



## Business Accounts

These fees are effective 1st November 2016 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.

Account Type	Savings KYD	Savings USD	Chequing KYD	Chequing USD
<b>Account Transaction Fees</b>				
Bill Payments at Customer Service Centres	*1.00	*1.20	*1.00	*1.20
Utility/Common Payee Fee (per credit)	1.00	1.20	1.00	1.20
Debit Card ATM Withdrawals / Point of Sale transactions <i>(Customers will be notified when this fee will be enacted)</i>	*0.25	*0.30	*0.25	*0.30
Debit Entry Fee	*1.00	*1.20	*1.00	*1.20
Cheques	N/A	N/A	*0.60	*0.72
Deposits & Credits	*FREE	*FREE	*0.60	*0.72
Foreign Cheque or Draft Deposited (per item)	8.40	10.00	8.40	10.00
Monthly Service Fee - minimum charge	Free	Free	10.00	12.00
Government Stamp Duty per debit <i>(*Government Stamp Duty 0.25c per transaction applicable)</i>	0.25	0.30	0.25	0.30
<b>Transfer Between Accounts</b>				
Over the Counter Requests	2.00	2.40	2.00	2.40
Phone/Fax Requests <i>(Not applicable to fixed deposits)</i>	5.00	6.00	5.00	6.00
Initiated by Bank to cover overdraft	5.00	6.00	5.00	6.00
<b>Cheque Books and Cover</b>				
Cheque books (50 leaf - end stub)	N/A	N/A	12.50	15.00
Cheque books (99 leaf)	N/A	N/A	25.00	30.00
Cheque Book Cover	N/A	N/A	5.00	6.00
Cheque books (3-Ring Binder)	N/A	N/A	35.00	42.00
<b>Miscellaneous Fees</b>				
Call back verification - local calls	5.00	6.00	5.00	6.00
Call back verification - overseas calls <i>(Applicable to wire transfers and draft requests received via email or fax)</i>	10.00	12.00	10.00	12.00
Cheque Cashing at Customer Service Centres on Cayman National account for non Cayman National customers <b>KYD 1.00 / USD 1.20</b>				
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 amounts equal or greater than \$200 <i>(Applicable to all Customer Service Centres except for Elgin Avenue and Sister Islands)</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	N/A	N/A	20.00	24.00
Deposited Cheque - returned	20.00	24.00	20.00	24.00
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



## Business 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	6.00	7.20	6.00	7.20
Loan Payments	FREE	FREE	FREE	FREE

#### External

Payment by draft	*6.00	*7.20	*6.00	*7.20
<i>(*Plus draft fees - where applicable local or int'l draft fees will be charged)</i>				
Payment by Wire	Regular wire charges		Regular wire charges	

#### Payroll

When crediting CNB accounts	1.25	1.50	1.25	1.50
When crediting non-CNB accounts	3.00	3.60	3.00	3.60
Same day processing	30.00	36.00	30.00	36.00

### 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	25.00	30.00	25.00	30.00
<i>(Not applicable to fixed deposits)</i>				

### 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
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 *(applicable to drafts in all currencies offered)*  
 Wire Transfers 20% fee discount *(applicable to wire transfers in all currencies offered)*  
*(\*Government Stamp Duty 0.25c per transaction applicable)*

### Draft Orders

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

Requested by fax or at a Customer Service Centre	5.00	6.00	5.00	6.00
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### Foreign Draft Orders

Paid for with KYD currency - KYD 5.00				
Paid for with foreign currency - see sliding scale (based on amount of draft)	Charge in foreign account 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)*

Stop Payments of Drafts	40.00	48.00	40.00	48.00
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## Business Accounts

### Account Type

#### Wire Transfers

##### Outgoing Wire Transfers

*(Applicable to over the counter transactions)*

20% reduction in fees when ordered via Online Banking

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

##### Amount

	Savings KYD	Savings USD	Chequing KYD	Chequing USD
\$50 or less	22.50	27.00	22.50	27.00
\$50.01 - 999.99	30.00	36.00	30.00	36.00
\$1,000 - 1,999.99	37.50	45.00	37.50	45.00
\$2,000 - 4,999.99	45.00	54.00	45.00	54.00
\$5,000 - 9,999.99	52.50	63.00	52.50	63.00
\$10,000 - 99,999.99	60.00	72.00	60.00	72.00
\$100,000 - 499,999.99	82.50	99.00	82.50	99.00
\$500,000 - 999,999.99	255.00	306.00	255.00	306.00
\$1,000,000 - 4,999,999.99	375.00	450.00	375.00	450.00
\$5,000,000 and above	630.00	756.00	630.00	756.00

*(Correspondent bank fees not included; prepayment of fees 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

*(\*Investigation fee includes returned, amended and repaired wires)*

##### Incoming Wire Transfers

\*6.00 \*7.20 \*6.00 \*7.20

*(\*Applicable only to \$1,000 and above, however additional service fees may apply)*

Wire Confirmation (per confirmation)

15.00 18.00 15.00 18.00

#### Credit Cards

Annual Fee (per card)

100.00

Card Replacement

24.00

ATM Withdrawal (at any ATM) % of withdrawal amount

2% - Min \$5.00

Cash Advance Fee (at any bank) % of transaction amount

2% - Min \$5.00

Copies of Itemised Charges

15.00

Credit Limit Increase

25.00

Express Service

18.00

*(Existing customers receive a new card within 24 hours/next business day)*

Interest Rate / Finance Charge

16.08%

Late Payment Fee

40.00

Over Limit Fee

30.00

Statement Copies (within 60 days)

8.40

Statement Copies (after 60 days)

12.00

Returned Cheque Fee

24.00

Credit Card Dispute Fee

24.00

*(Initiated by customer with charge/purchase correctly made)*

Activation Bonus Rewards

N/A

#### Visa Business Card USD

#### Merchant Services

Cayman National is one of the largest collection and processing agents in the Cayman Islands for MasterCard, Visa, Discover, EVERTECH ATH, Diners Club, UnionPay and BC card. This service is offered at competitive discount rates and Electronic Data Capture assures you of next-day availability of funds if the transactions are settled by 7:00pm 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.



## Business Accounts

### Fixed Deposits

KYD

USD

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

\$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

*(All sizes are not available at all Customer Service Centres and are subject to availability)*

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)*

### Night Deposit Service

Night Deposit Service Annual Fee

FREE

FREE

Disposable Bags (per batch of 50 bags)

12.50

15.00

### Reference & Audit Letters

Banker's Reference

25.00

30.00

Banker's Reference (Same Day)

45.00

54.00

Audit Confirmations

40.00

48.00

Tax Letters

50.00

60.00

*(EU Tax Savings Directive, UK & US FATCA and FBAR)*

Regulatory Reporting

25.00

30.00

*(EU Tax Savings Directive, UK & US FATCA and FBAR)*

### Collections

Please call (345) 949 4655 for price quotation

### Legal Fees

Legal Fees Incurred (non-security work)

Variable, Min. of USD 400.00 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