ..... 5-15%  
Maximum Loan Amount: ..... \$750,000.00  
Maximum Repayment Term:..... 30 years  
Commitment Fee: ..... 1.65%  
Construction Fee: ..... 2-3%  
**Interest Rate: ..... 7-10.5%**

## Lot Loan

Down Payment: ..... 10%  
Maximum Loan Amount: ..... \$350,000.00  
Maximum Repayment Term: ..... 20 years  
Commitment Fee: ..... 1% - 3%  
**Interest Rate: ..... 7% min.**

## Zero Down Lot Loan

Down Payment: ..... 0%  
Maximum Loan Amount: ..... \$125,000.00  
Maximum Repayment Term: ..... 20 years  
Commitment Fee: ..... 1.65% min.  
**Interest Rate: ..... 8% min.**

## Equity Loan

Down Payment or Equity Contribution: ..... 15%  
Maximum Repayment Term: ..... 25 years  
Commitment Fee: ..... 2%-3%  
**Interest Rate: ..... 8-11%**

## Debt\$AVER Loan

Maximum Loan Amount: ..... \$80,000.00  
Maximum Repayment Term: ..... 12 years  
Commitment Fee: ..... 2.20% (\$330 min.)  
Credit Protection Fee: ..... 0.17%  
Credit Protection Fee: ..... 0.17%

## Personal Loans

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

Commitment Fee: ..... 2.20% (\$330 min.)  
Credit Protection Fee: ..... 0.16%  
**Interest Rate: ..... 12-17%**

## E-banking (Online Banking)

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

Transfer of Funds Between Accounts: ..... FREE  
Pay Utilities, Cable, etc.: ..... \$0.83

**Terms, rates, and fees are competitive and subject to change.**

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

## Corporate Office

Fidelity House  
51 Frederick Street  
P.O. Box N 7502  
Nassau, The Bahamas

## Our Financial Centres

- FREDERICK STREET
- MADEIRA PLAZA
- WULFF ROAD
- MARSH HARBOUR
- CABLE BEACH
- FREEPORT
- IBP - INDEPENDENCE BUSINESS PARK

## Contact Us:

**Nassau:**  
356.7764




**Freeport:**  
352.6676/7

**Marsh Harbour:**  
823.4374

**Exuma:**  
336.0071

# Products & Services

## Fee Guide

-  fidelity.bank
-  fidelitygroup.com
-  fidelitybankbahamaslimited



## Products and Services:

- Asue Savings Accounts
- Regular Savings Accounts
- Preferred Savings Accounts
- Preferred Checking Accounts
- Chequing Accounts
- Overdrafts
- CDs, Fixed or Term Deposits
- Personal Loans
- Debt Consolidation Loans
- Zero Down Lot Loans
- Lot Loans
- Mortgage Loans
- Home Equity Loans
- Credit Cards
- Debit Cards
- Prepaid Cards
- Payroll Cards
- Private Banking
- Wire Transfers
- Foreign Exchange
- Online Banking
- Free Financial Coaching
- Free Monthly Statements (View Online Banking)
- Banking App
- Free Seminars
- Merchant Services (Card Terminals)

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

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ACCOUNT STATEMENTS ARE PROVIDED  
BY ONLINE BANKING

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WE DO NOT OFFER PASSBOOKS

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ALL FEES ARE INCLUSIVE OF VAT

### Preferred Chequing Account

Monthly Maintenance Fee : ..... \$3.30  
(balance below \$500.00)

Minimum Deposit: ..... \$100.00

View Statements Online: ..... **FREE**

*No ATM or Debit Card access.*

### Preferred Savings Account

Monthly Maintenance Fee : ..... \$3.30  
(balance below \$500.00)

Minimum Deposit: ..... \$100.00

View Statements Online: ..... **FREE**

*No ATM or Debit Card access.*

### Fixed Deposit Accounts (BSD)

Minimum Opening Balance: ..... \$1,000.00

Term: ..... 1 month to 12 months

View Statements Online: ..... **FREE**

*Terms of 24 months or more to be negotiated.*

*Early WID penalties: varies based upon remaining months and interest rates. Minimum penalty is \$27.50.*

### Asue Savings Account

Minimum Balance: ..... \$100.00

Minimum Monthly Deposit: ..... \$50.00

Term: ..... 6 or 12 Months

Penalty for Early Withdrawal: ..... \$27.50

### Personal Chequing Account - Non-Interest Bearing

Monthly Maintenance Fee: ..... \$8.80

Over-the-Limit Fee: ..... \$5.50

Stop Payment on Cheques: ..... \$22.00 each

Cheque Orders: ..... Printing rates apply

Dishonored Cheques (NSF): ..... \$27.50

Each Debit/Cheque: ..... \$0.83

**Interest Rate:..... No interest is paid on this account.**

### Regular Savings Account

Monthly Maintenance Fee: ..... \$3.30  
(balance below \$500.00)

View Statements Online: ..... **FREE**

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

Fidelity ATM Withdrawal: ..... \$0.83 + .40 (GST)

Non-Fidelity ATM Withdrawal: ..... \$3.30 + .40 (GST)  
(Minimum)

Replacement of Card: ..... \$27.50

PIN Reset Fee: ..... \$5.50

Point of Sale (POS): ..... \$0.40 (GST)

Overseas ATM Withdrawal Fee: ..... \$3.30 + .40 (GST)  
(Minimum)

Overseas ATM Withdrawal Exchange Fee: ..... 1.65%

### Other Service Fees

Government Stamp Tax (GST) is \$0.40 per ATM or  
over the counter withdrawals, and 1.65% on  
overseas withdrawals.

Compliance Fee: .....\$110.00 (per annum)

Inactive Account Fee: .....\$8.80 monthly

Local Incoming Wire Transfer Fee: ..... **FREE**

Outgoing Wire Transfer Fee: ..... \$27.50

Local Interbank/ACH Fee: ..... **FREE**

Stop Payment Fee: ..... \$22.00  
(ACH transaction)

External Standing Order Fee: ..... \$11.00

Real Time Gross Settlement (RTGS) Fee: ..... \$22.00

Bank Reference Fee: ..... \$27.50

Audit Confirmation Fee: ..... \$33.00

Statement Request: ..... \$5.50

Return Cheque Fee (NSF): ..... \$27.50

Deposited Item Returned Fee: ..... \$27.50

Research Fee: ..... \$33.00 per hour

Uncleared Funds Fee: ..... \$11.00

Night Deposit Fee: ..... \$110.00

Drafts Stop Payment Fee: ..... \$22.00

Draft Fee: ..... \$7.70

Stamp Tax on Draft (BSD): ..... \$0.40 (GST)

Unauthorized Overdraft Fee: ..... \$5.50 per week

Cheque Certification: ..... \$7.70 + .40 (GST)

Corporate Banking Application Fee: ..... \$440.00

In-Person Transaction Fee: ..... \$2.20 (per transaction)