

Effective date January 1st, 2020

Service	Unit	Currency	Amount
CHEQUES			
<u>Banker's cheques</u>			
Bank Cheque		ANG	15.00
Gift cheque		ANG	15.00
<u>Chequebooks</u>			
Cheque books of 20		ANG	30.00
Cheque books of 40		ANG	60.00
Cheque books of 60		ANG	90.00
Photocopy of cheques current year	Per cheque	ANG	10.00
Photocopy of cheques two years and older	Per cheque	ANG	50.00
<u>Personal cheques</u>			
Stop payment (per cheque)		ANG	15.00
Return cheque-insufficient funds		ANG	27.00
Honored not having funds		ANG	15.00
DEPOSITS/WITHDRAWAL			
<u>Cash</u>			
Local Currency Deposit		ANG	-
Foreign Currency Deposit Dollar	0.5% Minimum 5.00	USD	
Foreign Currency Deposit Other	0.5% Minimum 5.00		
Third Party Account Deposit		ANG	3.50
Cash withdrawal ANG		ANG	1.00
Cash withdrawal USD		ANG	1.00
Cash withdrawal other foreign Currency		ANG	1.00
<u>Cheque Deposit</u>			
Local ANG (Value date 3 days)	1% Deposit amount; Max. 10.00	ANG	
Local USD (Value date 3 days)	1% Deposit amount; Max. 10.00	USD	
NIGHT DEPOSIT/SAFE DEPOSIT			
Night deposit bags		ANG	50.00
Safe deposit box small	Yearly Fee	ANG	55.00
		ANG	85.00
Safe deposit box medium	Yearly Fee	ANG	75.00
		ANG	125.00
Safe deposit box large	Yearly Fee	ANG	150.00
		ANG	175.00



Service	Unit	Currency	Amount
TRANSFERS			
<u>INTERNATIONAL OUTGOING TRANSFER</u>			
Transfer commission 1% of the amount min/max		ANG	20.00/455
		USD	11.00/250
Swift charges		ANG	29.00
Correspondent charges US Bank		ANG	54.00
		USD	30.00
Correspondent charges European Bank			
Amount up to EUR 25.000,00		EUR	15.00
Amounts from EUR 25.000 to EUR 100.000,00		EUR	35.00
Amounts over EUR 100.00,00		EUR	75.00
<u>INTERNATIONAL INCOMING TRANSFER</u>			
Incoming transfer	Amount ANG	ANG	10.00
	Amount USD	USD	10.00
	Amount EUR	EUR	10.00
LOCAL TRANSFER			
<u>Vidanovabank</u>			
To own account at Vidanova		ANG	-
To third party account at Vidanova		ANG	2.00
Bill Payment. Aqualectra/Selicor/UTS/Receiver		ANG	2.00
<u>Other Local Bank</u>			
To account at another local Bank		ANG	3.00
To account at another local Bank by none client	Exceptions	ANG	10.00
<u>Local Swift</u>			
		ANG	10.00
STANDING ORDERS			
To an account at Vidanova		ANG	2.00
To accounts at other local banks		ANG	3.00
Maintenance / change / new set up fee		ANG	5.00
Unprocessed s/o due to insufficient funds		ANG	25.00
DOCUMENTARY COLLECTIONS			
<u>Incoming Documents against payment/acceptance</u>			
Swift Charges		USD	16.00
Transfer Commission 1% of transfer amount	1% of transfer amount Minimum 47.32	USD	
<u>Documentary Collections fee:</u>			
Sight	0.125% + USD. 26.00	USD	
Acceptance	0.125% + US\$ 46.00	USD	
Delivery order		USD	27.00



