



## Rates and Conditions

\*Issue Date: December 11th, 2017.

\*\* Date to be effective: January 11th, 2018.

The cost of commissions does not includes ITBMS (Tax of Movable property transfer and Services).

**Issuance Date: December 11th, 2017.**

## SAVINGS ACCOUNTS:

Balboa

### SAVINGS ACCOUNTS- LOCALS

Natural Person–Minimum Amount to open the account	50.00
Natural Person- (with Operation Notice) - Minimum Amount to open the account	50.00
Legal Entity - Minimum Amount to open the account	500.00

### SAVINGS ACCOUNTS - FOREIGNERS

Natural Person- Minimum Amount to open the account and monthly minimum	5,000.00
Natural Person–Commission for account opening	300.00
Natural Person–Monthly maintenance fee foreigner account	15.00
Natural Person–Charge for account closing(within the first 180 days)	60.00
Natural Person–Monthly charge for balance lower to the minimum average required	20.00
Natural Person–Commission for inactive account(after 210 days)	50.00
Legal Entity- Minimum Amount to open the account and monthly minimum average	10,000.00
Legal Entity- Commission for account opening	300.00
Legal Entity- Monthly maintenance fee foreigner account	25.00
Legal Entity- Charge for account closing (within the first 180 days)	60.00
Legal Entity- Commission for inactive account (after 210 days)	50.00
Legal Entity- Monthly charge for balance lower to the minimum average required	35.00

## CHECKING ACCOUNTS:

### CHECKING ACCOUNTS - LOCALS

Natural Person - Minimum Amount to open the account and monthly minimum	250.00
Natural Person - (with Operation Notice) - Minimum Amount to open the account	500.00
Natural Person - Commission for inactive account(after 210 days)	50.00
Natural Person - Monthly charge for balance lower to the minimum average required	20.00
Legal Entity - Minimum Amount to open the account and monthly minimum average	500.00
Legal Entity - Monthly charge for balance lower to the minimum average required	35.00
Legal Entity - Commission for inactive account (after 210 days)	50.00

### CHECKING ACCOUNTS WITH INTEREST - LOCALS

Natural Person - (with Operation Notice) - Minimum Amount to open the account	500.00
Natural Person - Commission for inactive account(after 210 days)	50.00
Natural Person - Monthly charge for balance lower to the minimum average required	20.00
Legal Entity - Minimum Amount to open the account and monthly minimum average	500.00
Legal Entity - Monthly charge for balance lower to the minimum average required	20.00
Legal Entity - Commission for inactive account (after 210 days)	50.00

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## CHECKING ACCOUNTS - FOREIGNERS

Natural Person - Minimum Amount to open the account and monthly minimum	5,000.00
Natural Person– Commission for account opening	300.00
Natural Person– Monthly maintenance fee foreigner account	15.00
Natural Person - Monthly charge for balance lower to the minimum average required	20.00
Natural Person - Charge for account closing (within the first 180 days)	60.00
Natural Person - Commission for inactive account (after 210 days)	50.00
Legal Entity - Minimum Amount to open the account and monthly minimum average	10,000.00
Legal Entity - Commission for account opening	300.00
Legal Entity - Monthly maintenance fee foreigner account	25.00
Legal Entity - Monthly charge for balance lower to the minimum average required	35.00
Legal Entity - Charge for account closing (within the first 180 days)	60.00
Legal Entity - Commission for inactive account (after 210 days)	50.00

## CHECKS RETENTION PERIODS

	Balboa (B/.)
Unibank	No Retention
Locals	1 day
Foreigners	15 days
USA Treasury	5 days

## CLAVE DEBIT CARD

Annual Membership	25.00
Card Replacement	20.00
UniBank ATMs transactions	No Cost
Other Local Banks ATMs transactions ( from the 6° transaction per month on)	1.25
ATMs transactions abroad	5% min 5.00
Fraud Insurance (2 incident per year maximum\$/. 2,500.00 per incident)	2.99 (monthly)
Account Research	20.00
Additional Card	20.00

## ONLINE BANKING

Access to the Service	No Cost
Local transfer to third party	No Cost
Replacement (Theft or loss) – Unitoken Keychain	15.00
Replacement (Theft or loss) – Unitoken Card	25.00

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## BOUNCED CHECKS

### Bounced Checks – Locals

- Due to insufficient funds or against product	35.00
- Due to form	25.00
- In bank counter due to insufficient funds or against product	25.00

### Bounced Checks – Foreigners

- Due to insufficient funds or against product	75.00
- Due to form	75.00

### Stamps for paid check

0.10

### Cancellation of Personal Check

15.00

### Cancellation of Personal Check with Operation Notice or Legal Entity

15.00

### Casual Overdraft

- Personal (24% p.a. / minimum)	30.00
- Commercial (24% p.a. / minimum )	30.00

## INTERNATIONAL TRANSFERS

### Cost of Transfers

- From \$0 to \$ 25,000.00	0.25%; min 125.00
- From \$25,000.01 to \$100,000.00	0.175%; min 125.00; max. 200.00
- From \$100,000.01 and more	0.1%; min 200.00; max 500.00

