



FEE SCHEDULE

Effective January 31, 2021. *
(All fees are subject to an additional 12% VAT)

ANNUAL ACCOUNT FEES

Zero Fee Brokerage Account	\$0
Advantage Brokerage Account	\$250
Advantage + Brokerage Account	\$500

CORPORATE SERVICES

Pledge of Securities (\$200min)	0.05% (Value of Portfolio)
Share Transfers (\$200min)	0.05% (Transaction Amount)
Internal Share Transfers (\$100min)	0.01% (Transaction Amount)

GENERAL SERVICES

Wire Transfers	
First Caribbean	\$15
RBC Royal Bank	\$15
Fidelity Bank (Bahamas)	\$15
All Other Banks	\$50
USD Draft	\$50
BSD Draft	\$25
Cheques	
Same Day	\$50
Next Business Day	\$25
Third Business Day	\$10
External Cheque Courier Services (Delivery/Deposit)	\$25
Returned Cheques	\$50
Re-registration of securities	\$100 - 1 st two \$50 thereafter
Late Payment (past settlement)	\$35
Signature Guarantee	\$35
Reference (Credit) Letter	\$35
Internal Security Transfers	\$35
Margin Facility Fee (\$200 min)	1% of Margin
Overdraft Interest (\$10 min)	BSD Prime + 8.75%
Credit Interest	N/A
Query Trace Fee	\$35.00 per hour
Audit Confirmation	\$50 – 1 st two \$25 thereafter

(242)603-6000
www.rfgroup.com

* Fees may change at the discretion of RF Bank & Trust Limited given reasonable notice.



TRADING COMMISSIONS

Effective January 31, 2021. *

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SHARES

Zero Fee Brokerage Account (\$75 min)	\$0.10 (Per Share)
Advantage Brokerage Account (\$65 min)	\$0.06 (Per Share)
Advantage + Brokerage Account (\$55 min)	\$0.05 (Per Share)

BONDS (\$100 min)

Zero Fee Brokerage Account	1.25%
Advantage Brokerage Account	1.00%
Advantage + Brokerage Account	0.75%

RETAIL TRADES (\$100 min)

Shares	\$0.12 (Per Share)
Bonds	1.25%

PRIVATE PLACEMENTS SUBSCRIPTION FEES

Advantage Brokerage Account (\$100 min)	0.50%
Advantage + Brokerage Account (\$50 min)	0.25%

COMPLIMENTARY SERVICES

No Commitment Fee \$5,000 Line of Credit - Advantage Brokerage Account **

No Commitment Fee \$10,000 Line of Credit – Advantage Plus Brokerage Account**

Custody of securities

Deposit of dividends/interest payments

Online-Banking Service

(242)603-6000
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**Conditions Apply.