

DEPOSIT-TAKING INSTITUTIONS FEES AS AT 1 NOVEMBER 2025

DISCLAIMER: The contents of this publication is to provide general information for the benefit of the public. It is an extract from the overall fees charged by each respective institution. Other fees may apply which are not listed below. While efforts are made to ensure accuracy at the time of publication, errors and omissions can occur. You should not act or rely on the information herein without seeking the advice of the respective institution. All information is subject to change.

- GUIDANCE:**
- 1. All fees in CI\$ unless otherwise stated.
 - 2. Fees are quoted per transaction unless otherwise stated.
 - 3. Fees quoted apply to all customer categories unless otherwise stated. Generally individuals are classified under the retail/personal customer category whereas companies are classified under the corporate/business/business banking/corporate
 - 4. Institutions may offer discounted rates for junior or senior sub-account types.
 - 5. In addition to fees quoted, government stamp duty applies to some transactions as per the Stamp Duty Law (2019 Revision).

BILLS OF EXCHANGE	
(a) cheques	25 cents
(b) drafts, orders, acceptances. letters of credit, promissory notes or I.O.U.'s for payment to the bearer or to order, of any sum of money-	
not exceeding \$100	25 cents
for every extra \$100 or part thereof	25 cents
up to a maximum of	\$250.00

RECEIPTS	
Bank receipts for withdrawal from funds on deposit	25 cents

ACCOUNT HOLDERS							
	BUTTERFIELD BANK (CAYMAN) LIMITED	CAYMAN NATIONAL BANK LTD.	CIBC CARIBBEAN BANK (CAYMAN) LIMITED	PROVEN BANK (CAYMAN) LIMITED	RBC ROYAL BANK (CAYMAN) LIMITED	SCOTIABANK & TRUST (CAYMAN) LTD.	THE CAYMAN ISLANDS CIVIL SERVICE ASSOCIATION CO- OPERATIVE CREDIT UNION LIMITED
	Customer Category: Retail/Corporate	Customer Category: Personal/Business	Customer Category: Retail/Business Banking/Corporate Banking	Customer Category: Personal/Corporate	Customer Category: Personal/Business/Corporate	Customer Category: Personal/Business	Customer Category: Personal/Business
Cheque Cashing	\$1.25	Personal: Encashment of Cheques/Withdrawals (single or collective weekly total) USD 1,000 or greater - 1% on the full amount. Business/Corporate: Encashment of Cheques/Withdrawals (single or collective weekly total) KYD 10,000 or greater - 1% on the full amount.	KYD 2.50 - Personal; KYD 3.00 Business & Corporate	No charge	Personal: \$2.00 to \$4.00 depending on account type (outside of FREE items) Business/ Corporate: \$1.50 to \$4.00 per item depending on account type	Service not offered	No charge
Local Cheque Deposits (in branch/over the counter)	No charge	Savings: No charge Chequing: \$0.52 for personal chequing accounts and \$0.75 for business chequing accounts	Min. no charge to Max. \$5.00 (where in excess of account type allowance and based on type of account)	\$0.25 per item	Personal: \$2.00 to \$4.00 depending on account type (outside of FREE items) Business/ Corporate: \$0.75 to \$2.00 per item depending on account type	Min \$2.50 to Max. \$5.00 (depending on account type)	No charge
International Cheque Deposits (in branch/over the counter)	\$10.00	\$8.40	\$6.00	Service not offered	Sent as Collection Item \$15.00 (plus courier cost to drawing bank) Foreign Currency Cheque Negotiation (deposit to account) 6 units of currency of cheque	Min \$2.50 to Max. \$5.00 (depending on account type)	No charge
