



Personal Accounts

These fees are effective 1 May 2025 and are subject to change. Fees are quoted in Cayman Islands Dollars (KYD) and United States (USD) Dollars. Accounts held in other currencies will be charged at equivalent rates.

Please note that all debit transactions for funds withdrawn or payments to third parties, are subject to Cayman Islands Government Stamp Duty of \$0.25 per item. Examples of such items are Cash Withdrawals, Cheques, Debit Card purchases/ATM withdrawals, Wire Transfers, Drafts, Bill Payments, etc.

Account Type	Savings KYD	Savings USD	Chequing KYD	Chequing USD
Account Transaction Fees				
Bill Payments at Customer Service Centres	2.00	2.40	2.00	2.40
Debit Card ATM Withdrawal	0.50	0.60	0.50	0.60
Point of Sale transactions (Debit Cards)	0.25	0.30	0.25	0.30
Debit Entry Fee	2.00	2.40	2.00	2.40
Cheques (drawn on account, per item)	N/A	N/A	3.00	3.60
Deposits & Credits	FREE	FREE	0.52	0.63
Foreign Cheque or Draft Deposited (per item)	8.40	10.00	8.40	10.00
Monthly Service Fee - minimum charge	2.00	2.40	10.00	12.60
Monthly Compliance Fee	1.50	1.80	1.50	1.80
Government Stamp Duty (per debit)	0.25	0.30	0.25	0.30
Minimum Balance Fee	*2.00	*2.40	FREE	FREE
<i>*\$2 minimum balance fee applies to Legacy Builder Savings only if balance falls below \$500 per month</i>				
Transfer Between Accounts				
Over the Counter Requests	5.00	6.00	5.00	6.00
Initiated by Bank to cover overdraft	5.00	6.00	5.00	6.00
Cheque Books and Cover				
Cheque books (24 leaf)	N/A	N/A	5.00	6.00
Miscellaneous Fees				
Encashment of Cheques/Withdrawals (single or collective weekly total) USD1,000 or greater - 1% on the full amount, to Cayman National account holder <i>(cash handling maximum for non CNB holders is USD\$500 or currency equivalent)</i>				
Cash handling - Foreign Currency cash (GBP, CAD, EUR) for any amounts	1%	1%	1%	1%
Incoming Coin Handling on amount equal or greater than \$200 <i>(Applicable to all Customer Service Centres except for Elgin Avenue and Sister Islands CSCs)</i>	5%	5%	5%	5%
Copy of Last Statement	15.00	18.00	15.00	18.00
Courier Charges	37.00	45.00	37.00	45.00
Excess Overdraft Fee <i>(Per 1st occurrence and after each 14 calendar days of excess)</i>	N/A	N/A	20.00	24.00
Mailed paper statements	5.00	6.00	5.00	6.00
Online Banking Payment Corrections	2.00	2.50	2.00	2.50
Photocopying / Screen Prints of client documents per page <i>(Applicable to easily located items such as cheque images, deposit duplications etc.)</i>	0.50	0.60	0.50	0.60
Physical Advice receipt for Wire Transfers <i>(Free via Online Banking)</i>	3.00	3.60	3.00	3.60
Research within the past 6 months <i>(Per hour, min. 1 hour)</i>	25.00	30.00	25.00	30.00
Research older than 6 months <i>(Per hour, min. 1 hour)</i>	50.00	60.00	50.00	60.00
Return Cheque - drawn on CNB	25.00	30.00	25.00	30.00
Deposited Cheque - returned	25.00	30.00	25.00	30.00
Statement Print-outs	7.00	8.40	7.00	8.40
Special Statements (per statement)	10.00	12.00	10.00	12.00
Stop Payment of Cheques	N/A	N/A	20.00	24.00
Caymanite account mailed paper statement	2.00	2.40	N/A	N/A
Customers Non-Compliant Fee for KYC/CDD (KYD25.00 / USD30.00 per month)				

