



Fees and Conditions

***Issue Date: March, 3rd, 2016.**

**** Date to be effective: April 3rd, 2016.**

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

Issuance Date: March 3rd, 2016

SAVINGS ACCOUNTS:	Dollars (\$/.)
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 average balance required	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	10.00
Natural Person – Commission for inactive account (after 210 days)	35.00
Legal Entity - Minimum Amount to open the account and monthly minimum average balance required	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)	35.00
Legal Entity - Monthly charge for balance lower to the minimum average required	20.00
CHECKING ACCOUNTS:	
CHECKING ACCOUNTS - LOCALS	
Natural Person - Minimum Amount to open the account and monthly minimum average balance required	250.00
Natural Person - (with Operation Notice) - Minimum Amount to open the account	500.00
Natural Person - Commission for inactive account (after 210 days)	35.00
Natural Person - Monthly charge for balance lower to the minimum average required	10.00
Legal Entity - Minimum Amount to open the account and monthly minimum average balance required	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)	35.00
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APPLICABLE CHARGES TO CHECKING ACCOUNTS		Dollars (\$/.)
Deposit of USA checks		25.00
Withholding of monthly account statement		10.00
Account statement:		
- Current month up to 11 months		5.00
- 1 to 7 years		10.00
CHECKS RETENTION PERIODS		
Unibank		No Retention
Locals		1 day
Foreigners		15 days
USA Treasury		5 days
CLAVE DEBIT CARD		
Annual Membership		20.00
Card Replacement		20.00
UniBank ATMs transactions		No Cost
Other Local Banks ATMs transactions (from the 6° transaction per month on)		1.00
ATMs transactions abroad		5.00
Fraud Insurance (2 incident per year maximum \$/. 2,500.00 per incident)		2.99 (monthly)
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
BOUNCED CHECKS		
Bounced Checks – Locals		
- Due to insufficient funds or against product		25.00
- 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)		15.00
- Commercial (24% p.a. / minimum)		25.00

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INTERNATIONAL TRANSFERS		Dollars (\$/.)
Received Transfers		75.00
Sent Transfers		75.00
Amendment		25.00
Investigation Case		25.00
Transfer – Incomplete Data		25.00
Bounced Transfers		25.00
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
- Insurance Certificate		0.50
OTHER SERVICES		
Check Certification		5.00
Cashier's Check		10.00
Cancellation of Cashier's Check or Certificate		15.00
Deposit of USA Checks		25.00
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		20.00
Copy of deposited Checks		25.00
Copy of deposit vouchers		25.00
Check Book with copy		25.00 per each 25 checks
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		10.00
Assignment of Fixed-Term Deposit		100.00

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LOANS:	Dollars (\$/.)
RETAIL BANKING LOANS	
Preparation of Public Deeds	
- Up to \$/.120,000.00	200.00
- From \$/.120,00.01 to \$/. 500,000.00	250.00
- From \$/.500,000.01 on	300.00
Preparation of Loan Note	
- Up to \$/.120,000.00	75.00
- From \$/.120,00.01 to \$/. 500,000.00	125.00
- From \$/.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	Minimum 100.00
Note of Mortgage liens cancellation	150.00
Note of Trust Fund disassociation (movable and real state property)	50.00
Note of Trust Fund disassociation (vehicle loan)	75.00
Note of Consent	75.00
Amendment of contract – Facility increase	According to increase
Amendment of contract – other conditions	150.00

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LOANS – OTHER BANKS

Preparation of Public Deeds	
- Up to \$/.500,000.00	550.00
- From \$/.500,00.01 a \$/.1,000,000.00	650.00
- From \$/.1,000,000.01 to \$/.2,000,000.00	850.00
- From \$/.2,000,000.01 to \$/. 5,000,000.00	1,100.00
- From \$/.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 \$/.500,000.00	250.00
- From \$/.500,00.01 to \$/.1,000,000.00	300.00
- From \$/.1,000,000.01 to \$/.2,000,000.00	350.00
- From \$/.2,000,000.01 to \$/. 5,000,000.00	400.00
- From \$/.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 \$/.500,000.00	250.00
- From \$/.500,00.01 to \$/.1,000,000.00	300.00
- From \$/.1,000,000.01 to \$/.2,000,000.00	350.00
- From \$/.2,000,000.01 to \$/. 5,000,000.00	400.00
- From \$/.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	Minimum 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

CHARGES FOR THIRD-PARTY ACCOUNT

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 |

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INTERNATIONAL TRADE Dollars (\$/.)

