



RATES AND CONDITIONS



MULTIBANK DEPOSITS - RATES AND CONDITIONS

MULTIBANK SAVINGS ACCOUNTS									
Opening Balance			Minimum Monthly Avg		Interest Rates		Conditions, Charges and Services		
	Natural Person	Legal Entity	Natural Person	Legal Entity					
Regular Savings Accounts (Local)	\$50	\$500	\$50	\$500	Up to \$20.00	0.000%	Closure of the account within 6 months of opening	\$15	
					From \$20.01 to \$20,000	1.000%	Maximum withdrawals allowed for the month	4	
					From \$20.01 to \$50,001	0.750%	Charge per withdrawal in excess of the maximum allowed	\$2	
					More than \$50,000	0.125%			
Regular Savings Accounts (Foreign)	\$1,000	\$5,000	\$1,000	\$5,000	Up to \$20.00	0.000%	Closure of the account within 6 months of opening	\$15	
					From \$20.01 to \$20,000	1.000%	Maximum withdrawals allowed for the month	4	
					From \$20.01 to \$50,001	0.750%	Charge per withdrawal in excess of the maximum allowed	\$2	
					More than \$50,000	0.125%			
Multiplanilla Savings Accounts (Only for Natural Person)	N/A	N/A	N/A	N/A	Up to \$20.00	0.000%	Closure of the account within 6 months of opening	\$30	
					From \$20.01 to \$50,000	1.000%	Maximum withdrawals allowed for the month	4	
					More than \$50,000	0.125%	Charge per withdrawal in excess of the maximum allowed	\$2	
Multiahorro Accounts (Local)	\$1,000	\$1,000	\$1,000	\$1,000	Up to \$20.00	0.000%	Closure of the account within 6 months of opening	\$15	
					From \$20.01 to \$20,000	1.000%	Maximum withdrawals allowed for the month	4	
					From \$20.01 to \$50,001	0.750%	Charge per withdrawal in excess of the maximum allowed	\$2	
					More than \$50,000	0.125%			
Multiahorro Accounts (Foreign)	\$5,000	\$5,000	\$5,000	\$5,000	Up to \$20.00	0.000%	Closure of the account within 6 months of opening	\$15	
					From \$20.01 to \$20,000	1.000%	Maximum withdrawals allowed for the month	4	
					From \$20.01 to \$50,001	0.750%	Charge per withdrawal in excess of the maximum allowed	\$2	
					More than \$50,000	0.125%			
MultiAhorros Hogar Accounts	\$500	N/A	N/A	N/A	Up to \$20.00	0.000%	Maximum withdrawals allowed for the month	4	
					From \$20.01 to \$20,000	1.000%	Charge per withdrawal in excess of the maximum allowed	\$2	
					From \$20.01 to \$50,001	0.750%			
					More than \$50,000	0.125%			
Diamante Plus Accounts	\$5,000	N/A	N/A	N/A	Up to \$500,000	3.000%	Maximum withdrawals allowed for the month	4	
					More than \$500,000	0.500%	Charge per withdrawal in excess of the maximum allowed	\$2	
Christmas Savings Accounts	\$20	N/A	N/A	N/A	Up to \$4,990	2.500%	Closure of the account within 6 months of opening	\$15	
					More than \$4,990	0.000%	Withdrawals allowed only during the month of December		
					(Applied over total account balance)				
Multikids Savings Accounts	\$15	N/A	N/A	N/A	Up to \$100	0.000%	Closure of the account within 6 months of opening	\$15	
					From \$100.01 to \$10,000	1.500%	Maximum withdrawals allowed for the month	3	
					From \$10,000.01 to \$50,000	1.000%	Charge per withdrawal in excess of the maximum allowed	\$2	
					More than \$50,000	0.125%			
Multiahorro Plus Savings Accounts (Local)	\$1,000	\$1,000	N/A	N/A	Up to \$10,000	1.000%	Closure of the account-within 6 months of opening	\$15	
					From \$10,000.01 to \$100,000	2.000%	Maximum withdrawals allowed for the month	4	
					More than \$100,000	0.300%	Charge per withdrawal in excess of the maximum allowed	\$2	
Multiahorro Plus Savings Accounts (Foreign)	\$1,000	\$1,000	\$20,000	\$20,000	Up to \$10,000	1.000%	Closure of the account within 6 months of opening	\$15	
					From \$10,000.01 to \$100,000	2.000%	Maximum withdrawals allowed for the month	4	
					More than \$100,000	0.300%	Charge per withdrawal in excess of the maximum allowed	\$2	
Multiplan Savings Accounts	\$50	N/A	N/A	N/A	1 year term	3.000%	Closure of the account within 6 months of opening	N/A	
					3 years term	4.000%	Maximum withdrawals allowed for the month	N/A	
					5 years term	5.000%	Charge per withdrawal in excess of the maximum allowed	N/A	
MultiPremium Savings Account (Local & Foreign)	\$25,000	\$25,000	N/A	N/A	Up to \$10,000	1.000%	Closure of the account within 6 months of opening	\$15	
					From \$10,000.01 to \$100,000	2.000%	Maximum withdrawals allowed for the month	4	
					More than \$100,000	0.300%	Charge per withdrawal in excess of the maximum allowed	\$2	
MultiPremium Savings Account (International Banking)	\$25,000	\$100,000	N/A	N/A	Up to \$10,000	1.000%	Closure of the account within 6 months of opening	\$15	
					From \$10,000.01 to \$100,000	2.000%	Maximum withdrawals allowed for the month	4	
					More than \$100,000	0.300%	Charge per withdrawal in excess of the maximum allowed	\$2	
Simplified Savings Accounts (Local)	\$0	N/A	\$0	N/A	N/A		Closure of the account within 6 months of opening	\$15	
								Maximum withdrawals allowed for the month	4
								Charge per withdrawal in excess of the maximum allowed	\$2
Multipack Savings Account	\$10,000	\$10,000	N/A	N/A	Up to \$1,000,000	3.750%	Closure of the account within 6 months of opening	\$15	
					More than \$1,000,000	0.250%	Maximum withdrawals allowed for the month	4	
					(Interest rate as per the current 1 year Time Deposit Interest rate)		Charge per withdrawal in excess of the maximum allowed	\$2	
Private Saving Account	\$250,000	\$250,000	N/A	N/A	Up to \$6,000,000	3.500%	Closure of the account within 6 months of opening	\$15	
					More than \$6,000,000	0.250%	Maximum withdrawals allowed for the month	4	
							Charge per withdrawal in excess of the maximum allowed	\$2	
Simplified Due Dilligence Account	\$0	N/A	N/A	N/A	Up to \$4,990	1.000%	Closure of the account within 6 months of opening	\$15	
					More than \$4,990	0.000%	Maximum withdrawals allowed for the month	4	
					(Applied over total account balance)		Charge per withdrawal in excess of the maximum allowed	\$2	
OnLine Account	\$0	N/A	N/A	N/A	Up to \$100,000	3.000%			
					More than \$100,000	0.500%			

