

Publication Date: 5th August 2015.

SAVINGS ACCOUNTS - LOCALS		Balboas (B/.)
Natural Person – minimum opening amount		50.00
Natural Person (with notice of operation) - minimum opening amount		50.00
Legal Person - minimum opening amount		500.00
CURRENT ACCOUNTS - LOCALS		
Natural Person - minimum opening amount and average monthly balance required		250.00
Natural Person (with notice of operation- minimum opening amount		500.00
Natural Person – commission for inactive account (after 210 days)		35.00
Legal Person - minimum opening amount		500.00
Legal Person - commission for inactive account (after 210 days)		35.00
SAVINGS ACCOUNTS - FOREIGNERS		
Natural Person – minimum opening amount		5,000.00
Natural Person – opening commission		300.00
Natural Person – monthly charge for foreign account		15.00
Natural Person – charge for closing the account (within the first 180 days)		60.00
Legal Person - minimum opening amount		10,000.00
Legal Person - opening commission		300.00
Legal Person - monthly charge for foreign account		25.00
Legal Person - charge for closing the account (within the first 180 days)		60.00
CURRENT ACCOUNTS - FOREIGNERS		
Natural Person - minimum opening amount and average monthly balance required		5,000.00
Natural Person – opening commission		300.00
Natural Person – monthly charge for foreign account		15.00
Natural Person – monthly charge for balance below minimum average required		10.00
Natural Person - charge for closing the account (within the first 180 days)		60.00
Natural Person – commission for inactive account (after 210 days)		35.00
Legal Person - minimum opening amount and average monthly balance required		10,000.00
Legal Person - opening commission		300.00
Legal Person - monthly charge for foreign account		25.00
Legal Person - monthly charge for balance below minimum average required		20.00
Legal Person - charge for closing the account (within the first 180 days)		60.00
Legal Person - commission for inactive account (after 210 days)		35.00

Fees applicable from 5th September 2015.

Commission costs do not include ITBMS (Tax on Transfer of Personal Property and Services)

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CHARGES APPLICABLE TO CURRENT ACCOUNTS	
Deposit of check drawn in the USA	25.00
Monthly statement of account retention	10.00
Account extract:	
- From the current month going back 11 months	5.00
- 1 to 7 years	10.00
RETURNED CHECKS	
Returned Checks – Locals:	
- Insufficient funds or drawn against product	25.00
- Incorrectly drawn	25.00
- At the counter for insufficient finds or drawn against product	25.00
Returned Checks – Foreign:	
- Insufficient funds or drawn against product	75.00
- Incorrectly drawn	75.00
Balance below minimum monthly average:	
- Natural Person - Locals	10.00
- Natural Person (with notice of operation) - Locals	20.00
- Legal Person - Locals	20.00
Stamps duty on checks paid	0.10
Suspension of personal check	10.00
Suspension on personal check with notice of operation or Legal Person	15.00
Commission for inactive account (after 210 days)	35.00
Occasional overdraft:	
- Personal (24% p.a / minimum)	15.00
- Business (24% p.a / minimum)	25.00
CHECK RETENTION PERIOD (BUSINESS DAYS)	
Unibank	No retention
Locals	2 days
Foreign	15 days
United States Treasury	5 days
OTHER SERVICES	
Check certification	5.00
Bank check	10.00
Suspension of certified check or bank check	15.00
Deposit of checks drawn in the USA	25.00
Payment of Fixed Term Deposit account interest by bank check	10.00
Night deposit bag annual fee	35.00
Replacement of bag and key	35.00
Bank confirmations for auditors	20.00
Copy of deposit checks	25.00
Copy of deposit slips	25.00
Check book with copy	25.00 for 25 checks
Account investigation:	
- Up to 6 months	25.00
- More than 6 months	45.00
Manual transfer between customer accounts	
- Natural Person	25.00
- Legal Person	50.00
Closing account with bank check	10.00
Transfer of a Fixed Term Deposit	100.00
CLAVE DEBIT CARD	
Annual Membership	20.00
Card replacement	20.00
Transactions at Unibank's ATM's	No charge
Transactions at the ATM's of other local banks	1.00
Transactions at ATM's outside Panama	5.00
Fraud Insurance (2 events maximum per year, B/. 2,500 per event)	2.99 (monthly)

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ONLINE BANKING	
Access to the service	No charge
Local transfers to third parties	No charge
Replacement (lost or theft) - Unitoken Key	15.00
Replacement (lost or theft) - Unitoken Card	25.00

INTERNATIONAL TRANSFERS	
Transfers received	75.00
Transfers sent	75.00
Amendment	25.00
Investigating cases	25.00
Transfers – with incomplete data	25.00
Returned Transfers	25.00

LOCAL TRANSFERS (ACH)	
Transfers received	No charge
Transfers sent	No charge
Manual Transfers (ACH):	
- Natural Person	25.00
- Legal Person	50.00

SPECIAL REQUESTS	
Additional copies of documents (cost per page)	
- Public Deeds	0.50
- Evaluations	0.50
- Insurance Certificates	0.50

LOANS – PERSONAL BANKING	
Preparing Public Deeds	
- Up to B/.120,000.00	200.00
- From B/.120,00.01 to B/. 500,000.00	250.00
- B/.500,000.01 and above	300.00
Preparing a Loan Minute	
- Up to B/.120,000.00	75.00
- From B/.120,00.01 to B/. 500,000.00	125.00
- B/.500,000.01 and above	200.00
Preparing Public Deed for a car loan with trust	250.00
Preparing Minutes (per Acta)	50.00
Minute cancelling mortgage charges	150.00
Minute releasing a trust (fixed and moveable assets)	50.00
Minute releasing a trust (car loan)	75.00
Minute of consent	75.00
Contract change - increase in facility	According to the increase
Contract change - other conditions	150.00

