



Personal Accounts

These fees are effective 1st November 2020 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Please note that all debit transactions for funds withdrawn or payments to third parties, are subject to Cayman Islands Government Stamp Duty of \$0.25 per item.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	0.20	0.24	0.20	0.24
Local ATM Surcharging	FREE	FREE	FREE	FREE
Foreign ATM Surcharging	5.00	6.00	5.00	6.00
Debit Entry Fee	2.00	2.40	2.00	2.40
Cheques	N/A	N/A	1.25	1.50
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	FREE	FREE	8.00	9.60
Government Stamp Duty (per debit)	0.25	0.30	0.25	0.30
Minimum Balance Fee	*2.00	*\$2.40	FREE	FREE

*\$2 minimum balance fee applies to Legacy Builder Savings only if balance falls below \$500 per month

Transfer Between Accounts

Over the Counter Requests	2.00	2.40	2.00	2.40
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
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Miscellaneous Fees

Cheque Cashing at Customer Service Centres on Cayman National account for non Cayman National customers	KYD 5.00 / USD 6.00			
Cash handling - USD 5,000.00 or over for Cayman National account holder <i>(Cash handling maximum for non CNB Account Holders is USD500 or currency equivalent)</i>	1%	1%	1%	1%
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	10.00	12.00	10.00	12.00
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	3.00	3.60	3.00	3.60
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



Personal Accounts

Account Type

Standing Orders

	Savings KYD	Savings USD	Chequing KYD	Chequing USD
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
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(*Plus fee for draft, electronic funds transfer to local bank or wire transfer as applicable.)

Dormant & Inactive Accounts

Chequing and Savings accounts with no activity over the period of one year will be levied a KYD 4.00 (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	4.00	4.80	4.00	4.80
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
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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)	FREE	FREE	FREE	FREE
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>			

Outgoing Wire Transfers (ordered via Online Banking)

(Prevailing foreign exchange rates apply for purchase of foreign currencies)

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

(Band amounts are in wire currency e.g. USD,CAD,GBP,EUR)

(Charges are applied in KYD or equivalent in debit account currency)

(Correspondent Bank's fee e.g. USD15, CAD15, GBP15 etc not included and is optional)



Personal Accounts

Account Type

Savings KYD Savings USD Chequing KYD Chequing USD

Wire Transfers

Outgoing Wire Transfers (ordered over the counter)

See reduced fees when ordered via Online Banking

(Prevailing foreign exchange rates apply for purchase of foreign currencies)

Amount

Up to 5,000.00	55.00	66.00	55.00	66.00
5,000.01 - 100,000.00	75.00	90.00	75.00	90.00
100,000.01 and above	150.00	180.00	150.00	180.00

(Band amounts are in wire currency e.g. USD,CAD,GBP,EUR)

(Charges are applied in KYD or equivalent in debit account currency)

(Correspondent Bank's fee e.g. USD15, CAD15, GBP15 etc not included and is optional)

Returned Wire	10.00	12.00	10.00	12.00
Correspondent bank return payment fee	42.00	50.00	42.00	50.00
Repair Wire	10.00	12.00	10.00	12.00
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

Draft Orders

Draft Repurchase fee	10.00	12.00	10.00	12.00
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Local KYD or USD Draft Orders

Requested at a Customer Service Centre	8.00	9.60	8.00	9.60
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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

(20% Reduction in local and foreign draft fees if requested via Online Banking)

(Band amounts are in draft currency e.g. USD,CAD,EUR,GBP)

(Charges are applied in draft currency or equivalent in debit account currency)

Stop Payments of Drafts

	40.00	48.00	40.00	48.00
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Debit Cards

	Visa Classic KYD	Visa Classic USD	Visa Infinite KYD	Visa Infinite USD
Annual Fee	FREE	FREE	FREE	FREE
Additional & Replacement Card Fee	20.00	24.00	40.00	48.00
Express Service	20.00	24.00	FREE	FREE
<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	20.00	24.00	20.00	24.00
<i>(Initiated by customer with charge/purchase correctly made)</i>				



Personal Accounts

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)	18.00%	16.08%	16.08%
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

Fixed Deposits

Administrative fee if broken before maturity
(Foreign currency equivalent to KYD charge applies to fixed deposit accounts in other currencies)
*(*Additional service fees may apply)*

Amount

	KYD	USD
\$1,000 - \$499,999	*100.00	*120.00
Above \$499,999	*250.00	*300.00

Safe Deposit Boxes (per annum)

Small	45.00	54.00
Medium	70.00	84.00
Large	100.00	120.00
Extra Large	200.00	240.00
Jumbo	300.00	360.00
<i>(All sizes are not available at all Customer Service Centres and are subject to availability)</i>		
Box Drilled Open	200.00	240.00
Replacement Keys	50.00	60.00
List of Contents for estate purposes	50.00	60.00

(Per hour, per employee)

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 (345) 949 4655 for price quotation

Legal Fees

Legal Fees Incurred (non-security work)
 Additional Compliance / Transaction Vetting
 Executive Management (non-routine) Review

Variable, Min. of USD 400.00 per hour or as billed by lawyers
 Variable, between USD 150.00 - USD 750.00 per transaction
 Variable, between USD 200.00 - USD 500.00 per transaction