Note: Interests are calculated by sections, id. est., in a regular Savings Account, the balance between \$20.00 and \$50,000 is calculated at 1.00%, and the amount over \$50,000 is calculated at 0.125%.

Updated as of September 2025.

MULTIBANK CHECKING ACCOUNTS							
Opening Balance		Minimum Monthly Avg					
Natural Person	Legal Entity	Natural Person	Legal Entity	Checking Accounts for Money Market Customers		Interest Rates	
Checking Accounts in USD	\$250	\$1,000	\$250	\$1,000	Up to \$500,000	1.500%	
Checking Accounts in USD International Banking	\$15,000	\$35,000	\$15,000	\$35,000	From \$500,000.01 to \$1,000,000	3.000%	
Checking Accounts in Foreign Currency (exchange value in USD) (1)	\$5,000	\$5,000	\$5,000	\$5,000	More than \$1,000,000	0.500%	
Business Checking Accounts with Point of Sale	\$500		\$250		Institutional Money Market-Checking Account	Up to \$10,000,000 More than \$10,000,000	0.500% 0.250%



RATES AND CONDITIONS



MULTIBANK DEPOSITS - RATES AND CONDITIONS

Property Tax Checking Account	\$0	\$0	\$0	\$0	Applies to Natural Persons and Legal Entities / Local and Foreign. Does not pay interest rates. Free of minimum balance charge.
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(1) The commissions are established in USD, debiting the account for the exchange value in the currency of the account.

