RETAIL BANK FEES AS AT 1 NOVEMBER 2019

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 bank. 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 bank. 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 banking customer category.
4. Banks 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 not exceeding $100
25 cents for every extra $100 or part thereof
up to a maximum of $250.00

(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 35 cents

ACCOUNT HOLDERS

<table>
<thead>
<tr>
<th>BUTTERFIELD BANK (CAYMAN) LIMITED</th>
<th>CAYMAN NATIONAL BANK LTD.</th>
<th>FIDELITY BANK (CAYMAN) LIMITED</th>
<th>FIRST CARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED</th>
<th>RBC ROYAL BANK (CAYMAN) LIMITED</th>
<th>SCOTIABANK (CAYMAN) LIMITED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque Cashing</td>
<td>$0.70 plus government stamp duty</td>
<td>No charge</td>
<td>No charge</td>
<td>$1.82 per cheque</td>
<td>$2.50/EUR $3.00 (where in excess of account type allowance and based on type of account)</td>
</tr>
<tr>
<td>Local Cheque Deposits (in branch/over the counter)</td>
<td>Saves: No charge</td>
<td>Chequing: $0.42 for personal chequing accounts and $0.60 for business chequing accounts.</td>
<td>$0.25 per item</td>
<td>Min. no charge to Max. $5.00 (where in excess of account type allowance and based on type of account)</td>
<td>$2.50 (where in excess of account type allowance and based on type of account)</td>
</tr>
<tr>
<td>International Cheque Deposits (in branch/over the counter)</td>
<td>$10.00</td>
<td>$6.40</td>
<td>Service not offered</td>
<td>$6.00</td>
<td>$15.00 (plus courier cost to drawing bank)</td>
</tr>
<tr>
<td>Cash Withdrawals (in branch/over the counter)</td>
<td>$1.00 plus government stamp duty</td>
<td>$1.00</td>
<td>$0.50</td>
<td>$1.82 per transaction</td>
<td>Personal: $2.50 (based on type of account)</td>
</tr>
<tr>
<td>Cash Deposits (in branch/over the counter)</td>
<td>No charge</td>
<td>Saves: No charge</td>
<td>Chequing: $0.42 for personal chequing accounts and $0.60 for business chequing accounts.</td>
<td>$0.25</td>
<td>Min. no charge to Max. $5.00 (where in excess of account type allowance and based on type of account)</td>
</tr>
<tr>
<td>ACCOUNT HOLDERS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------</td>
<td>-----------------</td>
<td>-----------------</td>
<td>-----------------</td>
<td>-----------------</td>
<td>-----------------</td>
</tr>
<tr>
<td><strong>BUTTERFIELD BANK (CAYMAN) LIMITED</strong></td>
<td><strong>CAYMAN NATIONAL BANK LTD.</strong></td>
<td><strong>FIDELITY BANK (CAYMAN) LIMITED</strong></td>
<td><strong>FIRST CARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED</strong></td>
<td><strong>RBC ROYAL BANK (CAYMAN) LIMITED</strong></td>
<td><strong>SCOTIABANK (CAYMAN) LIMITED</strong></td>
</tr>
<tr>
<td><strong>Customer Category:</strong> Retail/Corporate</td>
<td><strong>Customer Category:</strong> Personal/Corporate Banking</td>
<td><strong>Customer Category:</strong> Personal</td>
<td><strong>Customer Category:</strong> Retail/Business Banking</td>
<td><strong>Customer Category:</strong> Personal/Business</td>
<td><strong>Customer Category:</strong> Personal/Business</td>
</tr>
</tbody>
</table>

### Large Cash Handling
- **Chequing:** 1% (USD, CAD, GBP, EUR over $5,000.00)
- **Regular Savings & Call:** 1% (non CI$ over $5,000.00)

### Coin Handling
- **Chequing:** 2% (coin handling CI$ only)
- **Regular Savings and Call:** 2% (coin handling CI$ only)

### NSF Cheques
- $20.00

### Foreign Exchange
- **Chequing:** 1% - Disbursement of cash notes
- **Regular Savings and Call:** 1% foreign currency cash

### Local Drafts (in branch/over the counter)
- **Chequing:** $10.00
- **Regular Savings and Call:** $5.00

### International Drafts (in branch/over the counter)
- **Chequing:** $5.00 (if paid in KYD)

### Exchange of coins
- **Chequing:** 1% of value of coins
- **Regular Savings and Call:** 1% of value of coins

### Returned Cheque Fee on Issuer
- **Chequing:** $15.00/US$2.005 - $35.00/US$45.00*
- **Regular Savings and Call:** $35.00/US$45.00*

### Returned Cheque Fee on Depositor
- **Chequing:** $2.005 - $35.00/US$45.00*
- **Regular Savings and Call:** $2.005 - $35.00/US$45.00*

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)