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Account Type	Savings KYD	Savings USD	Chequing KYD	Chequing USD
Standing Orders				
Government Stamp Duty to Establish	6.00	7.20	6.00	7.20
Set-up Fee	5.00	6.00	5.00	6.00
Amendment Fee	5.00	6.00	5.00	6.00
Internal				
Between Accounts (per execution)	6.00	7.20	6.00	7.20
Loan Payments	FREE	FREE	FREE	FREE
External				
Per Execution Due Date	*6.00	*7.20	*6.00	*7.20
<i>(*Plus fee for draft, electronic funds transfer to local bank or wire transfer as applicable.)</i>				
Dormant & Inactive Accounts				
Chequing and Savings accounts with no activity over the period of one year will be levied a KYD 6.00 (or account currency equivalent) monthly maintenance charge. Dormant accounts with no activity over the period of seven years will be levied a KYD 100.00 Dormant charge (or currency equivalent) and the balance sent to the Cayman Islands Government as per the Dormant Account Law.				
Monthly Maintenance Charge	6.00	7.20	6.00	7.20
Dormant Charge	100.00	120.00	100.00	120.00
Closed Accounts				
Chequing / Savings accounts closed within 3 months of being established <i>(Not applicable to fixed deposits)</i>	25.00	30.00	25.00	30.00
ATM Banking				
Use your credit or debit card at our ATM machines to:				
Make balance enquiries	FREE	FREE	FREE	FREE
Withdraw USD or KYD - per transaction	0.50	0.60	0.50	0.60
ATM Withdrawal (at non-CNB ATMs)	4.00	4.80	4.00	4.80
Deposit funds (ATMs at Customer Service Centres)	FREE	FREE	FREE	FREE
Transfer funds	FREE	FREE	FREE	FREE
Access multiple savings and chequing accounts	FREE	FREE	FREE	FREE
Print mini statements	FREE	FREE	FREE	FREE
Online Banking				
Monthly Fee	FREE	FREE	FREE	FREE
Transfer funds between own accounts	FREE	FREE	FREE	FREE
Transfer funds to other CNB account holders	FREE	FREE	FREE	FREE
Electronic Funds Transfer (to local banks)	2.00	2.40	2.00	2.40
Bill Payments	FREE	FREE	FREE	FREE
Electronic advice receipt for wire transfers	FREE	FREE	FREE	FREE
Statement Print-outs	FREE	FREE	FREE	FREE
Drafts - 20% fee discount <i>(applicable to drafts in all currencies offered)</i>				
Cash Advance Fee % of transaction amount - 2.75% (minimum of KYD 5.00)				
Outgoing Wire Transfers (ordered via Online Banking)				
<i>(Prevailing foreign exchange rates apply for purchase of foreign currencies)</i>				
Up to 5,000.00	44.00	52.80	44.00	52.80
5,000.01 - 100,000.00	60.00	72.00	60.00	72.00
100,000.01 and above	120.00	144.00	120.00	144.00
<i>(Band amounts are in wire currency e.g. USD, CAD, GBP, EUR)</i>				
<i>(Charges are applied in KYD or equivalent in debit account currency)</i>				
<i>(Correspondent Bank's fee e.g. USD15, CAD15, GBP15 etc not included and is optional)</i>				
Wire Transfers				
Returned Wire / Repaired Wire	10.00	12.00	10.00	12.00
Correspondent bank return payment fee	42.00	50.00	42.00	50.00
Investigation Fee	*45.00	*54.00	*45.00	*54.00
<i>(*Investigation fee includes returned, amended and repaired wires)</i>				
Incoming Wire Transfers	*6.00	*7.20	*6.00	*7.20
<i>(*Applicable only to \$1,000 and above, however additional service fees may apply)</i>				
Wire Confirmation (per confirmation)	15.00	18.00	15.00	18.00