Conditions, Charges and Services		
For Checking Accounts in USD, Checking Accounts in USD		
International Banking	Natural Person	Legal Entity
Monthly charge for below-average balance	Colon Free Zone customers \$50, International customers \$75, rest \$35	
Monthly inactivity fee after 7 months	\$80 for 3 months	\$100 for 3 months
Check stop payment	\$25	\$25
Certification of check	\$10	\$10
Check paid without funds or drawn against product fee	\$25	\$25
Fiscal stamps for every check processed	\$0.10	\$0.10
Casual overdrafts due to lack of funds or drawn against product	24% annually, minimum \$35	
Occasional Overdraft Approval (Also applies to Checking Accounts in Foreign Currency)	0.5% over the maximum amount of the occasional overdrafts generated during the month, both for short selling as well as for those that exceed the approved Credit Lines for Overdrafts.	
Counter Checks paid in 1 month	\$1 per check in excess of 10 checks in one month	\$1 per check in excess of 25 checks in one month

Checking Accounts in Foreign Currency	Natural Person	Legal Entity
Monthly charge for below-average balance	\$75	\$75
Monthly inactivity fee after 7 months	\$100 for 3 months	
Overdraft due to insufficient funds	24% minimum \$30	

Correspondent costs for handling balances in foreign currency (where applicable)	1.20% annual for the daily balances greater than an equivalent of USD.100,000 in foreign currency accounts (*) Subject to change in the rates published by the Central Banks of Europe.
Standard checkbooks (Checking Accounts in USD)	Personal checkbooks without check stubs (25 checks), \$6.70 Personal checkbooks without check stubs (50 checks), \$13.25
Standard checkbooks (Checking Accounts in USD International Banking)	\$0.25 per check
Special checkbooks (Checking Accounts in USD)	Personal checkbooks with check stubs (25 checks), \$9.20 Personal checkbooks with check stubs (50 checks), \$16.25 Personal checkbooks with chemical copies (25 checks), \$13.95 3 in 1 pack (300 checks), \$123.45
Special checkbooks (Checking Accounts in USD International Banking)	According to supplier's catalog

Commercial Checkbooks	
Number of checks	Cost
250	\$270.00
500	\$344.00
1,000	\$497.00
1,250	\$561.00
1,500	\$636.00
2,000	\$743.00
2,500	\$816.00

In the case of special checkbooks, the cost will depend on the required specifications
Prices include ITBMS tax

MULTIBANK CHECKING AND SAVINGS ACCOUNTS (OTHER CHARGES)

Checking and Savings Accounts	Natural Person and Legal Entity
Account Statement Retention	\$10
Returned checks due to lack of funds	\$35
Returned checks due to other causes	\$35
Charge for Deposited checks returned by Banks in the USA	\$75
Charge for deposited foreign checks (USA)*	\$20
Transaction returned by ACH due to lack of funds	\$10
Confirmation of references to clients abroad	\$10 per reference
Regulatory review of foreign customer with checking account	\$250 annually
Copies of checks, deposit slips or account statements	See in Services, Request for copies Section
balances to the Legal Authority	\$25
Excess deposits per month (via slip)	\$1.00 per additional deposit in excess of 100 deposits in counter per month
For providing information of the client and the account to the Legal Authority	\$25 plus \$2 for each copy
Annual Fee Wealth Management Money Market Account	\$250
Inclusion of Beneficiary	\$15

Multipianilla Savings Accounts	Natural Person
Monthly inactivity fee after 3 months	\$30 for 3 months

With Point of Sale (POS)	
Standard checkbooks	Personal checkbooks without check stubs (50 checks), \$13.25
Account Statement Retention	\$10

* Charge will be applied by deposit slip in case that more than one check is deposited

Bank commissions and fees are subject to ITBMS tax.

Updated as of November 2025.



