

Effective date July 14, 2025

SERVICE	UNIT	CCY	AMOUNT
DEPOSITS/WITHDRAWAL			
Cash			
Local Currency Deposit Personal	Per deposit slip	XCG	5.30
Local Currency Deposit Business	Per deposit slip	XCG	1% with a minimum of 10.60, maximum of 106.00
Foreign Currency Deposit Dollar	Per deposit slip	USD	1% with a minimum of 10.60
Foreign Currency Deposit Other	Per deposit slip (In deposit currency)		1% with a minimum of 10.60
Third Party Account Deposit Personal	Per deposit slip	XCG	10.60
Third Party Account Deposit Business	Per deposit slip	XCG	1% with a minimum of 10.60, maximum of 106.00
Cash withdrawal XCG Personal		XCG	5.30
Cash withdrawal XCG Business		XCG	10.60
Cash withdrawal USD Personal		USD	5.30
Cash withdrawal USD Business		USD	10.60
Cash withdrawal other foreign Currency Personal	(In deposit currency)		5.30
Cash withdrawal other foreign Currency Business	(In deposit currency)		10.60
NIGHT DEPOSIT/SAFE DEPOSIT			
Night deposit bags		XCG	53.00
Safe deposit box small	Yearly Fee	XCG	58.30
		XCG	90.10
Safe deposit box medium	Yearly Fee	XCG	79.50
		XCG	132.50
Safe deposit box large	Yearly Fee	XCG	159.00
		XCG	185.50
TRANSFERS			
International Outgoing Transfer			
Transfer commission 1% of the amount min/max		XCG	21.20/482.30
		USD	11.66/265.00
Swift charges		XCG	30.74
Correspondent charges ¹ US Bank		XCG	57.24
		USD	31.80
Correspondent charges ¹ European Bank			
Amount up to EUR 25.000,00		EUR	15.90
Amounts from EUR 25.000 to EUR 100.000,00		EUR	37.10
Amounts over EUR 100.00,00		EUR	79.50
1: When sending charges for BENEFICIARY			
INTERNATIONAL INCOMING TRANSFER			
Incoming transfer	Amount XCG	XCG	10.60
	Amount USD	USD	10.60
	Amount EUR	EUR	10.60

SERVICE	UNIT	CCY	AMOUNT
LOCAL TRANSFER			
<u>Vidanova Bank</u>			
To own account at Vidanova		XCG	5.30
To third party account at Vidanova		XCG	5.30
Bill Payment. Aqualectra/Selikor/UTS/Receiver		XCG	3.18
<u>Other Local Bank</u>			
To account at another local Bank		XCG	7.42
To account at another local Bank by Non-Client	Exceptions	XCG	15.90
Recall fee		XCG	15.90
<u>Local Swift</u>			
Outgoing Swift transfer	Amount in XCG	XCG	15.90
	Amount in USD	USD	15.90
Incoming Swift transfer	Amount in XCG	XCG	10.60
	Amount in USD	USD	10.60
STANDING ORDERS			
To an account at Vidanova Bank		XCG	3.18
To accounts at other local banks		XCG	5.30
Maintenance / change / new set up fee		XCG	15.90
Unprocessed s/o due to insufficient funds		XCG	26.50
STATEMENTS			
<u>Paper Statements</u>			
Statement printouts per page	Pickup at Branch	XCG	5.30
Automated Client Statements Through SFTP	Per account per year	XCG	79.50
SUNDRY CHARGES			
<u>Reference letter</u>			
Personal reference letter		XCG	16.96
Business reference letter		XCG	21.20
Bank Confirmation/Balance confirmation letter		XCG	31.80
Interest letter (copy)		XCG	26.50
<u>Investigation on account current year</u>			
Internal/Local Banks		XCG	15.90
International	EUR transaction	EUR	53.00
	USD transaction up to 60 days	USD	26.50
	USD transaction over 60 days	USD	53.00
<u>Investigation prior years</u>			
Internal/Local Banks		XCG	37.10
International	EUR transaction	EUR	53.00
	USD transaction	USD	79.50