Cash Withdrawals (in branch/over the counter)	\$1.00	\$2.00	Min. no charge to Max. \$5.00 (where in excess of a/c type allowance based on ac/c type)	\$0.50	Personal: \$2.00 to \$4.00 (depending on account type) Business/Corporate: \$1.50 to \$4.00 (per cheque item); \$1.50 - \$4.00 (In-branch/ customer-generated debit) – (based on type of account)	Min \$2.50 to Max. \$5.00 (depending on account type)	\$2.00
Cash Deposits (in branch/over the counter)	No charge	Savings: No charge Chequing: \$0.52 for personal chequing accounts and \$0.75 for business chequing accounts	Min. no charge to Max. \$5.00 (where in excess of account type allowance and based on type of account)	\$0.25 (Personal) \$0.50 (Corporate)	Personal: \$2.00 to \$4.00 (depending on account type) Business/ Corporate: \$0.75 to \$2.00 (where in excess of account type allowance)	Min \$2.50 to Max. \$5.00 (depending on account type)	No charge

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	Customer Category: Retail/Corporate	Customer Category: Personal/Business	Customer Category: Retail/Business Banking/Corporate Banking	Customer Category: Personal/Corporate	Customer Category: Personal/Business/Corporate	Customer Category: Personal/Business	Customer Category: Personal/Business
Large Cash Handling	Replaced with the Foreign Exchange fee of 1% for all amounts.	Personal: Cash Withdrawal USD 1,000.00 or greater (single or collective total within 5 business days) to Cayman National account holder – 1%. Business: Cash Withdrawal USD 1,000.00 or greater (single or collective total within 5 business days) to Cayman National account holder – 1%. Bulk cash deposits processing - 0.50% for amounts \$30,000.00 or greater in currency of account. Charged on total value of monthly deposits.	Business and Corporate: In branch: 0.5% to 1% of the total deposit based on 3 tiers of threshold limits Night Deposits: 0% to 0.75% of the total deposit based on the 3 tiers of threshold limits No fee for personal large cash deposits made in branch or through night deposits	1% over \$5,000.00	Personal: Large deposits (all currencies) \$10,000 or more: 1.5% amount Large withdrawals \$10,000 or more: 0.5% of amount Business: Large deposits (local currencies/in branch) \$10,000 or more: 1.5% of amount Large withdrawals \$10,000 or more: 0.5% of amount	Business: \$7.50 for every \$1,000.00 (charged monthly)	Up to \$5,000 is Free \$5,000 and over is 0.5%
Coin Handling	Chequing: 2% (coin handling CI\$ only) Regular Savings and Call: 2% (coin handling CI\$ only)	5% (incoming on amount equal or greater than \$200.00). Free at Elgin and Sister Isle locations.	1% Min. \$10.00 (for all banking areas with exception of International Corporate Banking)	2% (Personal) 3% (Corporate)	Exchange of coins: 1% (of value of coins) Min. \$5.00 (if greater or equal to \$100.00) Coin & notes order: 1% (of value of coins) Min. \$10.00	Business: \$7.50 for every \$1,000.00 (charged monthly)	Up to \$5.00 is Free \$5.00 and over is \$2.00
NSF Cheques	\$20.00	\$25.00 (for cheque drawn on CNB) and \$25.00 (for deposited cheque that has been returned)	NSF/Returned items: Min. \$25.00 to Max. \$80.00 (based on currency and returning bank) \$25.00 - Local return item \$40.00 - Corporate accounts \$80.00 - Personal & Business Banking	\$25.00	Returned Cheque Fee on Issuer CI \$15.00 - CI\$35.00 / US\$25.00 – US \$45.00* Return Cheque Fee on Depositor \$35.00/US\$45.00* Note - *Includes cheque discrepancies and insufficient funds	\$52.50 (\$42.50 and \$10.00 handling fee)	\$20.00
Foreign Currency Exchange/Withdrawal	Withdrawal: 1% for all amounts (CAD,USD,GBP,EUR)	Withdrawal: 1% charged for all amounts in GBP,CAD,EUR.	To USD - No charge except where client specifies denomination To all other currencies - 1% min 10 units of receiving currency	No charge	No charge	No charge	No charge