MULTIBANK TERM DEPOSITS AND INTEREST RATES

TERM ACCOUNTS MULTIBANK					
Term	Monthly	Quarterly	Biannual	Annual	At Maturity
30 Days	2.0000%				2.0000%
60 Days	2.5000%				2.5000%
90 Days	2.5000%				2.5000%
120 Days	2.5000%				2.5000%
180 Days	3.2500%	3.2500%			3.2500%
270 Days	3.2500%	3.2500%			3.2500%
1 Year	4.5000%	4.5000%	4.5000%	4.5000%	4.5000%
1. 5 Years	4.5000%	4.5000%	4.5000%	4.5000%	4.5000%
2 Years	4.5000%	4.5000%	4.5000%	4.5000%	4.5000%
3 Years	4.3750%	4.3750%	4.3750%	4.3750%	4.3750%
4 Years	4.3750%	4.3750%	4.3750%	4.3750%	4.3750%
5 Years	4.3750%	4.3750%	4.3750%	4.3750%	4.3750%

Updated as of June 2023.

TERM DEPOSIT INTEREST EXPRESS RATE	
Term	Advance interest payment
1 Year	4.2500%

Updated as of October 2025.



RATES AND CONDITIONS



MULTIBANK LOANS - RATES AND CONDITIONS

MULTIBANK LOANS		
Personal Loans	Charges and Fees	Insurances
Closing Fee	13.05%	Life Insurance (per every thousand and per month) Age range: From 18 to 35 years \$0.45 From 36 to 45 years \$0.73 From 46 to 55 years \$1.00 From 56 to 60 years \$1.75 From 61 to 80 years \$2.24 per every thousand funded by the loan term Interest Rate Up to 14.00%
Late Payment Fee	\$40 (includes ITBMS tax) Not applicable to customers with direct discount Applicable to personal loan and personal loan with mortgage guarantee	
Check Commission	\$7.50	
ID Verification	\$1	
Fiscal stamp	\$0.10 per each \$100.00 or fraction	
Notary's Office Expenses		
Personal Loans	\$5.00 per promissory note	
Pledge Loans	\$10 Legal Expenses	
If the client does not sign (only Senior Citizens and Pensioners)	\$10.70 Notary's Office (Consumer)	
If it is a loan "at his/her request" (only Senior Citizens and Pensioners)	\$10	
	\$15	
Car Loans	Charges and Fees	Insurances
Closing Fee	3.75 % of the amount to be financed	Life Insurance (per every thousand and per month) Age range: From 18 to 35 years \$0.30 From 36 to 45 years \$0.33 From 46 to 55 years \$0.48 From 56 to 60 years \$0.93 From 61 to 70 years \$1.57 per every thousand funded by the loan term Interest Rate Up to 9.50%
Administrative Expenses	Up to \$500	
Late Payment Fee	\$40 (includes ITBMS tax)	
Release of car due to Cancellation	\$25	
Legal Expenses - SUCRE	\$354.20	
Fixed Charge- FWLA	\$2	
Legal Expenses- FWLA	\$165	
Notary's Office Expenses	\$5.00 per promissory note	
ID Verification	\$1	
Release of car with deed	\$75	
Fiscal stamp	\$0.10 per each \$100.00 or fraction	
Mortgage Loans	Charges and Fees	Insurances
Administrative Expenses (local & foreign customers)	\$10.00 per month	Life Group Insurance (per every thousand and per month) Age 18-55 Individually \$0.25 Age 18-55 Jointly \$0.29 Age 56-60 Individually \$0.40 Age 56-60 Jointly \$0.91 Age 61-70 Individually \$1.61 Fire Group Insurance (per every thousand and per month) Panama Province \$0.12 Veraguas Province \$0.12 Chiriqui Province \$0.15 Bocas del Toro Province \$0.25 Colon Province \$0.15 Los Santos Province \$0.12 Cocle Province \$0.12 Herrera Province \$0.12 Interest Rates Non Preferential Residential and Guaranteed Loans (Consumer Banking) Up to 8.00% Foreigners and Non Permanent Residents 8.00% + FECI Closing Fee \$300 up to 2% of the amount being financed
Administrative Expenses (Trust Loans)	\$43.33 per month	
Late Payment Fee	\$40 (includes ITBMS tax)	
Closing Fee		
Foreign customers	2.0%	
Senior Citizens	50% discount on fee	
Retained payments		
Self employed	1 installment	
Foreigners	1 installment	
Payment retained for the term of the loan in ledger account	2 installments	
Check issuance fee	\$10.00	Property Appraisal \$1.75 per each \$1,000 Mortgage cancellation minutes Legal department fees \$200 Mortgage consent minutes \$150 Penalties Cancellation within the first 5 years 2.00% ID Verification \$1.00 Attorneys at Law's Fees Deed preparation \$175 Issuance of Minute (deed made by the promoter) \$125 Notary's Offices Notarize Direct Discount \$14 Notarized document \$2 Stamps (per each page) \$8 Notarial Rights (Cancellations, Sales, Transfers, etc.) as per amount Fee established by each Notary Office based on amount Panama Public Registry Cancellations, Sales, Transfers, etc. \$31 Property certification Varies upon price/financing Property qualification \$30 Property investigations \$10
Payments to third parties for secured loans (consumer)		
Property Appraisal	\$1.75 per each \$1,000	
Mortgage cancellation minutes		
Legal department fees	\$200	
Mortgage consent minutes	\$150	
Penalties	2.00%	
Cancellation within the first 5 years		
ID Verification	\$1.00	
Attorneys at Law's Fees		
Deed preparation	\$175	
Issuance of Minute (deed made by the promoter)	\$125	
Notary's Offices		
Notarize Direct Discount	\$14	
Notarized document	\$2	
Stamps (per each page)	\$8	
Notarial Rights (Cancellations, Sales, Transfers, etc.) as per amount	Fee established by each Notary Office based on amount	
Panama Public Registry		
Cancellations, Sales, Transfers, etc.	\$31	
Property certification	Varies upon price/financing	
Property qualification	\$30	
Property investigations	\$10	