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Account Type	Savings KYD	Savings USD	Chequing KYD	Chequing USD
Draft Orders				
Draft Repurchase fee	10.00	12.00	10.00	12.00
Local KYD or USD Draft Orders				
Requested at a Customer Service Centre	8.00	9.60	8.00	9.60
Foreign Draft Orders				
Paid for with KYD currency - KYD 16.00				
Paid for in draft currency - see minimum charge.				
		Minimum Charge in Draft Currency		
1 - 999.99		6.00		
1,000 - 4,999.99		10.00		
5,000 - 14,999.99		15.00		
15,000 - 49,999.99		20.00		
50,000 - 999,999.99		35.00		
1,000,000 - 4,999,999.99		350.00		
5,000,000 and above		800.00		
<i>(20% Reduction in local and foreign draft fees if requested via Online Banking)</i>				
<i>(Band amounts are in draft currency e.g. USD, CAD, EUR, GBP)</i>				
<i>(Charges are applied in draft currency or equivalent in debit account currency)</i>				
Stop Payments of Drafts	40.00	48.00	40.00	48.00
Debit Cards	Visa Classic KYD	Visa Classic USD	Visa Infinite KYD	Visa Infinite USD
Annual Fee	FREE	FREE	FREE	FREE
Additional & Replacement Card Fee	N/A	N/A	20.00	24.00
<i>(Please Note: Effective June 1, 2022, the Visa Classic Debit Card is discontinued. All new and replacement cards will be automatically upgraded to the Visa Infinite Debit Card.)</i>				
Express Service	25.00	30.00	25.00	30.00
<i>(Existing customers receive a new card within 24 hours/next business day)</i>				
Daily account limit increase / decrease	10.00	12.00	FREE	FREE
Debit Card Dispute Fee				
<i>(Initiated by customer with charge/purchase correctly made)</i>	20.00	24.00	20.00	24.00
Credit Cards	MasterCard Standard USD	MasterCard Gold USD	Visa Infinite USD	
Annual Fee	45.00	95.00	350.00	
Additional Card	25.00	35.00	150.00	
Card Replacement	24.00	24.00	FREE	
ATM Withdrawal (at any ATM) % of withdrawal amount	2.75% - Min 5.00	2.75% - Min 5.00	2% - Min 10.00, Max 50.00	
Cash Advance Fee (at any bank) % of transaction amount	2.75% - Min 5.00	2.75% - Min 5.00	2% - Min 10.00, Max 50.00	
Copies of Itemised Charges	15.00	15.00	15.00	
Credit Limit Increase	25.00	25.00	FREE	
Express Service	20.00	20.00	FREE	
<i>(Existing customers receive a new card within 24 hours/next business day)</i>				
Interest Rate / Finance Charge (APR)	20.00%	18.00%	18.00%	
Late Payment Fee	40.00	40.00	45.00	
Over Limit Fee	35.00	35.00	30.00	
Statement Copies (within 60 days)	10.00	10.00	8.40	
Statement Copies (after 60 days)	12.00	12.00	12.00	
Returned Cheque Fee	30.00	30.00	30.00	
Credit Card Dispute Fee	24.00	24.00	24.00	
<i>(Initiated by customer with charge/purchase correctly made)</i>				
Activation Bonus Rewards	N/A	N/A	10,000 points	

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Fixed Deposits

Breakage fee before maturity

The greater of the loss of interest or KYD250.00 (or currency equivalent), plus 2% of the principal

*(*At the bank's discretion the cost of replacement funding may also apply)*

Reference Letters

Banker's Reference	25.00	30.00
Banker's Reference (Same Day)	45.00	54.00
Tax Letters	50.00	60.00
<i>(EU Tax Savings Directive, UK & US FATCA and FBAR)</i>		
Regulatory Reporting	25.00	30.00
<i>(EU Tax Savings Directive, UK & US FATCA and FBAR)</i>		

Collections

Please call +1 (345) 949 4655 for price quotation

Legal Fees

Legal Fees Incurred (non-security work)

Variable, Min. of USD 650.00 per hour or as billed by lawyers

Additional Compliance / Transaction Vetting

Variable, between USD 150.00 - USD 750.00 per transaction

Executive Management (non-routine) Review

Variable, between USD 200.00 - USD 500.00 per transaction