DOMESTIC AND IMPORT – DEPOSIT / TERM

Issuance	1/2% 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	50.00
- Postage	10.00
Amendments	
- Limit Increase	1/2%, min. 50.00 each 30 days or fraction
- Term extension	1/2%, min. 50.00 each 30 days or fraction
- Simple	50.00
- Per each individual clause Swift of amendment	25.00
Payment or Negotiation - Deposit	1/2%, min. 50.00
Acceptance	1/8% monthly, min. 50.00
Exchange commission – foreign currency	1/4%, min. 50.00 Acceptance
Official Stamps	B/.0.10 per each 100.00 or fraction
Assignment of C/C	50.00
Non-used Credit	30.00

GUARANTEES, SURETIES AND BONDS

Naval Guarantee	1% per year, min. 100.00 per trimester.
Customs Guarantee (cargo guarantee)	0.25% of the trimester value, min. 100.00
Guarantees, sureties	1% per year, min. 100.00 per trimester
- Amendments - term	1% per year, min. 100.00 per trimester
- Other Amendments	25.00
Assignment of Bank Guarantee	25.00
Standby	1.5% to 4% annually
- Standby Amendment - term	1.5% to 4% annually, min. 50.00
- Standby Amendment - increase	1.5% to 4% annually, min. 50.00

EXPORT - NOTIFIED

Notice commission	50.00
Amendments	
- Limit Increase	1/2%, min. 50.00 each 30 days or fraction
- Term extension	1/2%, min. 50.00 each 30 days or fraction
- Simple	50.00
Postage	10.00
Acceptance or Deferred Payment	1/8% monthly, min. 50.00
Non-used Credit	30.00
Swift	25.00
Courier	50.00

EXPORT - CONFIRMED

Confirmation commission	1/2%, min. 50.00 each 30 days or fraction Amendments
Amendments	
- Limit Increase	1/2%, min. 50.00 each 30 days or fraction
- Term extension	1/2%, min. 50.00 each 30 days or fraction

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- Simple	50.00
Postage	10.00
Payment or Negotiation	1/8% monthly, min 50.00

RECEIVED COLLECTIONS Dollars (\$/.)

Commission -Documentary	1/2%, min. 50.00
Commission -clean/checks	1/4%, min. 10.00 max. 125.00
Postage	5.00
Swift	25.00
Term stamps	0.05 per each 100.00 or fraction
Assignment commission	50.00

SENT COLLECTIONS

Commission -Documentary	1/2%, min. 50.00
Commission -clean/checks	1/4%, min. 10.00, max. 50.00
Commission for bounced checks	15.00
Courier	50.00

DEPOSITS:

FIXED-TERM DEPOSIT				
Term	Nominal interest rate for payment frequency			
	Annual	Biannual	Quarterly	Monthly
1 month	0.50%			
2 months	0.75%			
3 months	1.75%			
6 months	2.50%			
1 year	3.00%	2.98%	2.97%	2.96%
2 years	3.50%	3.47%	3.45%	3.45%
3 years	3.75%	3.72%	3.70%	3.69%
4 years	4.00%	3.96%	3.94%	3.93%
5 years	4.25%	4.21%	4.18%	4.17%

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

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

LAUNCH SAVINGS ACCOUNT		
Amount Range	Nominal Rate	Effective Rate
\$/0 – \$/300,000	3.50%	3.56%
\$/300,001 – on	0.75%	

SWEEP CHECKING ACCOUNT	
Amount Range	Nominal Rate
\$/0 – \$/24,999.99	0.00%
\$/25,000.00 – on	0.75%

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

CHECKING ACCOUNT	
Range	Annual Rate
\$/0 – on	0.00%

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