### Transfer- Incomplete Data

25.00

### Bounced received Transfer

25.00

### Bounced sent Transfer

25.00

### Research Case

25.00

### Transfer Annulment (as per client request)

25.00

### Amendment

25.00

Simple	75.00
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Complex	100.00
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### Swift

25.00

### Swift for closing account through international transfer

25.00

### Copy of Swift message (confirmation or amendment)

50.00

## LOCAL TRANSFERS (ACH)

### Received Transfers

No Cost

### Sent Transfers

No Cost

### ACH manual transfer:

- Natural Person	25.00
- Legal Person	50.00

## SPECIAL REQUESTS

### Additional copy of documents (cost per page)

- Deeds	0.50
- Appraisals	0.50

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- Insurance Certificate	0.50
<b>OTHER SERVICES</b>	
Check Certification	10.00
Cashier's Check	15.00
Cancellation of Cashier's Check or Certificate	15.00
Deposit of USA Checks	50.00
Payment of interests of Fixed-term deposit through Cashier's Check	10.00
Annual Night safe	35.00
Replacement of Night Safe and key	35.00
Bank Confirmation by auditors	25.00
Copy of deposited Checks	25.00
Copy of deposit vouchers	25.00
Check Book with copy	15.00 per each 25 checks
Lost of Checkbook	50.00
Retention of Monthly Statement of Account	10.00
Account Extract	
- From current month up to 11 month	5.00
- 1 to 7 years	10.00
Investigations about accounts:	
- Up to 6 months	25.00
- More than 6 months	45.00
Manual Transfers between client accounts	
- Natural Person	25.00
- Legal Entity	50.00
Accounts Closing through Cashier's Check	25.00
Commission for management of municipal legal procedures / license plate (Unileasing)	250.00

OTHER SERVICES

Balboa (B/.)

Assignment of Fixed-Term Deposit	100.00
Commission for account opening – Unibank Mixed-Term Deposit	150.00 (includes stamps costs)

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LOANS:

PERSONAL BANKING LOANS

Preparation of Public Deeds	
- Up to B/. 120,000.00	200.00
- From B/. 120,000.01 to B/. 500,000.00	250.00
- From B/. 500,000.01 on	300.00
Preparation of Loan Note	
- Up to B/. 120,000.00	75.00
- From B/. 120,000.01 to B/. 500,000.00	150.00
- From B/. 500,000.01 on	200.00
Preparation of Public Deeds for vehicle loan with trust fund	250.00
Preparation of certificates(each)	50.00
Collection expenses	30.00
Commission for late insurance renewal	75.00
Commission for direct discount	3%
Commission for loan expenditure	Min. 100.00
Note of Mortgage liens cancellation	200.00
Note of Trust Fund disassociation (movable and real state property)	250.00
Note of Trust Fund disassociation (vehicle loan)	75.00
Note of Consent	100.00
Amendment of contract–Facility increase	According to increase
Amendment of contract –other conditions	150.00
Issuance – Letter of Payment	0.125% of the amount, minimum 150.00

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LOANS – OTHER BANKS	Balboa
Preparation of Public Deeds	
- Up to B/. 500,000.00	550.00
- From B/. 500,000.01 to B/. 1,000,000.00	650.00
- From B/. 1,000,000.01 to B/. 2,000,000.00	850.00
- From B/. 2,000,000.01 to B/. 5,000,000.00	1,100.00
- From B/. 5,000,000.01 on	1,500.00
Amendment of contract – Facility increase	According to increase
Amendment of contract – other conditions	350.00
Preparation of contracts in private documents	
- Up to B/. 500,000.00	250.00
- From B/. 500,000.01 to B/. 1,000,000.00	300.00
- From B/. 1,000,000.01 to B/. 2,000,000.00	350.00
- From B/. 2,000,000.01 to B/. 5,000,000.00	400.00
- From B/. 5,000,000.01 on	500.00
Amendment of contract – Facility increase	According to increase
Amendment of contract – other conditions	250.00
Preparation of Loan Note	
- Up to B/.500,000.00	250.00
- From B/.500,00.01 to B/. 1,000,000.00	300.00
- From B/.1,000,000.01 to B/. 2,000,000.00	350.00
- From B/.2,000,000.01 to B/. 5,000,000.00	400.00
- From B/.5,000,000.01 on	500.00
Financial Leasing Contract (Leasing)	250.00
Preparation of Certificates (each)	60.00
Commission for late insurance renewal	75.00
Commission for loan expenditure	Min. 100.00
Note of Mortgage liens cancellation	150.00
Note of Vehicle liens cancellation	75.00
Note of Consent	100.00
Cancellation of Pledge	75.00
Additional Guarantee of pledge over movable property	100.00
Additional Guarantee of payment assignments	100.00
Additional Guarantee of pledge over shares	100.00
Additional procedure of property purchase and sale contract preparation	75.00
Additional procedure of the preparation of shares purchase and sale	75.00
Commission for Management for each withdrawal	50.00
Corporate Loan Investigation	40.00

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CHARGES FOR THIRD-PARTY ACCOUNT

Balboa (B/.)