Local Drafts (in branch/over the counter)	\$10.00	\$8.00	\$10.00	\$7.00 (Personal) \$10.00 (Corporate)	\$8.00 (For negotiation/payment locally only)	\$15.75 (in any currency paid for with CI\$)	\$5.00
International Drafts (in branch/over the counter)	In branch/over the counter - Min. USD \$60.00 to Max. \$120.00 (based on currency and face value of draft) Online - Min. USD \$40.00 to Max \$100.00	\$16.00 (if paid for in KYD) Min. \$6.00 to Max. \$800.00 (based on face value of draft and charged in foreign currency) 20% discount if done via Online	Min. \$10.00 to Max. \$83.00 (based on draft face value and whether draft is cleared locally or internationally)	Not offered	Min. \$30.00 to Max. \$260.00 (based on face value of draft)	Min. \$10.50 to Max. \$210.00 (in any currency paid for with USD, CAD, GBP or EUR and based on face value of draft; charged in currency of payment)	Service not offered

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	Customer Category: Retail/Corporate	Customer Category: Personal/Business	Customer Category: Retail/Business Banking/Corporate Banking	Customer Category: Personal/Corporate	Customer Category: Personal/Business/Corporate	Customer Category: Personal/Business	Customer Category: Personal/Business
Standing Orders	Setup: \$5.00 Amendments: \$5.00 Internal Transfers: \$5.00 External Transfers: \$5.00 (plus draft/wire fee)	Government Stamp Duty to Establish: \$6.00 Setup: \$5.00 Amendments: \$5.00 Internal Transfers: \$6.00 External Transfers: \$6.00 (plus draft/wire fee)	Standing orders no longer offered. Customers can conduct free transfers via online banking and mobile app.	Setup: \$5.00 Amendments: \$3.00 Internal Transfers: \$0.50 External Transfers: Service not offered	Setup: \$17.25 Amendments: No charge Internal Transfers: \$9.00 External Transfers (Local): \$12.00 + applicable draft/wire fee External Transfers (International): \$13.00 + applicable draft/wire fee Reversal or decline: \$7.00	Setup: No charge Amendments: No Charge Internal Transfers (In-Branch/Online): Up to \$10.00 depending on account bundle External Local Transfers: \$10.00 External International Transfers: Min. \$25.00 to Max. \$100.00	Setup: \$5.00 Amendments: \$5.00 Fee: \$10.00
Incoming Wire Transfer	5.00 GBP; 6.00 EUR; 8.00 USD/CAD/CHF/AUD; 9.00 NZD; 12.00 SGD 700.00 JPY	Applicable to amounts \$1,000 and greater. For currencies GBP, CAD, EUR, 6.00 currency units will be charged.	Min. \$12.43 to Max. \$29.00 (based on account being credited)	\$15.00	CI\$6.25 / US\$7.50	No Charge	Service not offered
Outgoing Wire Transfer (in branch/over the counter)	Manual - Min. USD \$63.00 to Max. USD \$230.00 (based on currency and face value of wire) Online - Min. USD \$33.00 to Max \$200.00 (based on currency and face value of wire) Stop payment - USD \$50.00 (limitations apply)	Min. \$55.00 to Max. \$150.00 (based on face value of wire) (20% discount if done via Online)	\$33.00 (if paid to a FCIB regional branch) Min. \$70.30 to Max. \$122.30 (based on face value of wire and charged in foreign currency)	Personal: Online - Min. \$40.00 to Max. \$175.00 (based on face value of wire however correspondent bank fees not included) Manual - Min. \$48 to Max. \$175 (based on face value of wire however correspondent bank fees not included) Corporate: Online - Min. \$40.00 to Max. \$225.00 (based on face value of wire however correspondent bank fees not included) Manual - Min. \$48 to Max. \$225 (based on face value of wire however correspondent bank fees not included)	Branch: Min. \$70.00 to Max. \$295.00 (outgoing wires paid for in Local currency or foreign currency) Online: Min. \$60.00 to Max. \$120.00 (outgoing wires paid for in Local currency or foreign currency)	Min. \$50.00 to Max. \$1,000.00 (based on face value of wire plus telegraphic charge of \$15.75)	Service not offered