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Fixed-Term Deposit				
Plazo	Nominal interest rate 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%

Sight Deposits			
Saving Account		Current Account	
Range	Annual Rate	Range	Annual Rate
\$0 - \$1,000	0.50%	Any balance	0.00%
\$1,000 - \$50,000	2.00%		
\$50,001 - \$600,000	2.50%		
\$600,001 and above	0.75%		
Conditions:			
- Daily compunding			
- Maximum two accounts per client			

UNIBANK ORANGE ACCOUNT		
Saving Account		
Amount	Term	Nominal Annual Rate
7.5MM - 90MM	1 year	4%
Fixed-Term Deposit		
Amount	Term	Nominal Annual Rate
17.5MM - 210MM	1 year	4%

* Interest payable monthly in the savings account obtained in Unibank

UNIBANK ADVANCE DEPOSIT				
Amount Range	Nominal Rate		Effective Annual 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 and above	3.71%	4.00%	3.85%	4.25%

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Charges for Third Parties accounts:

- Stamp Duty	According to number of pages
- Notary Public	According to Notary charges and number of pages
- Public Registry	According to Public Registry charges

LOANS – OTHER BANKS

Preparing a Public Deed	
Up to B/.500,000.00	550.00
- From B/.500,00.01 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 to above	1,500.00
Contract change – increase in facility	According to the increase
Contract change – other conditions	350.00
Preparing contracts in private documents	
- 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 to above	500.00
Contract change – increase in facility	According to the increase
Contract change – other conditions	250.00
Preparing a Loan Minute	
- 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 to above	500.00
Finance Leasing Contract	250.00
Preparing Minutes (each)	60.00
Minute releasing a property from mortgage	150.00
Minute releasing a charge on a car	75.00
Minute of consent	100.00
Payment of a commercial pledge	75.00
Additional guarantee on commercial pledge on personal property	100.00
Additional guarantee on payment assignment	100.00
Additional guarantee on commercial pledge of shares	100.00
Additional work to draw up real estate sale and purchase minute	75.00
Additional work to draw up shares sale and purchase minute	75.00
Charges by third parties:	
- Stamp Duty	According to number of pages
- Notary Public	According to Notary charges and number of pages
- Public Registry	According to Public Registry charges

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DOMESTIC AND INTERNATIONAL – SIGHT/TERM

Issue	1/2% for the first 90 days or fraction, minimum B/.50.00.
Each additional 30 days or fraction	1/8% for each 30 additional days or fraction, minimum B/.15.00.
Opening Swift	B/. 50.00
Porte Postale	B/.10.00
Amendments:	
Increase in limit	1/2%, minimum B/.50.00 for each 30 days period or fraction.
Increase in term	1/2%, minimum B/.50.00 for each 30 days period or fraction.
Simple amendments	B/.50.00
For each individual clause, Swift or amendment	B/. 25.00
Payment or transaction – Sight	1/2%, minimum B/.50.00.
Commission for foreign currency exchange	1/4%, minimum B/.50.00.
Acceptance	1/8% per month, minimum B/.50.00.
Tax stamps	B/.0.10 for each \$100.00 or fraction.
Transfer of LOC	B/.50.00
Unused Credit	B/.30.00

ENDORSEMENTS, BONDS AND GUARANTEES

Ship guarantees	1% per year, minimum B/.100.00 per quarter.
Customs guarantees (cargo)	0.25% of quarterly value, minimum B/.100.00.
Endorsements guarantees	1% per year, minimum B/.100.00 per quarter.
Amendment of term	1% per year, minimum B/.100.00 per quarter.
Other amendments	B/. 25.00
Transfer of Bank Guarantee	B/.25.00
Standby	1.5% a 4% per year.
Amendment of Standby - period	1.5% a 4% per year, minimum B/.50.00.
Amendment of Standby - increase	1.5% a 4% per year, minimum B/.50.00.

EXPORT - NOTIFIED

Commission for notification	B/.50.00
Amendments	
Increase in limit	1/2%, minimum B/.50.00 for each 30 days period or fraction.
Increase in term	1/2%, minimum B/.50.00 for each 30 days period or fraction.
Simple amendment	B/.50.00
Porte Postale	B/.10.00
Deferred acceptance or payment	1/8% per month, minimum B/.50.00.
Unused credit	B/.30.00
Swift	B/.25.00
Courier	B/.50.00

EXPORT - CONFIRMED

Commission on notification	1/2%, minimum B/.50.00 for each 30 days period or fraction.
Amendments	
Increase in limit	1/2%, minimum B/.50.00 for each 30 days period or fraction.
Increase in term	1/2%, minimum B/.50.00 for each 30 days period or fraction.
Simple amendment	B/.50.00
Porte Postale	B/.10.00
Payment or negotiation	1/8% per month, minimum B/.50.0.0

CHARGES RECEIVED

Commission- By documentation	1/2%, minimum B/.50.00.
Commission – exonerated / checks	1/4%, minimum B/.10.00 maximum B/.125.00.
Porte	B/.5.00
Swift	B/.25.00
Term stamps	B/.0.05 for each B/.100.00 or fraction.
Transfer commission	B/.50.00

CHARGES SENT

Commission- By documentation	1/2%, minimum B/.50.00.
Commission – exonerated / checks	1/4%, minimum B/.10.00 maximum B/.50.00.
Commission for returned check	B/.15.00
Courier	B/.50.00

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