Charges for Third-Party account:	
- Stamps	According to the amount of pages
- Notary	According to Notary fees and the amount of pages
- Public Registry	According to Public Registry fees

IMPORT AND DOMESTIC (EMITTED) LETTER OF CREDIT

Issuance	1/4% for the first 90 days or lower fraction, min. 50.00
- Every 30 additional days or fraction	1/8% per each 30 additional days or fraction, min. 15.00
- Opening Swift	75.00
Amendments	
- Limit Increase	1/4%, min. 50.00 each 30 days or fraction
- Term extension	1/4%, min. 50.00 each 30 days or fraction
- Simple	30.00
- Per each individual clause Swift of amendment	25.00
Acceptance	1%, min. 50.00
Swift Acceptance	25.00
Payment Commission (includes check the documents)	1/4%, min. 50.00
Sending Payment Swift	25.00
Discrepancies (per each set of documents)	75.00
Other message of Swift (each)	25.00
Courier	min. 50.00
Official Stamps	B/. 0.10 per each 100.00 or fraction
Non used credit	30.00
Payment Transfer	1/8 %, min. 50.00
Payment Assignment	1/4 %, min. 75.00

GUARANTEES, SURETIES AND BONDS

Sureties and guarantees	2% per year, min 100.00 per quarter
Bonds	
- Amendments - term	1% per year min 100.00 per quarter
- Others Amendments	25.00
Assignment of Bank Guarantee	25.00
Credit Note (Stand by) Issue:	2% yearly min. 100.00 per quarter
Closing Swift	75.00
Amendment by increase	2% yearly min. 100.00 per quarter
Amendment by extension	2% yearly min. 100.00 per quarter
Amendment (others)	50.00
Swift amendment	25.00
Credit Note (Stand by) Received	
Confirmation	2% yearly min. 100 .00 per quarter

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## Issuance Date: December 11th, 2017.

Notice	100.00
Amendment by extension (confirmed)	2% yearly min. 100.00 per quarter
Amendment by extension (noticed)	2% yearly min. 50.00 per quarter
Amendment by increase (confirmed)	2% yearly min. 100.00 per quarter
Amendment by increase (noticed)	2% yearly min. 50.00 per quarter
Other amendments	50.00
Payment (confirmed)	1/4%, min. 50.00
Payment (noticed)	50.00
Swift	25.00
Courier	min. 50.00
Courier shipping management	50.00
Anticipated Cancellation (confirmed)	50.00

## EXPORT LETTER OF CREDIT (NOTIFIED) AND LOCAL LETTER OF CREDIT (RECEIVED)

Notice commission	150.00
Amendments	
- Limit Increase	1/4%, min. 50.00 each 30 days or fraction
- Term extension	1/4%, min. 50.00 each 30 days or fraction
- Simple	50.00
Swift	25.00
Courier	min. 50.00
Courier shipping management	50.00
Commission by payment reimbursement	50.00
Payment Transfer	1/8% min. 50.00
Payment Assignment	1/4 % min. 75.00

## EXPORT LETTER OF CREDIT ( CONFIRMED)

Confirmation commission	1/2%, min.100.00 per quarter
Amendments	
- Limit Increase	1/2%, min. 75.00 each 30 days or fraction
- Term extension	1/2%, min. 50.00 each 30 days or fraction
- Simples	75.00
Acceptance	1% min. 50.00
Submission/ Review of Documents	1/2% min. 50.00
Discrepancies per each document	75.00
Commission by payment reimbursement	30.00
Credit Note Cancellation expired	30.00
Non used credit	30.00
Swift	25.00
Payment Transfer	1/8%, min. 50.00
Payment Assignment	1/4%, min. 75.00
Courier	min. 50.00
Courier shipping management	50.00

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## RECEIVED COLLECTIONS (Simple and Documentary)

Documentary Collection “received”	1/2%, min. 50.00
Received check in collection	1/4%, min. 10.00 max. 125.00
Swift	25.00
Term Stamps	0.10 per each 100.00 or fraction
Assignment commission	75.00
Collection acceptance	1%, min. 50.00
Amendments	30.00
Bounced collection (documentary bounced)	50.00
Bounced collection (bounced check)	30.00
Protest	50.00
Follow up	25.00
Courier	min. 50.00
Courier shipping management	50.00

