

2011/2012 Service Fees

These fees are effective 1st of November 2011 and are subject to change. Fees are quoted in Cayman Islands (KYD) and United States (USD) Dollars; accounts held in other currencies will be charged at equivalent rates.

Cheque Books and Cover	KYD	USD
Personal		
Cheque books (24 leaf)	5.00	6.00
Business		
Cheque Books (99 leaf)	25.00	30.00
Cheque Book Cover	5.00	6.00
Cheque Book 3-Ring Binder	35.00	42.00

Miscellaneous Fees

Bill Payments at Customer Service Centres <i>(Bill Payments are processed FREE through Cayman National Online Banking. Attracts applicable Govt. Stamp Duty of 25 cents per debit)</i>	1.00	1.20
Cheque Cashing at Customer Service Centres on Cayman National accounts for non Cayman National customers	1.00	1.20
Govt. Stamp Duty—\$0.25 per debit	0.25	0.30
Courier Charges <i>(minimum charge, fee may vary)</i>	37.00	45.00
Statement Print-outs via Online Banking	FREE	FREE
Statement Print-outs	7.00	8.40
Copy of Last Statement	10.00	12.00
Research within the past 6 months <i>(per hour, min. 1 hour)</i>	25.00	30.00
Research older than 6 months <i>(per hour, min. 1 hour)</i>	50.00	60.00
Returned Cheque/drawn on CNB	20.00	24.00
Returned Cheque deposited	20.00	24.00
Stop Payment Cheques Requested at a Branch	20.00	24.00
Cayman National Online Banking 10% reduction in fee		
Stop Payment of Drafts	40.00	48.00
Cash handling - USD \$5,000 or over Cayman National account holder		1%
Cash handling - Foreign currency cash (GBP,CAN,EUR) for any amounts, Cayman National account holders		1%
Cash handling - Foreign currency cash (Max. USD \$500 or currency equivalent) non account holders		1%

Fee for Unauthorised Overdrafts

Excess Overdraft Fee <i>(per 1st occurrence and after each 10 business days of excess.)</i>	20.00	24.00
--	-------	-------

Chequing & Saving Accounts

ATM Withdrawals	FREE	FREE
Online Banking <i>(Attracts applicable Govt. Stamp Duty of 25 cents per debit)</i>	FREE	FREE
Debit Entry (Savings Personal and Business)	0.60	0.75
Debit/Credit Entry (Personal Chequing)	0.42	0.50
Debit/Credit Entry (Business Chequing)	0.60	0.72
Govt. stamp duty—\$0.25 per debit	0.25	0.30

Chequing Accounts Service Fees

Personal Accounts Minimum monthly charge of KYD\$6 or USD\$7.20

Business Accounts Minimum monthly charge of KYD\$10 or USD\$12

Closed Accounts

Chequing and Savings accounts closed within 3 months <i>(not applicable to fixed deposits)</i>	25.00	30.00
---	-------	-------

Dormant Accounts

Chequing accounts with no activity over the period of one year will be levied KYD\$25.00 Dormant Charge.

An annual maintenance charge of KYD\$25.00 will be levied every year thereafter on dormant accounts.

Reference & Audit Letters	KYD	USD
Banker's Reference	25.00	30.00
Banker's Reference (Same Day)	45.00	54.00
Audit Confirmation	40.00	48.00
Tax Letters	25.00	30.00

Fixed Deposits

Administrative fee if broken before maturity
*(*additional service fees may apply.)*

Amount	KYD	USD
\$1.00 – 499,999	*100.00	*120.00
\$499,999 – and above	*250.00	*300.00

Night Deposit Service

Disposable Bags	FREE	FREE
-----------------	------	------

Safe Deposit Boxes (per annum)

2 1/4" x 4 1/2"	40.00	48.00
4 1/2" x 4 1/2" x 21.5"	60.00	72.00
2 1/4" x 10" x 15 1/2"	80.00	96.00
4 1/2" x 10" x 15 1/2"	150.00	180.00
10" x 10"	250.00	300.00
<i>(all sizes not available at all Customer Service Centres.)</i>		
Box Drilled Open	175.00	210.00
Replacement Keys	30.00	36.00
List of Contents for estate purposes <i>(per hour per employee.)</i>	40.00	48.00

Local KYD or USD Draft Orders

KYD and USD Drafts requested by fax or at a Customer Service Centre	5.00	6.00
---	------	------

Foreign Draft Orders

Paid for with KYD currency – KYD 3.00
Paid for with same foreign currency – see sliding scale (or based on amount of draft)

\$1 – 999	1/2% or min. of \$4.00
\$1,000 – 4,999	1/4% or min. of \$5.00
\$5,000 – 14,999	1/8% or min. of \$12.50
\$15,000 – 49,999	1/16% or min. of \$18.75
\$50,000 – 999,999	1/32% or min. of \$32.50
\$1,000,000 and 4,999,999	1/64% or min. of \$312.50
\$5,000,000 and above	1/128% or min. of \$781.25
<i>(10% Reduction in local and foreign draft fees requested via Online Banking.)</i>	

