



## SKCU Service Charges

SKCCU REVISED RATES SHEET EFFECTIVE AUGUST 1ST 2022

Dept	A/C Classification Prefix/Suffix	Type of A/C Service	Charges	Commison	VAT	Charges Plus VAT
Member Service						
	New Account	New Saving Account	Opening Fee / Enterance Fee EC\$5.00	\$5.00	\$0.85	\$5.85
	Sub Account (06)	New US Savings	Opening Deposit US\$200.00 / Minimum Balance US\$200.00	\$10.00	\$1.70	\$11.70
	Sub Account (05)	Vacation Club	Opening Deposit EC\$100.00 / Minimum Balance EC\$100.00	\$5.00	\$0.85	\$5.85
	Sub Account (04)	Christmas Club	Opening Deposit EC\$25.00 / Minimum Monthly Balance EC\$25.00	\$5.00	\$0.85	\$5.85
	Sub Account (13)	Golden Achievers	Opening Deposit EC\$50.00 / Minimum Monthly Deposit EC\$50.00	\$50.00		
		Permanent Share Account	No Withdrawal of Shares Only Transfers	\$25.00	\$4.25	\$29.25
		Vacation Club	Withdrawals before Maturity Charge EC\$50.00	\$50.00	\$8.50	\$58.50
		Christams Club	Withdrawal before Maturity Charge EC\$50.00	\$50.00	\$8.50	\$58.50
		Golden Achievers	Withdrawal before Maturity Charge EC\$50.00	\$50.00	\$8.50	\$58.50
	Service Charge	Bank Statement	Charge EC\$25.00	\$25.00	\$4.25	\$29.25
		Fax/other foreign transaction	Charge EC\$20.00	\$20.00	\$3.40	\$23.40
		ATM Maintenance Fee	Charge EC\$1.00 (Charge after 5 Transactions Monthly)	\$1.00	\$0.17	\$1.17
		Dormant Account Fee	Charge EC\$2.00	\$2.00	\$0.34	\$2.34



Bankers cheque	Charge EC\$10.00	\$10.00	\$1.70	\$11.70
Internal Transfer	Charge EC\$8.00 Savings/Chequing	\$8.00	\$1.36	\$9.36
Foreign Cheques		\$2.00	\$0.34	\$2.34
Stop Payment	Charge EC25.00 per Institution	\$25.00	\$4.25	\$29.25
Print of Accounts	Charge EC\$5.00 per page	\$5.00	\$0.85	\$5.85
Photocopy	Charge EC\$1.00 per sheet	\$1.00	\$0.17	\$1.17
Fax Information	Charge EC\$5.00	\$5.00	\$0.85	\$5.85
Statement of Accounts/Letter	Charge EC\$25.00	\$25.00	\$4.25	\$29.25
Search ofor Historical Data	Charge EC\$25.00	\$25.00	\$4.25	\$29.25
Non-Member Cheque Service	Charge EC\$5.00 per Cheque	\$5.00	\$0.85	\$5.85
Night Bag Service	Charge Annual Fee EC\$115.00	\$115.00	\$19.55	\$134.55
Night Bag Key Replacement	Charge EC\$50.00	\$50.00	\$8.50	\$58.50
Night Bag Replacement	Charge EC\$125.00	\$125.00	\$21.25	\$146.25
Safety Deposit Box	Charge EC\$125.00 (small) EC\$150.00 (large) Annual	\$125.00 - Small \$150.00 - Large	\$21.25 \$25.25	\$146.25 \$175.50

### Accounting

Checque A/C Charges	Overdraft Chequing Account	Charge EC\$40.00 per Chque	\$40.00	\$6.80	\$46.80
	Chequing Account Maintenance	Charge EC\$10.00 Monthly	\$10.00	\$1.70	\$11.70



Unauthorized Overdrafts on Chequing Accounts	15% of End of Month Balance plus VAT			
Return Cheques	Charge EC\$62.50 per Cheque	\$53.42	\$9.08	\$62.50
New Cheque Book	Charge EC\$20.00 per Cheque Book Effective Dec 1st 2010	\$20.00	\$3.40	\$23.40
Overdraft Facility Setup	Minimum EC\$100.00 - 1.25% over \$10,000.00			
Annual	18% per annum on Balance Monthly (1.5% on Month End Balance)			
Standing Order Charges	Charge EC\$10.00 per Standing Order	\$10.00	\$1.70	\$11.70

Card Centre

ATM Card	Replacement Card	Charge EC\$25.00	\$25.00	\$4.25	\$29.25
	Pin Replacement	Charge EC\$10.00	\$10.00	\$1.70	\$11.70
Credit Card SVS	Annual Fee on Classic Visa Card	Charge EC\$100.00	\$100.00	\$17.00	\$117.00
	Annual Fee Additional Classic	Charge EC\$50.00	\$50.00	\$8.50	\$58.50
	Replacement Card/Pin	Charge EC\$25.00	\$25.00	\$4.25	\$29.25
	Lost/Stolen Card	Charge EC\$25.00	\$25.00	\$4.25	\$29.25
	Over Limit	Charge EC\$25.00	\$25.00	\$4.25	\$29.25
	Late Fee	Charge EC\$15	\$40.00	\$6.80	\$46.80
	Limit Increase Fees	Charge EC\$35.00	\$35.00	\$5.95	\$40.95
	Change of Account	Charge EC\$25.00	\$25.00	\$4.25	\$29.25



	Statement History Request (min)	Charge EC\$25.00	\$25.00	\$4.25	\$29.25
	Emergency Card	Charge EC\$50.00	\$50.00	\$8.50	\$58.50
	Interest Rate	Charge 19.5% per annum			
	Cash Advance Commission	2% min \$10.00			
	Card Holder Insurance	41 cents - Ec\$1000.00 Outstanding Balance			
Debit Card SVS	Transaction Fee	25 cents plus VAT for each use of card	\$0.25	\$0.04	\$0.29
	Replacement Card	Charge EC\$50.00	\$50.00	\$8.50	\$58.50

Loans Department

	Loan Late Payment	With Garce Period of 3 days	\$60.00	\$10.20	\$70.20
	Loan Service Charge	Min \$100.00 Loans below \$2500.00 Min \$150.00 Loans Below \$9999.00 Min 1.75% on Loans \$10000.00 plus	\$100.00 \$150.00	\$17.00 \$25.50	\$117.00 \$175.50
	Regular Loans	Security Payment 35%			
		Security Payment for other Loans based on Classification			
	Line of Credit	Set up 1.5% of Loan amount / Min \$150 plus VAT			
	Line of Credit	Annual Renewal EC\$150.00 plus VAT	\$150.00	\$25.50	\$175.50
	Loan Payout Letter	Charge EC\$25.00	\$50.00	\$8.50	\$58.50

Admin Department

Conference Room	Rental Full Day	Charge EC\$300.00	\$300.00	\$30.00	\$330.00
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Rental 1/2 Day	Charge EC\$150.00	\$150.00	\$15.00	\$165.00
Rental Weekends	Charge EC\$350	\$350.00	\$35.00	\$385.00
Rental Whole Week (Week Days)	Charge EC\$1,200.00	\$1,200.00	\$120.00	\$1,320.00
LCD Projector	Charge EC\$100.00	\$100.00	\$17.00	\$117.00

**\*The SKCCU Ltd. Reserves the right to amend rates. Also note that these rates are subject to change without prior notice.**

**\*Please be advised that fees are Value Added Tax (VAT) inclusive (There is no VAT on Loans interest payments)**