



Personal Accounts

These fees are effective 1st of 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
Account Transaction Fees				
Bill Payments at Customer Service Centres	*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	*0.42	*0.50
Deposits & Credits	*FREE	*FREE	*0.42	*0.50
Foreign Cheque or Draft Deposited (per item)	8.40	10.00	8.40	10.00
Monthly Service Fee - minimum charge	Free	Free	6.00	7.20
Government Stamp Duty (per debit) <i>(*Government Stamp Duty 0.25c per transaction applicable)</i>	0.25	0.30	0.25	0.30
Transfer Between Accounts				
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
Cheque Books and Cover				
Cheque books (24 leaf)	N/A	N/A	5.00	6.00
Miscellaneous Fees				
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 KYD 1.00 / USD 1.20				
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	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



Personal Accounts

Account Type

Savings KYD	Savings USD	Chequing KYD	Chequing USD
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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	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	

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>				

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	*0.25	*0.30	*0.25	*0.30
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

*(*Government Stamp Duty KYD 0.25c also applicable per debit)*

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)*



Personal Accounts

Account Type

Savings
KYD

Savings
USD

Chequing
KYD

Chequing
USD

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

\$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

Draft Orders

Draft Repurchase fee

10.00 12.00 10.00 12.00

Local KYD or USD Draft Orders

Requested by fax or at a Customer Service Centre

5.00 6.00 5.00 6.00

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



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% - Min \$5.00	2% - Min \$5.00	2% - Min \$10.00, Max \$50.00
Cash Advance Fee (at any bank) % of transaction amount	2% - Min \$5.00	2% - 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	18.00	18.00	FREE
<i>(Existing customers receive a new card within 24 hours/next business day)</i>			
Interest Rate / Finance Charge	18.00%	16.08%	14.04%
Late Payment Fee	40.00	40.00	45.00
Over Limit Fee	30.00	30.00	30.00
Statement Copies (within 60 days)	8.40	8.40	8.40
Statement Copies (after 60 days)	12.00	12.00	12.00
Returned Cheque Fee	24.00	24.00	24.00
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

Debit Cards

	Visa Classic KYD	Visa Classic USD	Visa Infinite KYD	Visa Infinite USD
Annual Fee	FREE	FREE	40.00	48.00
Supplementary & Replacement Card Fee	20.00	24.00	40.00	48.00
ATM Withdrawal (at non-CNB ATMs)	*3.00	*3.60	*3.00	*3.60
Express Service	15.00	18.00	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				
<i>(Initiated by customer with charge/purchase correctly made)</i>				
	20.00	24.00	20.00	24.00
<i>(*Attracts applicable Govt. Stamp Duty of 25 cents per debit)</i>				



Personal Accounts

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)

	KYD	USD
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)

Reference Letters

Banker's Reference	25.00	30.00
Banker's Reference (Same Day)	45.00	54.00
Tax Letters	50.00	60.00

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

Regulatory Reporting	25.00	30.00
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(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