Electronic Funds Transfer - local (in branch/over the counter)	Service not offered in branch	Service not offered in branch	No charge. Service not offered in branch.	\$15.00 - in branch	Service not offered in branch	Service not offered	Service not offered
Electronic Funds Transfer - local (online)	\$2.00 (online)	\$2.00	No charge	\$2.00 - via online banking platform	Electronic Processing fee to Local Bank (ACH direct credit single transfer) CI \$1.00 / US\$1.20 per item	\$1.00	Service not offered
Overdrafts	Min. \$100.00 (Authorised overdraft; subject to approval)	\$20.00 (per 1st occurrence and after each 14 calendar days of excess)	Excess overdraft: 1% of balance and Min. USD \$50.00 Unauthorized overdraft: 2% of balance and Min. USD \$50.00	\$25.00 (Per 1st occurrence and after 5 business days of excess)	Personal: Cheque Handling Fee: CI\$30.00 / US\$36.59 Where no prior arrangements made each item plus overdraft interest. Setup fee: 1.0% of approved limit. Min CI\$125.00 / US\$150.00 Business/Corporate: Cheque Handling Fee: CI\$20.00 / US\$25.00 Where no prior arrangements made each item plus overdraft interest. Application fee: 1.0% of approved limited. Min \$250.00	Overdraft (minimum ad-hoc or temporary overdraft charge) \$50.00 Excess overdraft: \$52.50 Unauthorized overdraft \$25.00 Overdraft handling: \$10.50 Overdrafts (setup/renewal) negotiated at set-up	Service not offered
Bill Payments	\$2.00 (utility bills in branch)	In Branch: \$2.00 Online: \$0.25 (Personal and Business)	No longer done in branch or via standing order. Free via internet banking and mobile app.	\$2.00 (customer service centers; all bill payments are processed at no charge through set up of Direct Debit)	\$2.50 / US\$3.00 (in branch) No charge (ABM or Digital Banking Services)	In- Branch: \$1.58 Online: FREE Via Standing Order: \$10.00	Service not offered
Point of Sale (local)	\$0.30	\$0.25	No charge	\$0.25	No charge	\$0.50 - \$2.50 (depending on account type)	Service not offered
Point of Sale (international)	3% for transactions outside of the USA only	\$0.25	No charge	\$0.25	\$0.00 + 2.50% (approved); CI\$/US\$1.00 (declined)	\$0.50 - \$2.50 (depending on account type)	Service not offered

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	Customer Category: Retail/Corporate	Customer Category: Personal/Business	Customer Category: Retail/Business Banking/Corporate Banking	Customer Category: Personal/Corporate	Customer Category: Personal/Business/Corporate	Customer Category: Personal/Business	Customer Category: Personal/Business
ATM Card (Initial Issuance)	No charge	No charge (Visa Infinite Debit Card)	No charge	No charge	No charge	No charge	No charge
ATM Card (Annual Fee)	No charge	No charge (Visa Infinite Debit Card)	No charge	No charge	No charge	No charge	No charge
ATM Card (Subsequent Issuance)	Retail: \$25.00 (replacement card/additional card) Corporate: \$25.00 (reissuance of expired card)	Personal: KYD 20.00 / USD 24.00 (additional & replacement card)	Visa Debit - No charge for expired, stolen or card replaced due to fraud. CI \$20.00 for all other replacement cards.	\$25.00 (replacement/ additional card)	CI\$15.00/US\$18.00 (replacement card when cards are lost or stolen)	No charge	\$15.00
