



Winterbotham Place Marlborough & Queen Streets P.O. Box N-3026  
Tel: + 1 242 356 5454; Fax: + 1 242 356 9432  
E-mail: [nassau@winterbotham.com](mailto:nassau@winterbotham.com) – Web Site: [www.winterbotham.com](http://www.winterbotham.com)

## Cash Management

### Winterbotham Call Accounts – WCA.net

#### Standard Tariff

Winterbotham provides efficient cash management (receipts, payments and fiduciary placements and loans) on a same day value basis in US dollars. Winterbotham also offers similar facilities in other major currencies.

Winterbotham offers US dollar, euro and sterling non-interest bearing, call accounts. Balances in excess of 100,000 in each currency will be automatically placed overnight on a fiduciary basis (i.e. for the risk and account of the client) with a major international bank or institutional liquidity fund deemed by Winterbotham to be first class. A list of authorized banks and institutional liquidity funds is available on request. A placement fee of 25bps pa (0.25% pa) is charged on such placements.

Private placements, on a fiduciary basis, may be arranged with other financial institutions as required, subject to any necessary approvals. Winterbotham also offers call accounts and places funds in other major currencies, subject to prior consultation §.

#### Account operating terms & conditions:

Account opening fee:	For non-clients. A non-refundable application fee commensurate to the time involved in the review of due diligence/KYC requirements and risk assessment by our Compliance Unit – minimum applicable fee USD2,000
Account service fee:	35 USD, GBP, EUR per month (charged in USD, GBP, EUR depending on the established currency of the account) for accounts whose use of our banking services is associated with their use of other Winterbotham products and services (e.g. corporate, trust and/or funds services). 100 USD, GBP, EUR per month (charged in USD, GBP, EUR depending on the established currency of the account) for accounts whose use of our banking services is not associated with other Winterbotham products and services.
Monthly minimum balance:	USD2,000
Issuance of B\$ bank draft: (drawn on FCIB#, Nassau) plus FCIB# processing charges	USD75 per cheque
Issuance of USD bank draft: (drawn on FCIB#, Nassau) plus FCIB# processing charges	USD75 per cheque
Cheque issuance fee:	USD75
Service charge fiduciary placement:	25 bps pa (0.25%pa)
Returned funds:	USD50
Money Transfer Investigation fee:	USD150
Money Transfer Repair Fee:	USD75
Processing a payment under standing order:	USD50 plus transfer fees
Preparation of wire transfer instructions:	USD100
Provision of Bank Reference:	USD250



Provision of Audit Confirmation:	USD250
Investigation for incoming funds:	USD50
Urgent processing of wire transfers:	USD75
Inter account transfers:	USD15
Provision of credit confirmation via SWIFT	USD50
Incoming deposits to a bank account:	25 USD, GBP, EUR or equivalent of USD25 for all other currencies
Outgoing payments from a bank account:	15 bps (0.15%) of face value of payment (minimum 75 USD, GBP and EUR payments or equivalent of USD75 for all other currencies – maximum 375 USD, GBP and EUR payments or equivalent of USD375 for all other currencies

*§The same terms and conditions apply to accounts in other currencies*

*# FCIB – First Caribbean International Bank, Nassau*

The Winterbotham Merchant Bank  
**A division of The Winterbotham Trust Company Limited**