The Bank may vary the interest rate according to the cost of funds and conditions of the market, promotions and fairs. The effective rate is calculated on the basis of the term, plus administrative expenditure, plus Commission, when applicable; you will be notified in the letter of terms and conditions.

Bank commissions and fees are subject to ITBMS tax.

Updated as of August 2025.



RATES AND CONDITIONS



MULTIBANK DEBIT AND CREDIT CARDS - RATES AND CONDITIONS

Debit Cards: Visa - Clave	
Charges and Commissions	Rates
Annual fee for main or additional card, issuance or renewal (Visa Debit Card)	\$30
Annual fee for main or additional card, issuance or renewal (Clave)	\$25
Investigation for claimed transaction	See in Services, Investigations Section
Transactions in Multibank's ATMs	No cost
Transactions (consultations, withdrawals...) in ATMs of local banks	\$1.75
Transactions (consultations, withdrawals...) in ATMs of banks abroad	\$10
Monthly Fraud Insurance for Visa	\$1.85 (up to \$2,000) / \$2.25 (up to \$5,000) / \$3.25 (up to \$25,000)
Deductible	\$50
Card Replacement (Visa - Clave)	\$25
PIN replacement	\$5

Gift Cards - Prepaid Visa Cards	
Charges and Commissions	Rates
Annual membership - prepaid card	\$5
Recharge Prepaid Visa Card	\$2.50
Fraud Insurance - Prepaid Visa Card	\$2.50 up to \$5,000
Overdraft Fee - Prepaid Visa Card	\$3
Inactivity Charge: Prepaid Visa Card / Gift Card	\$5 (Monthly maintenance fee after month 13 of activated until balance is exhausted)
Monthly maintenance fee / Gift Card	\$3