Internal Transfers

Phone/Facsimile Requests <i>(not applicable to fixed deposits.)</i>	5.00	6.00
Initiated by Bank to cover overdraft <i>(Internal Transfers are FREE through Cayman National Online Banking.)</i>	5.00	6.00



2011/2012 Service Fees

Standing Orders

	KYD	USD
Govt. Stamp Duty to Establish	6.00	7.20
Set Up Fee	5.00	6.00
Amendment Fee	5.00	6.00

Standing Orders (Continued)

Internal

Between Accounts	6.00	7.20
Loan Payments	FREE	FREE

External

Payment by Draft (Per Payment)	*6.00	*7.20
--------------------------------	-------	-------

*Plus draft charges

Payment by Wire **Regular wire charges**
(Where applicable, associated local or international bank draft fees will be charged.)

Payroll

When crediting CNB accounts	1.25	1.50
When crediting non-CNB accounts	2.50	3.00

Travellers Cheques

Purchase: **1% Face Value**

Outgoing Wire Transfers

10% reduction in fees when ordered via Online Banking
(Prevailing market rates will apply on all currencies other than USD and KYD.)

Amount	USD in KYD	USD in USD
\$50.00 – less	16.80	20.00
\$50.01 – 999	21.00	25.00
\$1,000 – 1,999	25.20	30.00
\$2,000 – 4,999	29.40	35.00
\$5,000 – 9,999	33.60	40.00
\$10,000 – 499,999	42.00	50.00
\$500,000 – 999,999	168.00	200.00
\$1,000,000 – 4,999,999	252.00	300.00
\$5,000,000 and above	420.00	500.00
(Correspondent bank fees not included; prepayment of fees optional.)		
Investigation Fee	*45.00	*54.00
(*Investigation fee includes returned, amended and repaired wires.)		

Incoming Wire Transfers

Incoming Wires	*6.00	*7.20
----------------	-------	-------

(*applicable only to \$5,000 and above, however additional service fees may apply.)

Collections

Please call (345) 949 4655 for price quotation

Debit Cards

(Supplementary Debit Cards are Free.)

Card Replacement Fee	15.00	18.00
Cash Advance Fee	2.40	3.00

(Attracts applicable Govt. Stamp Duty of 25 cents per debit)

Visa Business Card

		USD
Annual Fee		95.00
Card Replacement		18.00
Cash Advance Fee	Minimum	3.00
2% of Transaction	Maximum	25.00
Copies of Itemised Charges		15.00
Credit Limit Increase		25.00
Interest Rate/Finance Charge		14.04% pa
Late Payment Fee		35.00
Over Limit Fee		30.00
Statement Copies (within 60 days)		FREE
Statement Copies (after 60 days)		20.00
Returned Cheque Fee		24.00

MasterCard Fees

MasterCard Gold

		USD
Annual Fee		95.00
Additional Card		35.00
Card Replacement		18.00
Cash Advance Fee	Minimum	3.00
2% of Transaction	Maximum	25.00
Copies of Itemised Charge		15.00
Credit Limit Increase		25.00
Interest Rate Finance Charge		14.04% pa
Late Payment Fee		35.00
Over Limit Fee		30.00
Statement Copies (within 60 days)		FREE
Statement Copies (after 60 days)		20.00
Returned Cheque Fee		24.00

MasterCard Standard

Annual Fee		35.00
Additional Card		18.00
Card Replacement		18.00
Cash Advance Fee	Minimum	3.00
2% of Transaction	Maximum	25.00
Copies of Itemised Charge		15.00
Credit Limit Increase		25.00
Interest Rate Finance Charge		18.0% pa
Late Payment Fee		35.00
Over Limit Fee		30.00
Statement Copies (within 60 days)		FREE
Statement Copies (after 60 days)		20.00
Returned Cheque Fee		24.00

ATM Banking

Use your bank card in ATM machines to:

- Make balance enquiries
- Withdraw USD or KYD
- Deposit funds (at onsite locations)
- Transfer funds
- Access multiple savings and chequing accounts

Merchant Services

Cayman National is one of the largest collection and processing agents in the Cayman Islands for MasterCard, VISA, Discover, Diners Club, China UnionPay and BC card. This service is offered at competitive discount rates and Automatic Data Capture assures you of same-day availability of funds if transactions are settled by 7:00 pm Monday-Friday, excluding Bank holidays. Cayman National also collects and processes American Express. Please contact our Merchant Representative at **345 949 8300** for more information about our fixed line, wireless and IP terminals.

International Premier Banking

For fees associated with International Premier Banking (IPB) please refer to the IPB Service Fees Schedule.

