

Check deposits

Depositing Orco check	free
Deposit local check (only accountholder)	free (clearing 4 working days)
Deposit foreign check / travellers check * (only accountholder)	ANG 15.00 per check (clearing 15 working days)
Deposit Bonaire / Curaçao check * (only accountholder)	ANG 15.00 per check (clearing 7 working days)

Local transfers

Within Orco Bank same client	ANG 5.25 (Via OBO free)
Local Transfer (including Curaçao and Bonaire)	ANG 5.25 (Via OBO free)
Local Transfer > ANG 1,000,000 (including Curaçao and Bonaire)	ANG 15.75 per transaction
Automatic debit utility companies	ANG 4.00 (Via OBO bill payment free)
Recall / amendment local transfer	ANG 10.50
Urgent same day local transfer cut off time noon	ANG 15.75
Additional fee for instructions received through fax, e-mail or phone	ANG 35.00 (fax service only available for corporate customers)
Automatic debit utility companies USF booked or rejected	ANG 3.75
Investigation transaction current year	ANG 10.50 per transaction
Investigation transaction prior years	ANG 15.75 per transaction

International transfers

International 5 working days **	ANG 25.00 (only possible via OBO) maximum transfer amount ANG 15,000
International same day **	0.125% of amount min ANG 75.00 (Via OBO ANG 50.00) max ANG 525.00
Incoming international transfer	ANG 5.25, USD 5.25, EUR 5.25
Recall / amendment international transfer	ANG 50.00
Return to sender incoming international transfer	USD 10.00, EUR 10.00
Additional fee for instructions received through fax, e-mail or phone	ANG 35.00 (fax service only available for corporate customers)
Swift confirmation	ANG 10.50
Investigation transaction current year * (claim non receipt of funds)	ANG 26.50
Investigation transaction prior years *	ANG 53.00

Standing orders

Standing orders own accounts at Orco Bank	ANG 5.25 (Via OBO free)
Standing orders to third party	ANG 5.25 (Via OBO free)
International standing order (only same day)	ANG 50.00 (only possible via OBO) max ANG 525.00
Change standing order	ANG 5.25 (Via OBO free)
Standing orders (unsuccessful funds/USF) ***	ANG 10.50

Checks

Buying official check	ANG 15.00, USD 10.00, EUR 10.00 (maximum check amount USD 50,000 or equivalent)
Stop payment local check	ANG 5.25 per check
Stop payment international check *	ANG 25.00 per check
Stop payment official check	ANG 10.50 per check
Returned (bounced) check (local or international)	ANG 25.00 per check
Checkbook 30 checks	ANG 35.00 per checkbook
Copy check current year	ANG 10.50 per check
Copy check previous year	ANG 15.75 per check
Copy check other years	ANG 26.25 per check
Paid check insufficient funds (deposit or clearing)	ANG 25.00 per check

Administration

Monthly administration Fee	ANG 3.50, USD 3.50, EUR 3.50
Reference letter	ANG 20.00
Balance confirmation letter	ANG 20.00
Bank confirmation letter	ANG 52.50 per Customer ID
Interest letter previous year	free
Copy interest letter previous year	ANG 25.00
Interest letter coming year	ANG 25.00
Monthly fee dormant accounts *****	ANG 4.00, USD 4.00, EUR 4.00
E-mail or OBO statements	free
Monthly statements	ANG 15.00, USD 15.00, EUR 15.00 per month (abroad ANG 25.00, USD 25.00, EUR 25.00)
Quarterly statements *****	ANG 10.00, USD 10.00, EUR 10.00 per month (abroad ANG 15.00, USD 15.00, EUR 15.00)
Duplicate / Print-out statements	Same as charges Monthly and Quarterly

Credit Cards

Membershipfee Visa Platinum****	USD 100.00 / USD 15.00
Membershipfee Corporate credit card****	USD 75.00 / USD 25.00
Membershipfee Visa Gold****	USD 75.00 / USD 15.00
Membershipfee Visa Classic****	USD 35.00 / USD 15.00
Cash advance	USD 10.00
Replacement credit card lost / damaged	USD 10.00
Replacement PIN	USD 10.00
Extra Payment credit card	ANG 10.50 (Via OBO free)
Interest letter credit card	free on statement of Jan / Feb / March
Credit card statement	USD 3.00 per month. Electronic free
Copy credit card statement / interest letter	USD 5.00
Balance protection fee	USD 0.30 for every USD 100.00 of balance

ATM Fees

Cash withdrawal other banks	ANG 1.50, USD 1.00, EUR 1.00
Replacement ATM card	ANG 10.50
New PIN	ANG 10.50 (next day), ANG 25.00 (same day)

Orco Bank Online (OBO)

Consumers usage	free for local transfers / utility payments
Corporate customers usage	One-time fee of USD 50.00 per token.
Inquiry / additional token *****	USD 50.00
Lost / stolen token	ANG 25.00 with police report (without report ANG 50.00)
Replacement token (low battery)	free. Must hand in "old" token.
Modification OBO (limit, add account)	free cut off 2 PM. Urgent ANG 10.50

Compliance

Monitoring fee *****	a minimum of ANG 90.00 per month per Customer ID
Non-compliant fee *****	ANG 45.00 per month per Customer ID

Notes

- The fees include sales tax (TOT), if applicable.
- In case for a fee the USD amount is not explicitly mentioned the conversion rate of 1.78 will be used.

- * Additional Correspondent Bank charges may be added.
- ** All transfers will be done charges OUR.
- *** After three consecutive months of USF; the standing order will automatically be cancelled. N/A for OBO standing orders.
- **** The additional card charges will be charged on the corresponding current account. The fee will be charged at Management's discretion after informing the client.
- ***** If you only have a savings account you can only do inquiry on the account.
- ***** Quarterly statements for savings accounts are free of charge.
- ***** Current account inactive for more than 6 months.