Credit Cards: Rates and Charges						
	Interest Rate (min)	Interest Rate (max)	Annual Membership of Main Card	Annual Membership of Additional Card	Multiassistance	Cash Withdrawal
Visa Clásica miniTASA*	19.50%	26.99%			Select \$4.50 Premier \$3.50 Advance \$5.75 Plus \$4.25 puntoCASH \$6.00 autoCARD \$5.00 eduCARD \$5.50	ATM or Branch: 7% of the withdrawn amount - minimum charge \$13.00 Charge for transactions in Casinos: 15% of the withdrawn amount - minimum charge \$10.00 Quasi-cash (transactions convertible in cash): 10% of the withdrawn amount - minimum charge \$10.00
Visa Clásica	24.50%	28.99%	\$85	\$20		
Mastercard Standard miniTASA*	19.50%	26.99%				
Mastercard Standard	24.50%	28.99%	\$85	\$20		
Mastercard Standard puntoCASH*	24.50%	28.99%	\$85	\$35		
Mastercard Standard autoCARD*	24.50%	28.99%	\$85	\$35		
Mastercard Standard eduCARD*	24.50%	28.99%	\$85	\$35		
Visa Gold miniTASA*	17.50%	24.99%				
Visa Gold	22.50%	26.99%	\$100	\$35		
Mastercard Gold miniTASA*	17.50%	24.99%				
Mastercard Gold	22.50%	26.99%	\$100	\$35		
Mastercard Gold puntoCASH*	22.50%	26.99%	\$100	\$35		
Mastercard Gold autoCARD*	22.50%	26.99%	\$100	\$50		
Mastercard Gold eduCARD*	22.50%	26.99%	\$100	\$50		
Visa Platinum miniTASA*	17.00%	22.99%				
Visa Platinum	18.50%	23.99%	\$150	\$50		
Mastercard Platinum	18.50%	23.99%	\$150	\$50		
Mastercard Platinum puntoCASH*	20.50%	23.99%	\$150	\$65		
Mastercard Black - Banca Diamante	15.50%	19.99%	\$190	\$75		
Visa Infinite	14.00%	16.99%	\$205	\$125		
Visa Empresarial	19.00%	23.99%	\$125	\$40		N/A

Credit Card Insurances			
Products	Monthly Debtor's Life Insurance (up to 79 years of age)	Monthly Debtor's Life Insurance (from 80 to 85 years of age)	Monthly Fraud Insurance (Based on the Credit Card Limit)
Visa Clásica/Gold	\$2.75 per each thousand of the credit card balance	\$4.50 per each thousand of the credit card balance up to \$20,000.00	\$5.75 limit up to \$25,000.00; Deductible \$50.00
Visa Clásica/Gold miniTASA*			
Mastercard Standard/Gold			
Mastercard Standard/Gold miniTASA*			
Mastercard Standard/Gold puntoCASH*			
Mastercard Standard/Gold eduCARD*			
Visa Platinum			
Visa Platinum miniTASA*			
Mastercard Platinum			
Mastercard Platinum puntoCASH*			
Mastercard Black - Banca Diamante			
Visa Infinite			\$5.75 limit up to \$25,000.00; \$7.00 limit from \$25,000.01 to \$35,000.00; \$10.00 limit from \$35,000.01 to \$50,000.00; \$15.00 limit from \$50,000.01 to \$75,000.00; \$20.00 limit from \$75,000.01 to \$100,000.00. Deductible \$50.00
Visa Empresarial	N/A	N/A	

Credit Card Charges (Other Charges)	
Charges and Commissions	Rates
Monthly charge for late payments or below minimum payment	99.9% on the minimum payment owed up to the maximum established by type of card Visa /MCARD Classic, maximum \$85 VISA/MCARD Gold, maximum \$95 Visa/MCARD Platinum, maximum \$95 Infinite y Black, maximum \$95 Visa Business, maximum \$95
Minimum monthly payment	3% of the balance owed or a minimum of \$25, whatever is higher
Card replacement (Lost or Stolen)	\$25
PIN replacement	\$5
Overdraft fee	\$55
Urgent card for the same day	\$100
Urgent PIN for the same day	\$100

Retention of account statement at Branch	\$10
Investigation for claimed transaction (1)	\$25
Training and travel documents	\$35
Video request	\$35 per transaction
Balance Letter	No charge
FECI Charge	FECI is 1% if the balance at the cut-off is more than \$5,000
Balance purchase charge	\$30 per each ACH
Charge for returned checks	\$30
Transactions notification service	\$1
WIP LoungeKey visits	Card holder, additional and guests \$32
VIP Visa Airport Companion Visits	Card holder, additional and guests \$33
Money Transfer service charge	3% over the transaction amount
Foreign currency purchase fee applicable to VISA and Mastercard	3%

(1) This charge will be applicable only if the result of the investigation confirms that the transaction was made by the cardholder.

Bank commissions and fees are subject to ITBMS tax.

Note: Quasicash is similar to or easily convertible to cash in a short term. It does not limit to travel checks, foreign currency, money orders, deposit funds (non institutional), cryptocurrencies or gambling related transactions.

Updated as of July 2025.



