



These fees are effective 1st of November 2016 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.

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
- Print mini statements

Cheque Books and Cover

	KYD	USD
Personal		
Cheque books (24 leaf)	5.00	6.00
Business		
Cheque Books (50 leaf - end stub)	12.50	15.00
Cheque Books (99 leaf)	25.00	30.00
Cheque Book Cover	5.00	6.00
Cheque Book 3-Ring Binder	35.00	42.00

Chequing & Saving Accounts

Debit Card ATM Withdrawals/ Point of Sale transactions *	0.25	0.30
Online Banking	FREE	FREE
<i>(Attracts applicable Govt. Stamp Duty of 25 cents per debit)</i>		
In Branch Withdrawals (Personal/Business)	1.00	1.20
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/Savings accounts closed within 3 months of being established	25.00	30.00
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(Not applicable to fixed deposits)

Collections

Please call (345) 949 4655 for price quotation

Credit Card Fees

Visa Infinite Card

	USD
Annual Fee	350.00
Additional Card	150.00
Card Replacement	FREE
Credit Card Cash Advance and ATM Withdrawal fee 2% of transaction, /Min. 10.00, Max. 50.00	
Copies of Itemised Charges	15.00
Credit Limit Increase	FREE
Statement Copies (within 60 days)	8.40
Statement of Copies (after 60 days)	12.00
Interest Rate	14.04% pa
Late Payment Fee	45.00
Over Limit Free	30.00
Returned Cheque Fee	24.00
Credit Card Dispute Fee	24.00
Activation Bonus	10,000 reward points

Credit Card Fees (Continued)

Visa Business Card

	USD
Annual Fee	100.00
Card Replacement	24.00
ATM Withdrawal (at any ATM) 2% of the withdrawal amount	Min. 5.00
Cash Advance Fee (at any Bank) 2% of Transaction	Min. 5.00
Copies of Itemised Charges	15.00
Credit Limit Increase	25.00
Express Service	18.00
<i>(Existing customers receive a new card within 24 hours/next business day)</i>	
Interest Rate/Finance Charge	16.08% pa
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
<i>(Initiated by customer with charge/purchase correctly made)</i>	

MasterCard Gold

Annual Fee	95.00
Additional Card	35.00
Card Replacement	24.00
ATM Withdrawal (at any ATM) 2% of the withdrawal amount	Min. 5.00
Cash Advance Fee (at any bank) 2% of Transaction	Min. 5.00
Copies of Itemised Charges	15.00
Credit Limit Increase	25.00
Express Service	18.00
<i>(Existing customers receive a new card within 24 hours/next business day)</i>	
Interest Rate/Finance Charge	16.08% pa
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
<i>(Initiated by customer with charge/purchase correctly made)</i>	

MasterCard Standard

Annual Fee	45.00
Additional Card	25.00
Card Replacement	24.00
ATM Withdrawal (at any ATM) 2% of the withdrawal amount	Min. 5.00
Cash Advance Fee (at any bank) 2% of Transaction	Min. 5.00
Copies of Itemised Charges	15.00
Credit Limit Increase	25.00
Express Service	18.00
<i>(Existing customers receive a new card within 24 hours/next business day)</i>	
Interest Rate/Finance Charge	18.0% pa
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
<i>(Initiated by customer with charge/purchase correctly made)</i>	



Debit Card Fees

Visa Classic

	KYD	USD
Annual Fee	FREE	FREE
Supplementary & Replacement Card fee	20.00	24.00
Cash Withdrawal Fee (at non CNB ATMs & CSCs)	3.00	3.60
<i>(Attracts applicable Govt. Stamp Duty of 25 cents per debit)</i>		
Express Service	15.00	18.00
<i>(Existing customers receive a new card within 24 hours/next business day)</i>		
Daily account limit increase	10.00	12.00
Debit Card Dispute Fee	20.00	24.00
<i>(Initiated by customer with charge/purchase correctly made)</i>		

Visa Infinite

Annual Fee (per card)	40.00	48.00
Card Replacement	20.00	24.00
Cash Withdrawal Fee (at non-Cayman National ATMs & CSCs)	3.00	3.60
<i>(Attracts applicable Govt. Stamp Duty of 25 cents per debit)</i>		
Limit Increase/Decrease	FREE	FREE
Debit Card Dispute Fee	20.00	24.00
<i>(initiated by customer with charge/purchase correctly made)</i>		

Dormant & Inactive Accounts

Inactive chequing and savings accounts with no activity over the period of one year will be levied a maintenance charge of **KYD \$4.00** or currency equivalent per month. Dormant accounts with no activity over the period of seven years will be levied **KYD \$100.00** Dormant charge and the balance sent to the Cayman Islands Government as per the Dormant Account Law.