SERVICE	UNIT	CCY	AMOUNT
Administration Dormant Accts.		XCG	5.30
<u>License Requests</u>			
License request at Central Bank		XCG	79.50
ADMINISTRATION CHARGES			
Personal resident	XCG Account	XCG	5.30
	USD Account	USD	5.30
	EUR Account	EUR	5.30
Savings Accts: > 3 DT transactions p/m	XCG Account	XCG	6.36
	USD Account	USD	6.36
Monthly administration fee Non-Resident	USD Account	USD	15.90
	EUR Account	EUR	15.90
	XCG Account	XCG	15.90
	CAD Account	CAD	15.90
Business Account Opening Request	Non refundable	XCG	795.00
“Basisbetaalrekening”	XCG Account	XCG	4.24
ATM CARD CHARGES			
Lost/replacement Card		XCG	21.20
New Pin Code		XCG	15.90
Charge back fee		XCG	15.90
ATM WITHDRAWAL CHARGES			
ATM withdrawal abroad (Cirrus)		XCG	4.42
ATM withdrawal Other Local Banks (Cashnet)		XCG	2.12
ATM withdrawal Vidanova Bank		XCG	1.06
PRE-PAID CARD			
Issuing fee		USD	26.50
Card replacement		USD	15.90
New Pin Code		USD	15.90
Paper Statements (Each)		USD	10.60
Chargeback/Photocopy request		USD	10.60
Invalid Chargeback request		USD	15.90
<u>Reload:</u>			
Direct Deposit Reload		USD	2.12
Bank Account to Card Reload		USD	1.06
Card to Card Reload		USD	5.30
ATM withdrawal Local/International		USD	5.30
Inactive Account (per month)		USD	5.30
Cancel Card		USD	5.30
Over Deposit Limit fee		USD	15.90

SERVICE	UNIT	CCY	AMOUNT
CREDIT CARDS			
Classic			
<u>Annual fee</u>			
Principal	Yearly at Renewal	USD	39.22
Additional	Yearly at Renewal	USD	21.20
Gold			
<u>Annual fee</u>			
Principal	Yearly at Renewal	USD	79.50
Additional	Yearly at Renewal	USD	26.50
Corporate			
<u>Annual fee</u>			
Principal	Yearly at Renewal	USD	106.00
Additional	Yearly at Renewal	USD	37.10
<u>Statement</u>			
Credit Card Statement	Monthly	USD	10.60
Duplicate Statement Credit Card	≤ 1 Year	USD	26.50
	Prior years	USD	37.10
Credit Card Statement printouts per page	Pickup at Branch	USD	10.60
<u>Other Credit Card Charges</u>			
Interest letter (copy)	Last year	USD	10.60
	Prior years	USD	26.50
Charge back per case/Photocopy Request		USD	15.90
Charge back Invalid		USD	21.20
Cash Advance (at counter Vidanova Bank)		USD	1.5% with minimum 7.95
Cash Advance (at other local/international ATM)		USD	1.5% with minimum 7.95 + other bank fees
Penalty fee late payment		USD	12.72
Insurance Protection Fee		USD	0.20% calculated over the credit limit
Minimum Monthly payment		USD	5% of outstanding bal. and USD. 100.00 on GOLD Card
Card Replacement		USD	15.90
New Pin Code		USD	15.90
MERCHANT FEES			
POS machine monthly rent		XCG	79.50
Merchant Retrieval Request per case		USD	12.72
Merchant Discount rate	Debit Transaction		1.00%
	Credit Transaction		5.00%
INTERNET BANKING			
<u>Business</u>			
Start up Fee max 3 Token	2 Users + 1 Administrator	XCG	106.00
Per Additional Token		XCG	53.00

Replacement Secure Token		XCG	53.00
SERVICE	UNIT	CCY	AMOUNT
<u>Personal</u>			
Start up Fee max 2 Tokens			FREE
Replacement Secure Token		XCG	53.00
<u>Transaction Fees</u>			
Within Vidanova Bank:			
To own account at Vidanova		XCG	Free
To third party account at Vidanova		XCG	1.06
Bill Payment. Aqualetra/Selikor/UTS/Receiver		XCG	1.06
Standing Order/Recurring Payment		XCG	1.06
To Other Local Bank:			
To account at another local Bank		XCG	1.06
Local Swift		XCG	10.60
Standing Order/Recurring Payment		XCG	1.06

NOTE: This fee schedule will be updated every time when new products are added to the list.

For questions a/o inquiries, please contact Customer Support:

-  Email: customersupport@vidanovabank.com
-  Phone: +5999-7322900
-  Address: Vidanova Bank
Schottegatweg Oost 44
Willemstad, Curaçao