



## Rates and Conditions

**\*Issue Date: May 9th, 2017.**

**\*\* Date to be effective: June 9th, 2017.**

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

**Issuance Date: May 9th, 2017.**

<b>SAVINGS ACCOUNTS:</b>		Balboa (B/.)
<b>SAVINGS ACCOUNTS- LOCALS</b>		
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
<b>SAVINGS ACCOUNTS - FOREIGNERS</b>		
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
<b>CHECKING ACCOUNTS:</b>		
<b>CHECKING ACCOUNTS - LOCALS</b>		
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
<b>CHECKING ACCOUNTS - FOREIGNERS</b>		
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
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CHECKS RETENTION PERIODS		Balboa (B/.)
Unibank		No Retention
Locals		1day
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
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

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Amendment	25.00
Simple	75.00
Complex	100.00
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
- Insurance Certificate	0.50

OTHER SERVICES

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

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OTHER SERVICES		Balboa (B/.)
Assignment of Fixed-Term Deposit		100.00
Commission for account opening – Unibank Mixed-Term Deposit		150.00 (includes stamps costs)
Issuance – Letter of Payment		0.125% of the amount, minimum 150.00

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

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LOANS – OTHER BANKS	Balboa (B/.)
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/. 500,000.01 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
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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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
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
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

**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

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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

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
Swift	25.00

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## DEPOSITS:

Term	FIXED – TERM DEPOSIT					
	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%

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

\*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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