RATES AND CONDITIONS



MULTIBANK SERVICES - RATES AND CONDITIONS

MULTIBANK SERVICES			
Service	Concept		Rates
Multiplanilla Empresarial	Cost of membership and annuity		\$18
Mass Payments per File	Cost per transaction via Payment File		\$0.20
On-line Banking for Business	Monthly service maintenance cost		\$5
Cashier's Checks	Purchased by Multibank's customers		\$10
	Stop payment		\$15
On-line Banking Multitoken	Multitoken replacement charge		\$24.50
Local Transfers	Transfers between Multibank accounts		No cost
	Local transfers over the counter		Up to \$10,000 commission of \$12.50 More than \$10,000 commission of \$20.00
	Annual fee for local transfers to other banks made with On-line Banking (includes Token)		\$12
	Fee applicable to Time deposit interests payment via ACH		\$10
International Transfers Sent in USD	On-line Banking	0.10%	Min: \$40.00 - Max: \$100.00
	Manual request	0.14%	Min: \$75.00 - Max: \$250.00
International Transfers Received in USD	\$30		
International Transfers Sent in Foreign Currency	The commission is established in USD, charging the exchange value in the currency of the account		\$50
International Transfers Received in Foreign Currency			\$20
International Transfers Charges (USD and Foreign Currency)	Return of transfers sent		\$60 (plus correspondent bank costs - subject to change)
	Return of transfers received		\$50 (plus correspondent bank costs - subject to change)
	Investigations and amendments		\$75 (plus correspondent bank costs - subject to change)
	Costs to the Payer or Payee (USD)		\$35 America and Europe (subject to change by correspondent bank) \$40 Asia (subject to change by correspondent bank)
	Costs to the Payer or Payee Fx (Foreign Currency)		Subject to charges and costs incurred by correspondent bank
	SWIFT Commission for transfers in USD (International Banking customers)		\$20
	Cost of Compliance for transfers in USD (International Banking customers)		\$5
	Swift message copy		\$10 per copy
	Transfer request copy		\$5 per copy
Bank Drafts	Drafts issued in USD or other currencies	Up to \$50,000 More than \$50,000	1/8%, minimum \$25 1/16%, minimum \$62.50, maximum \$500
	Stop Payment		\$20 (plus correspondent bank costs - subject to change)
	Swift Commission		\$20
	Service Annuity		\$35
Night Deposits	Charge due to errors in the deposit slip		\$5
	Small security bags		\$40
	Large security bags		\$60
	Key replacement for security bag		\$15
	Key replacement for security box		\$25
Request for copies	Bank Statement copy		\$10 per copy / per month
	Check copy		\$10 per copy
	Deposit slip copy		\$10 per copy
Investigations	Investigation for claimed transaction (1)		\$25
	Entertainment and travel documents		\$35
	Video request		\$35 per each transaction transmitted (there will be no cost for transactions over \$200.00)
	Dispute processed against issuer member (Telered Operating Regulation)		\$15
	Dispute rejected by acquirer bank (Telered Operating Regulation)		\$37
Other Services	Letter of confirmation of loan balances		No cost
	Interests certification letter		No cost
	Balances confirmation to auditors		\$35
	Irrevocable letter of payment of Consumer Banking		No cost
	Irrevocable letter of payment from other Banking		
	Up to \$10,000		\$50
	More than \$10,000		2% annually or 1/2% quarterly or fraction
	Irrevocable letter of payment with collateral		
	From \$10,000 to \$80,000		\$25
	More than \$80,000		\$50
Bank Guarantees	Courier commission to send documentation to clients		Supplier cost plus 25%
	Issuance		1/2% per quarter or fraction, minimum \$50
	Issuance, backed 100% with cash		\$50 per quarter or fraction
	Term extension		1/2% per quarter or fraction, minimum \$50
	Increase amendment		1/2% per quarter or fraction, minimum \$50
	Other amendments		\$50
	Execution		\$50 if applicable
	Stamps or fiscal stamps		
	Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value)		\$0.05
	Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value)		\$0.10
	Temporary interests		20% per year
	FECI interest		1 % FECI per year if applicable
Letters of Credit – Stand by	Issuance		3% per year or fraction, minimum \$150
	Issuance, backed 100% with cash		0.50% per year or fraction, minimum \$150
	Increase amendment		1/2% per quarter or fraction, minimum \$50
	Other amendments		\$50 Flat
	Execution		\$75 if applicable
	SWIFT Commission		\$150
	Correspondent's expenses		If applicable
	Investigations		Min: \$25 - Max: \$50 (based on complexity)
	Stamps or fiscal stamps		
	Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value)		\$0.05
	Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value)		\$0.10
	Temporary interests		20% per year
	FECI interest		1 % FECI per year if applicable
	Simple collections received (checks or letters)		
	Up to \$10,000		1/4%, minimum \$12.50
	From \$10,000.01 to 20,000		1/8%, minimum \$25
	More than \$20,000		1/16%, minimum \$25
	Return of simple collections received		\$15
	Simple collections sent		



