



Welcome To A New Way Of Banking



Republic Bank
We're the One for you!

RepublicOnline or RepublicMobile App Banking

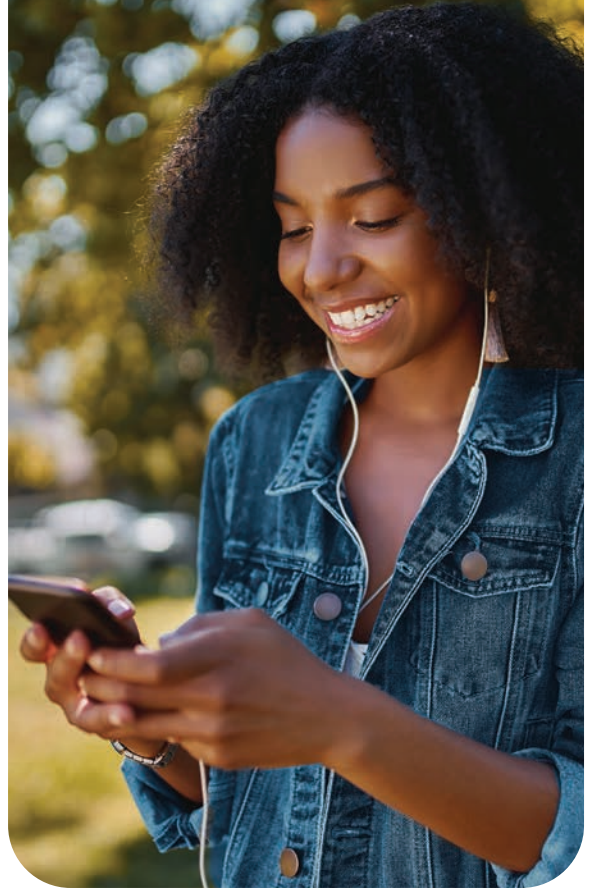
Features and Benefits

Enjoy using your online and mobile banking to:

1. Pay bills
2. Send wire transfers
3. Electronic Funds Transfer (EFT) to local Banks
4. Send Cardless Cash
 - This exciting new option allows you to send funds to anyone with a mobile phone, even to yourself. You/ the recipient can then retrieve the cash at one of our ATMs without using your card.
 - Once the Cardless Cash transaction is generated, the recipient will receive codes on his/her mobile phone, via SMS, to allow them to access the cash through the ATM within 48 hours.
5. Send and request payments with Payment with Friends by using contacts on your phone
 - With this feature, you can:
 - Send a payment
 - Request a payment
 - Share expenses
 - Create a collection
6. Define budget, track spending and manage saving goals with My Finances
 - Budgeting has simply gotten easier with My Finances.
 - Set a budget for various recurring expenses from a dropdown list as well as select the frequency for the budget: monthly, quarterly or annually

RepublicOnline

Republic  **Mobile**



When it comes to banking, we all have different styles but common goals, whether it be saving, investing, paying for things we need now, or acquiring assets.

Let Republic Bank help you achieve your goals.

With a wide variety of accounts to choose from, there is surely one to suit your lifestyle.

How to Choose the Right Account

Electronic Banking Accounts

Whether you prefer to bank online or take advantage of the Automated Teller Machine (ATM), Republic Bank offers convenient, transactional E-Free account designed to simplify your day-to-day banking needs.

Savings Accounts

For all your saving needs, Republic Bank offers you a convenient interest-bearing savings account, designed to help you reach your saving goals.

These include:

- Savings Plus
- TimeSaver

Chequing Accounts

- Age-Based Accounts
- Specialty Accounts
- Personal Chequing Accounts

Age-Based Accounts

Age-based benefits or features associated with your account, such as fee waivers, will automatically change as you reach the next age tier.

These include:

- RightStart
- Major League

Specialty Accounts

Manage your US funds the easy way. Open a Foreign Currency account and ensure continuous access to your US currency.

These include:

- Personal Foreign Account (USD/CAD/GBP/EUR)

Term of Deposits (Term Deposits)

These accounts are designed for investors who are willing to leave their funds untouched for a fixed period, while earning interest.

Electronic Banking Accounts

E-Free Account

Features and Benefits

- Free local ATM transactions
- Free Point of Sale Transactions
- Free monthly e-statements
- Free self-service ATM, mobile and online banking transactions between your accounts

Savings Accounts

Savings Plus

Features and Benefits

- Free quarterly e-statements
- Free self-service transactions between your accounts
- FREE and instant access to your account(s) with RepublicOnline or RepublicMobile App banking

Age-Based Accounts

RightStart

Features and Benefits

- For persons 19 years old and under
- No monthly fee
- Competitive interest paid
- Free quarterly e-statements
- Free self-service transactions between your accounts
- Free deposits
- Free ATM withdrawals

Major League

Features and Benefits

- For persons 49 years old and over
- Competitive interest, which is paid monthly
- Free local Point of Sale transactions
- Free local ATM transactions
- Free monthly e-statements
- Free self-service transactions between your accounts
- Cheque-writing privileges

Term Deposit/Certificate of Deposit

Available Term	Minimum Balance Required	Interest Payment Frequency
6 Months	\$5,000	At Maturity
1 year and Over	\$5,000	At Maturity

Please contact your nearest branch to confirm the Interest Rate..

Currency

All fees listed are quoted in BDS, unless otherwise indicated.

Rates and Fees

For a comprehensive list of our rates and fees, visit the Schedule of Charges via www.republicbarbados.com.

Questions?

Call us at (246)-227-2700.

Visit us at www.republicbarbados.com.

Email us at rbbinfo@rfhl.com

Send us a message on Facebook or

Twitter: Republic Bank Barbados or @republicbankbb

Debit & Credit Cards

Your debit and credit cards have a contactless feature. What does this mean? It means that you can now 'Tap to Pay'

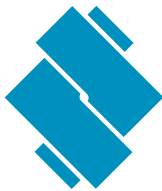
You can use your Republic Bank debit and credit cards, with Chip and PIN and contactless Technology, at any ATM and point of sale terminal – locally, regionally and internationally. This includes other banks' ATMs and terminals, and their charges apply.

In the case of your Republic Bank credit card, it can be used anywhere the Visa logo is displayed

Your card is equipped with Tap to Pay, which allows you to make payments without using your PIN or swiping your card at any merchant where the contactless symbol is displayed.

Simply tap your card once within 1 inch of the point of sale terminal to make your payment.





Republic Bank



republicbarbados.com



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**Visit your nearest branch to talk to your
Republic Bank Representative.**

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