General Banking Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount in GMD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Returned Cheques</td>
<td>GMD 500</td>
</tr>
<tr>
<td>Strip payment instructions</td>
<td>GMD 100 per cheque or max. of GMD 350</td>
</tr>
<tr>
<td>Bank Cheque Insurance Fee</td>
<td>1.5% or minimum of GMD 1,000</td>
</tr>
<tr>
<td>Bank Draft commission</td>
<td></td>
</tr>
<tr>
<td>Foreign Currency Cheques</td>
<td></td>
</tr>
<tr>
<td>FCY Cheque deposit same day value</td>
<td>EUR 50</td>
</tr>
<tr>
<td>FCY Cheque purchase commission</td>
<td>GBP 20</td>
</tr>
<tr>
<td></td>
<td>GMD 1,200</td>
</tr>
</tbody>
</table>

Payment instructions
- Automated Standing Order
- Third Party Payments/ Blanket Instruction
- RTGS and ACH/ACP

RTGS
- other Bank’s Cheque (deposit)
- Direct Credit
- Document Requested from Accountant
- Under 1 month
- 1 month and under 6 months
- 6 months and under 1 year
- 1 year and under 2 years
- 2 years and over

Sale of Foreign Currency Notes
- Commission purchase on all sales

Other Services
- Amendment fee on Opinion letters
- Amendment fee on bank statement
- International telephone call
- International Facsimile
- verification of bank/Institution documents

WMPS Price Guide
- Applicable Unicredit

Service WMPS Pricing (IF AA)
<table>
<thead>
<tr>
<th>Minimum Sale of FX SPOT</th>
<th>Applicable Unicredit</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;500,000 or equivalent</td>
<td>0%</td>
</tr>
<tr>
<td>=500,000 or equivalent</td>
<td>3%</td>
</tr>
</tbody>
</table>

*All fees with the exception of telegraphic transfers will attract a 15% VAT which will be collected on behalf of The Gambia Revenue Authority (GRA)*

Call 422 5180 / 422 2959
or visit sc.com/gm

Branch directory

**Banjul**
- 8 Siddique Avenue
  - Tel: (220) 4329952

**Serrekunda**
- 1 Siddique Avenue, KMC
  - Tel: (220) 4374341

**Kanifing**
- Bertil Harding Highway
  - KMC
  - Tel: (220) 4396482

**Basse**
- Basse Sante Su
  - Upper River Region
  - Tel: (220) 5565218

Service and Price Guide Gambia
Effective April 30th 2019

It’s good when you can make informed decisions about your banking...
All fees with the exception of telegraphic transfers will attract a 15% VAT which will be collected on behalf of The Gambia Revenue Authority (GRA).