RATES AND CONDITIONS



MULTIBANK SERVICES - RATES AND CONDITIONS

MULTIBANK SERVICES		
Service	Concept	Rates
Documentary Collections	Up to \$20,000	1/2%, minimum \$25
	From \$20,000.01 to 50,000	1/4%
	More than \$50,000	1/8%
	Courier cost	\$75
	Return of simple collections sent	\$25
	Documentary collections sent	1/2%, minimum \$50
	Courier cost	\$75
	Documentary collections received	
	Notification	1/2%, minimum \$50
	Payment	Transfer Fee
	Follow-up for payment failure	\$5 per notification
	Correspondence (mail)	\$6
	Return of documentary collections received	1/2%, minimum \$50
	Courier cost	\$75
Export Letters of Credit	SWIFT Commission	\$ 30
	Correspondent's expenses	If applicable
	Stamps or fiscal stamps	
	Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value)	\$0.05
	Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value)	\$0.10
	Notification	\$150
	Confirmation	1/2% quarterly or fraction, minimum \$150
	Use or submission of documents	1/2% minimum \$50
	Handling of documents without confirmation	\$75
	Acceptance	1/4% monthly or fraction, minimum \$100
	Amendment due to time extension	1/8% monthly or fraction, minimum \$50
	Amendment due to increase in the amount	1/8% for the increase, minimum \$50
	Other amendments	\$100 per amendment
	Correspondence (mail)	\$25
Import Letters of Credit	Courier cost	\$75
	Past due and unused credit	\$50
	Past due credit (Re-opening)	1/8 % Flat
	Discrepancy	\$50 per set of documents
	SWIFT commission	\$100 per opening, \$50 rest
	Correspondent's expenses	If applicable
	Investigations	Min: \$25 - Max: \$50 (based on complexity)
	Transfers under letters of credit	1/4 % Flat
	Transfer of letters of credit	1/8 % Flat
	Copies of documents	\$50
	Stamps or fiscal stamps	
	Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value)	\$0.05
	Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value)	\$0.10
	Opening	1/2% quarterly or fraction, minimum \$100
	SWIFT commission	1/8% additional per month or fraction, minimum \$100
Temporary Interests	Use or submission of documents	1/2%, minimum \$50
	Payment	1/4%, minimum \$25
	Acceptance	1/8% monthly or fraction, minimum \$25
	Amendment due to time extension	1/8% monthly or fraction, minimum \$50
	Amendment due to increase in the amount	1/2% for the increase, minimum \$50
	Other amendments	\$50 per amendment
	Correspondence (mail)	\$25
	Discrepancy	\$50 per set of documents
	Past due and unused credit	\$50 plus expenses
	Past due and used credit (Re-opening)	1/16% Flat
	SWIFT commission (except for openings)	\$50
	Correspondent's expenses	If applicable
	Investigations	Min: \$25 - Max: \$50 (based on complexity)
	Transfers under local letters of credit	1/4 % Flat
	Stamps or fiscal stamps	
	Time Drafts (Out of the Republic of Panama and to be paid at it per each \$100.00 or fraction of hundred of the draft value)	\$0.05
	Time Drafts (In the Republic of Panama, to be paid at it, per each \$100.00 or fraction of hundred of the draft value)	\$0.10
Temporary interests		20% per year
FECI Interest		1 % FECI per year if applicable

(1) This charge will be applicable only if the result of the investigation confirms that the transaction was made by the cardholder.

Bank commissions and fees are subject to ITBMS tax.

Updated as of November 2025.