Service	Unit	Currency	Amount
STATEMENTS			
<u>Paper Statements</u>			
Personal Accounts statement mailed	Monthly	ANG	30.00
	Daily	ANG	100.00
	Weekly	ANG	35.00
	Bi-weekly	ANG	25.00
Business Accounts statement mailed	Monthly	ANG	75.00
	Daily	ANG	100.00
	Weekly	ANG	35.00
	Bi-weekly	ANG	25.00
Duplicate Statement	≤ 1 Year	ANG	5.00
	Prior years	ANG	15.00
Statement printouts	Pickup at Branch	ANG	5.00
SUNDRY CHARGES			
<u>Reference letter</u>			
Personal reference letter		ANG	16.00
Business reference letter		ANG	20.00
Bank Confirmation/Balance confirmation letter		ANG	30.00
Interest letter (copy)		ANG	25.00
<u>Investigation on account current year</u>			
Internal/Local	VB/Other Local Bank	ANG	-
International	European Bank	EUR	50.00
	US Bank over 60 days	USD	25.00
	US Bank over 180 days	USD	50.00
<u>Investigation prior years</u>			
Internal/Local	VB/Other Local Bank		
International	European Bank	EUR	50.00
Internal/Local	US Bank over 180 days	USD	50.00
Administration Dormant Accts.		ANG	5.00
ADMINISTRATION CHARGES			
Balance < 1,000 p/m	ANG Account	ANG	3.50
	USD Account	USD	5.00
	EUR Account	EUR	5.00
Savings Accts: > 3 DT transactions p/m	ANG Account	ANG	6.00
	USD Account	USD	3.50
Returned mail (unknown address for > 3 months)	p/m	ANG	10.00



Service	Unit	Currency	Amount
Monthly administration fee Non Resident	USD Account	USD	10.00
	EUR Account	EUR	10.00
	ANG Account	ANG	10.00
	CAD Account	CAD	10.00
ATM CARD CHARGES			
Lost/replacement Card		ANG	15.00
New Pin Code		ANG	12.00
ATM WITHDRAWAL CHARGES			
ATM withdrawal abroad (Cirrus)		ANG	4.17
ATM withdrawal Other Local Banks (Cashnet)		ANG	2.00
ATM withdrawal Vidanovabank		ANG	1.00
PRE-PAID CARD			
Issuing fee		USD	20.00
Card replacement		USD	10.00
New Pin Code		USD	15.00
Paper Statements (Each)		USD	5.00
Chargeback/Photocopy request		USD	10.00
Invalid Chargeback request		USD	15.00
<u>Reload:</u>			
Direct Deposit Reload		USD	2.00
Bank Account to Card Reload		USD	1.00
Card to Card Reload		USD	2.50
ATM withdrawal Local/International		USD	5.00
Inactive Account (per month)		USD	5.00
Cancel Card		USD	5.00
Over Deposit Limit fee		USD	15.00
CREDIT CARDS			
Classics			
<u>Annual fee</u>			
Principal	Yearly at Renewal	USD	37.00
Additional	Yearly at Renewal	USD	20.00
Gold			
<u>Annual fee</u>			
Principal	Yearly at Renewal	USD	75.00
Additional	Yearly at Renewal	USD	25.00



Service	Unit	Currency	Amount
Corporate			
<u>Annual fee</u>			
Principal	Yearly at Renewal	USD	100.00
Additional	Yearly at Renewal	USD	35.00
Other Credit Card Charges			
Card Replacement			15.00
New Pin Code			15.00
<u>Statement</u>			
Credit Card Statement	Monthly	USD	3.00
Duplicate Statement Credit Card	≤ 1 Year	USD	7.50
	Prior years	USD	25.00
Credit Card Statement printouts	Pickup at Branch	USD	3.00
Interest letter (copy)	Last year	USD	6.00
	Prior years	USD	10.00
Charge back per case/Photocopy Request		USD	12.00
Charge back Invalid		USD	16.00
Cash Advance (ATM and Counter Vidanovabank)	1.5% min. USD. 7.50	USD	
Penalty fee late payment		USD	12.00
Balance Protection fee (Calculated over the Credit limit)	0.20% min. US\$. 3.00	USD	
Minimum Monthly payment	5% of outstanding bal. and USD. 100.00 on GOLD Card		
MERCHANT FEES			
POS machine monthly rent		ANG	60.00
Merchant Retrieval Request per case		USD	12.00
Merchant Discount rate	Debit Trx 1%		
	Credit Trx 5%		
INTERNET BANKING			
<u>Business</u>			
Start up Fee max 3 Token	2 Users + 1 Administrator	ANG	100.00
Per Additional Token		ANG	50.00
Replacement Secure Token		ANG	50.00
<u>Private</u>			
Start up Fee max 2 Tokens		ANG	-
Replacement Secure Token		ANG	50.00



Service	Unit	Currency	Amount
<u>Transaction Fees</u>			
<u>Vidanova Bank</u>			
To own account at Vidanova		ANG	-
To third party account at Vidanova		ANG	1.00
Bill Payment. Aqualectra/Selicor/UTS/Receiver		ANG	1.00
<u>Other Local Bank</u>			
To account at another local Bank		ANG	2.00
<u>Local Swift</u>		ANG	10.00

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:

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