ATM Withdrawal (at own bank locally)	\$0.30	\$0.50	\$0.00 - \$1.00 depending on card use and account type (ATM Card - \$1.00; Visa Debit Card - no charge)	No charge	Personal: 2 free ATM withdrawals based on deposit account type; CI\$/US\$0.50 Business/Corporate: CI\$/US\$0.50	\$0.00 - \$2.50 (per item) (varied based on account type)	No charge
ATM Withdrawal (at another bank locally)	\$2.00	\$4.00 (service available for personal and sole proprietor accounts only)	\$5.00	No charge (excludes fees charged by the acquiring bank)	CI\$2.00/US\$2.50	\$1.25 - \$5.00 (varied based on Bank)	Service not offered
ATM Withdrawal (at international bank)	\$3.00 (plus foreign bank charge)	\$4.00 (plus foreign bank charge) (service available for personal and sole proprietor accounts only)	2.00% min \$5.00	\$3.00	CI\$2.50 + 2.5% / US\$3.50 + 2.5% (approved); CI\$/US\$1.00 (declined)	\$2.50 - \$5.00 (varied based on Bank)	Service not offered
Monthly Maintenance/ Service Fee	Retail: Chequing: \$6.00 per account (if fall under daily average balance required of \$5,000.00) Regular Saving & Call: \$2.00 per account (if fall under daily average balance required of \$350.00) Corporate: Chequing: \$10.00 per account (if fall under daily average balance required of \$250,000.00) Regular Saving & Call: \$6.00 (if fall under daily average balance required of \$250,000.00) Fee charged in account currency units and applicable to KYD, USD, CAD, EUR & AUD accounts	Personal: Savings: \$2.00 (minimum charge) Chequing: \$10.00 (minimum charge) Business: Savings: \$5.00 (minimum charge) Chequing: \$15.00 (minimum charge) Inactive Accounts (accounts with no activity over a period of one year): Savings: CI \$6.00 (or account currency equivalent) Chequing: CI \$6.00 (or account currency equivalent)	Equiv. of Min CI \$3.00 - Max CI \$41.66 (based on type of account and minimum average balance required; charged in currency of account)	Savings: \$5.00 - \$8.00 (waived if minimum balance is maintained) Chequing: \$10.00	Personal: Min. no charge to Max. \$40.00 (based on type of account; minimum balance required for some types of accounts) Business/Corporate: No charge to Max. \$50.00 (based on type of account; minimum balance required for some types of accounts) International Business Corporate: CI\$100.00 / Other currencies \$120.00 (minimum balance required for some types of accounts)	Personal: (Flat Service fee) Min. \$5.00 to Max. \$45.00 (based on type of Retail Personal & Premium account) Business/Corporate: (Maintenance fee) \$20.00 to Max \$ 30.00 (based on type of Commercial, Corporate & Small Business account)	\$4.00 (free for senior and youth accounts)

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	Customer Category: Retail/Corporate	Customer Category: Personal/Business	Customer Category: Retail/Business Banking/Corporate Banking	Customer Category: Personal/Corporate	Customer Category: Personal/Business/Corporate	Customer Category: Personal/Business	Customer Category: Personal/Business
Fixed Deposits broken before Maturity	The cost of replacement funding, as determined at the bank's sole discretion, in addition to the breakage fee of up to 3% (Minimum of \$250.00)	The greater of the loss of interest or CI \$250.00 (or currency equivalent). 2% of the principal (at the bank's discretion the cost of replacement funding may also apply).	Non - Redeemable Fixed Deposits: Up to 2% of principal + loss of accrued interest (cost of replacement funding may apply at the Bank's discretion.	The greater of the loss of interest accrued or \$150 or in its currency equivalent, plus 2% of the principal.	2% of Principal (minimum CI/US \$200.00)	Conditions apply	\$150