## SENT COLLECTIONS

Documentary Collection “sent”	1/2%, min. 50.00
Received check in collection	1/4%, min. 10.00, max. 50.00
Commission for bounced checks	30.00
Amendment	30.00
Bounced collection (documentary bounced)	30.00
Follow up (each)	25.00
Courier	min. 50.00
Courier shipping management	50.00
Swift	25.00

## UNILEASING

Banking confirmation	25.00
Details of paid fees	15.00
Document Duplicate	68.00
Take out vehicle from impoundment lot	50.00
Reference Letter	10.00
Vehicle reactivation letter	25.00
Missing Plate statement latter	15.00
MEF statement Letter	10.00
Balance Statement	10.00
Transfer Card (additional)	25.00
Procedure to acquire plate form the Municipalities of Panama and San Miguelito	50.00
Procedure for plate renewal in the Municipalities of Panamá and San Miguelito	50.00
Assignment of Promise to Pay Letter	325.00
Confirmation of original Document delivery	15.00

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## DEPOSITS:

FIXED - TERM DEPOSIT						
Term	Annual Nominal Rate	Effective Rate per frequency of payment				
		Monthly	Bimonthly	Trimester	Quarterly	Biannual
1 month	0.500%					
2 months	0.750%					
3 months	1.750%					
6 months	2.500%					
1 year	3.000%	3.042%	3.038%	3.034%	3.030%	3.023%
2 years	3.500%	3.557%	3.551%	3.546%	3.541%	3.531%
3 years	3.750%	3.815%	3.809%	3.803%	3.797%	3.785%
4 years	4.000%	4.074%	4.067%	4.060%	4.054%	4.040%
5 years	4.250%	4.334%	4.326%	4.318%	4.310%	4.295%

UNIBANK ORANGE ACCOUNT		
Saving Account		
Amount	Term	Annual Nominal Rate
B/.7,500 – B/. 90,000	1 year	4%
Fixed-Term Deposit		
Amount	Term	Annual Nominal Rate
B/.17,500 – B/. 210,000	1 year	4%

PAYMENT PAYROLL SERVICE		
	First Year	From the second year
Cost for receiver account*	Cost	Cost
Yearly fee for Clave Card	No cost	B/. 15.00
Yearly fee of Token	B/. 20.00	B/. 20.00
Cost for generator account (The Company)*		
Cost for yearly maintenance of software	No cost	B/. 75.00

CHECKING ACCOUNT	
Range	Annual Rate
B/.0 – on	0.00%

CHECKING ACCOUNT WITH INTERST (1%)	
Amount Range	Annual Nominal Rate
B/. 500.00 – B/. 1,000,000.00	1.00%
B/. 1,000,000.01 – on	0.00%

\*Apply general charges according to the current rate publish by the Bank in the website and branches.

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UNIBANK ADVANCED DEPOSIT				
	Nominal Rate		Annual Effective Rate	
Amount Range	1 year	2 years	1 year	2 years
B/. 10,000 – B/. 100,000	3.01%	3.33%	3.10%	3.50%
B/. 100,001 – B/. 300,000	3.25%	3.55%	3.35%	3.75%
B/. 300,001 –B/. 600,000	3.48%	3.78%	3.60%	4.00%
B/. 600,001 - on	3.71%	4.00%	3.85%	4.25%

SAVINGS ACCOUNT 3.5%		
Range	Nominal Rate	Effective Rate
B/. 15,000 – B/. 300,000	3.50%	3.56%
B/. 300,001 – on	0.75%	

SAVINGS ACCOUNT	
Range	Annual Rate
B/.0 – B/.1,000	0.50%
B/. 1,001 – B/.	2.00%
B/.50,001 –	2.50%
B/.600,001 - on	0.75%

UNIBANK MIXED TERM DEPOSIT						
Plazo	Annual Nominal Rate	Effective rate per frequency of payment				
		Monthly	Bimonthly	Trimester	Quarterly	Biannual
1 año	3.000%	3.042%	3.038%	3.034%	3.030%	3.023%
2 años	3.500%	3.557%	3.551%	3.546%	3.541%	3.531%
3 años	3.750%	3.815%	3.809%	3.803%	3.797%	3.785%
4 años	4.000%	4.074%	4.067%	4.060%	4.054%	4.040%
5 años	4.250%	4.334%	4.326%	4.318%	4.310%	4.295%

Overdraft Line - UNIBANK MIXED TERM DEPOSIT	
Monthly Nominal Rate	Monthly Effective Rate
6.50%	6.697%

Online Banking Services Direct Pay	
Per Month	25.00
Per transfer	0.15
Per rebound	0.25

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