Draft Orders

Draft Repurchase fee	10.00	12.00
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Local KYD or USD Draft Orders

KYD and USD Drafts requested by fax or at a Customer Service Centre	5.00	6.00
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Foreign Draft Orders

Paid for with KYD currency – KYD 5.00
Paid for with same foreign currency – see sliding scale (or based on amount of draft)

\$1 -999	Min. of \$6.00
\$1,000 - 4,999	Min. of \$10.00
\$5,000 - 14,999	Min. of \$15.00
\$15,000 - 49,999	Min. of \$20.00
\$50,000 - 999,999	Min. of \$35.00
\$1,000,000 - 4,999,999	Min. of \$350.00
\$5,000,000 and above	Min. of \$800.00

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

Fixed Deposits

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

Amount

	KYD	USD
\$1,000 – 499,999	*100.00	*120.00
\$499,999 and above	*250.00	*300.00

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 - USD750.00 per transaction

Executive Management (non-routine)

Variable, between USD 200.00 - USD 500.00 per hour

Merchant Services

Cayman National is one of the largest collection and processing agents in the Cayman Islands for MasterCard, VISA, Discover, EVERTEC 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 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.

Miscellaneous Fees

	KYD	USD
Bill Payments at Customer Service Centres	1.00	1.20
<i>(Bill Payments are processed FREE through Cayman National Online Banking. Attracts applicable Govt. Stamp Duty of 25 cents per debit)</i>		
Call back verifications for local calls	5.00	6.00
Call back verifications for overseas calls	10.00	12.00
<i>(Applicable to wire transfers and draft requests received via email or fax)</i>		
Cash handling – USD \$5,000 or over Cayman National account holder		1%
Cash handling – Foreign Currency cash (GBP,CAD,EUR) for any amounts		1%
<i>(Cash handling maximum for Non CNB Account Holders is USD\$500 or currency equivalent)</i>		
Cheque Cashing at Customer Service Centres on Cayman National accounts for non Cayman National customers	1.00	1.20
Coin handling on amounts in excess of \$200		5%
<i>Incoming coin handling on amounts in excess of \$200 (applicable to all Customer Service Centres with the exception of Elgin Avenue and our Sister Islands CSCs)</i>		
Copy of Last Statement	10.00	12.00
Courier Charges	37.00	45.00
Excess Overdraft Fee	20.00	24.00
<i>(Per 1st occurrence and after each 14 calendar days of excess.)</i>		
Foreign Cheque/Draft processing fee	8.40	10.00
Govt. Stamp Duty–\$0.25 per debit	0.25	0.30
<i>(Minimum charge, fee may vary)</i>		
Mailed paper statements	3.00	3.60
Online Banking Payment Corrections	2.00	2.50
Photocopying/Screen Prints of client documents (per page)	0.50	0.60
Physical Advice receipt	3.00	3.60
<i>(Applicable to wires transfers and drafts; Free via Online Banking)</i>		
Research within the past 6 months	25.00	30.00
<i>(Per hour, min. 1 hour)</i>		
Research older than 6 months	50.00	60.00
<i>(Per hour, min. 1 hour)</i>		
Returned Cheque/drawn on CNB	20.00	24.00
Returned Cheque deposited	20.00	24.00
Statement Print-outs via Online Banking	FREE	FREE
Statement Print-outs	7.00	8.40
Special Statements (per statement)	10.00	12.00
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



Night Deposit Service

	KYD	USD
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 Confirmation	40.00	48.00
Tax Letters	50.00	60.00
<i>(EU Tax Saving directive, UK & US FATCA and FBAR)</i>		
Regulatory Reporting	25.00	30.00
<i>(EU Tax Saving directive, UK & US FATCA and FBAR)</i>		

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
<i>(Per hour per employee.)</i>		

Standing Orders

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

Internal

Between Accounts	6.00	7.20
Loan Payments	FREE	FREE

External

Payment by Draft (Per Payment)	*6.00	*7.20
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**Plus draft charges*

Payment by Wire Regular wire charges

(Where applicable, associated local or int'l bank draft fees will be charged.)

Payroll

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

Transfers Between Accounts

Over the counter Requests	2.00	2.40
Phone/Facsimile Requests	5.00	6.00
<i>(Not applicable to fixed deposits.)</i>		
Initiated by Bank to cover overdraft	5.00	6.00
<i>(Internal Transfers are FREE through Cayman National Online Banking.)</i>		

Travellers Cheques

Cashing (per item)	8.40	10.00
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Wire Transfers

Outgoing Wire Transfers

Applicable to over the counter transactions)

20% reduction in fees when ordered via Online Banking

(Prevailing market rates will apply on all currencies other than USD and KYD.)

Amount	KYD	USD
\$50.00 - less	22.50	27.00
\$50.01 - 999	30.00	36.00
\$1,000 - 1,999	37.50	45.00
\$2,000 - 4,999	45.00	54.00
\$5,000 - 9,999	52.50	63.00
\$10,000 - 99,999	60.00	72.00
\$100,000 - 499,999	82.50	99.00
\$500,000 - 999,999	255.00	306.00
\$1,000,000 - 4,999,999	375.00	450.00
\$5,000,000 and above	630.00	756.00

(Correspondent bank fees not included; prepayment of fees optional.)

Returned Wire	10.00	12.00
Correspondent bank return payment fee	42.00	50.00
Repair Wire	10.00	12.00
Investigation Fee	*45.00	*54.00

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

Incoming Wire Transfers

Incoming Wires	*6.00	*7.20
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*(*Applicable only to \$1,000 and above, however additional service fees may apply.)*

Wire Confirmation (per confirmation)	15.00	18.00
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** Debit Card ATM Withdrawal/Point of Sale transactions fee, customers will be notified when this fee will be implemented.*