Closed accounts within 90 days	\$25.00	\$25.00	\$20.00 (for all banking areas with exception of International Corporate Banking)	\$25.00 (not applicable to fixed deposits)	CI\$25.00/US\$30.00	\$36.75	\$15.00
NON - ACCOUNT HOLDERS							
	BUTTERFIELD BANK (CAYMAN) LIMITED	CAYMAN NATIONAL BANK LTD.	CIBC CARIBBEAN BANK (CAYMAN) LIMITED	PROVEN BANK (CAYMAN) LIMITED	RBC ROYAL BANK (CAYMAN) LIMITED	SCOTIABANK & TRUST (CAYMAN) LTD.	THE CAYMAN ISLANDS CIVIL SERVICE ASSOCIATION CO- OPERATIVE CREDIT UNION LIMITED
	Customer Category: Retail/Corporate	Customer Category: Personal/Business	Customer Category: Retail/Business Banking/Corporate Banking	Customer Category: Personal/Corporate	Customer Category: Personal/Business/Corporate	Customer Category: Personal/Business	Customer Category: Personal/Business
Cheque Cashing	\$10.00	Service not offered to non-CNB account holders	Retail/Business/Corporate Banking: \$10.00 International Personal & Private Wealth Management/Business/Corporate Banking: \$5.00 (third party withdrawals)	\$8.00 per item (service only offered where a cheque drawn on a Proven account is cashed by a non-Proven account holder)	\$2.00 (service only offered to non-account holders who cash government and pension cheques)	No charge (Cayman Islands government issued and pension cheques only)	Service not offered
Foreign Exchange	Service not offered	Service not offered to non-CNB account holders	1% to purchase foreign currencies GBP/CAD/EUR & 1% Min. \$10.00 to exchange coins for bills.	Service not offered	Service not offered to non-RBC account holders	Service not offered	Service not offered
International Personal & Private Wealth Management/Business/Corporate Banking: \$5.00 (third party withdrawals)							
SOURCE: BANK	TYPE	EFFECTIVE DATE	WEB LINK				
Butterfield Bank (Cayman) Limited	Retail	30 August 2024	https://www.butterfieldgroup.com/sites/butterfield-corp/files/footer/Cayman/204090_WEB-Form-Schedule-of-Charges_Retail_08_2024-KY.pdf				
	Corporate	30 August 2024	https://www.butterfieldgroup.com/sites/butterfield-corp/files/footer/Cayman/204090_WEB-Form-Schedule-of-Charges_CORP_08_2024-KY.pdf				
Cayman National Bank Ltd.	Personal	01 July 2025	https://www.caymannational.com/images/documents/CNB-Personal-Schedule-of-Fees--1Jul2025.pdf				
	Business	01 July 2025	https://www.caymannational.com/images/documents/CNB-Business-Schedule-of-Fees--1Jul2025.pdf				
CIBC CARIBBEAN BANK (CAYMAN) LIMITED	Personal	27 October 2025	https://www.cibccaribbean.com/binaries/content/assets/schedule-of-charges/soc-personal-banking/cayman-personal-banking.pdf				
	Business Banking	27 October 2025	https://www.cibccaribbean.com/binaries/content/assets/schedule-of-charges/soc-business-banking/business-banking-cay.pdf				
	Corporate Banking	27 October 2025	https://www.cibccaribbean.com/binaries/content/assets/schedule-of-charges/soc-corporate/cay-corporate.pdf				
Proven Bank (Cayman) Limited	All	1 November 2025					
RBC Royal Bank (Cayman) Limited	Personal	30 June 2025	https://www.rbcroyalbank.com/caribbean/cayman/docs/CAY-Schedule-fees-charges.pdf				
	Corporate	1 May 2025	http://www.rbcroyalbank.com/caribbean/cayman/docs/cay-bus-corp-schedule-fees-charges.pdf				
Scotiabank & Trust (Cayman) Ltd.	All	1 September 2024	https://ky.scotiabank.com/personal/rates-and-fees/schedule-of-charges.html				
The Cayman Islands Civil Service Association Co-Operative Credit Union Limited	Members	1 October 2025	https://www.creditunion.ky/fees-and-charges				