### Note
- *Includes cheque discrepancies and insufficient funds

### Chargebacks
- **Chequing:** $20.00 (drawn on Fidelity Bank)
- **Regular Savings and Call:** $20.00 (drawn on other banks)
- **Chequing:** $20.00 (drawn on CNB)
<table>
<thead>
<tr>
<th></th>
<th>BUTTERFIELD BANK (CAYMAN) LIMITED</th>
<th>CAYMAN NATIONAL BANK LTD.</th>
<th>FIDELITY BANK (CAYMAN) LIMITED</th>
<th>FIRSTCARIIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED</th>
<th>RBC ROYAL BANK (CAYMAN) LIMITED</th>
<th>SCOTIABANK (CAYMAN) LIMITED</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Category:</strong></td>
<td>Retail/Corporate</td>
<td>Personal/Business</td>
<td>Personal</td>
<td>Retail/Business/Corporate</td>
<td>Personal/Business/Corporate</td>
<td>Personal/Business</td>
</tr>
<tr>
<td><strong>Standing Orders</strong></td>
<td>Setup: $5.00 Amendments: $5.00 Internal Transfers: $5.00 (plus draft/wire fee)</td>
<td>Setup: $5.00 Amendments: $5.00 Internal Transfers: $6.00 (plus draft/wire fee)</td>
<td>Setup: $10.00 Amendments: $15.00 Internal Transfers: $7.50 External Local Transfers: $8.00 External International Transfers: Min. $10.00 to Max. $25.00 (plus wire fee)</td>
<td>Setup: $15.25 Amendments: No charge Internal Transfers: No charge External Transfers: $11.00 (plus draft fee)</td>
<td>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. $100.00</td>
<td></td>
</tr>
<tr>
<td><strong>Incoming Wire Transfer</strong></td>
<td>3.00 GBP; 4.00 EUR; 6.00 USD/CA$/CHF/AUD; 7.00 NZD; 10.00 SGD and 500.00 JPY</td>
<td>$6.00 (applicable only to $1,000.00 and above however additional service fees may apply)</td>
<td>$15.00</td>
<td>Min. $12.43 to Max. $29.00 (based on account being credited)</td>
<td>$8.00</td>
<td>$5.00</td>
</tr>
<tr>
<td><strong>Outgoing Wire Transfer</strong></td>
<td>Min. $45.00 to Max. $105.00 (based on currency and face value of wire)</td>
<td>Min. $15.00 to Max. $630.00 (based on face value of wire)</td>
<td>$33.00 (if paid to a FCIB regional branch)</td>
<td>Min. $70.30 to Max. $122.30 (based on face value of wire and charged in foreign currency)</td>
<td>Service not offered - manager’s approval required. If approved, Min. $70.00 to Max. $255.00 (outgoing wires paid for in Local currency or foreign currency)</td>
<td>Min. $10.00 to Max. $1,000.00 (based on face value of wire plus telegraphic charge of $15.00)</td>
</tr>
<tr>
<td><strong>Electronic Funds Transfer - local</strong></td>
<td>Service not offered in branch</td>
<td>Service not offered in branch</td>
<td>No charge</td>
<td>Service not offered in branch Electronic Processing fee to Local Bank (ACH direct credit single transfer) $1.00 per item</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Bill Payments</strong></td>
<td>$2.00 (utility bills in branch)</td>
<td>$1.00 (customer service centers)</td>
<td>$2.00 (customer service centers; all bill payments are processed at no charge through set up of Direct Debit)</td>
<td>$1.00 (in branch) No charge (ATM &amp; internet) $7.00 each (via standing order/dairy card where bills sent to FCIB for payment)</td>
<td>$2.50 (in branch) No charge (ATM or Digital Banking)</td>
<td>In-Branch: $1.50 Online: FREE Via Standing Order: $10.00</td>
</tr>
<tr>
<td><strong>Point of Sale (local)</strong></td>
<td>$0.30 plus government stamp duty</td>
<td>No charge</td>
<td>$0.25</td>
<td>No charge</td>
<td>No charge</td>
<td>$0.50 - $1.50 (depending on account type)</td>
</tr>
<tr>
<td><strong>Point of Sale (international)</strong></td>
<td>0% for transactions outside of the USA only</td>
<td>No charge</td>
<td>$0.25</td>
<td>No charge</td>
<td>No charge</td>
<td>$0.50 - $1.50 (depending on account type)</td>
</tr>
<tr>
<td>ACCOUNT HOLDERS</td>
<td>BUTTERFIELD BANK (CAYMAN) LIMITED</td>
<td>CAYMAN NATIONAL BANK LTD.</td>
<td>FIDELITY BANK (CAYMAN) LIMITED</td>
<td>FIRST CARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED</td>
<td>RBC ROYAL BANK (CAYMAN) LIMITED</td>
<td>SCOTIABANK (CAYMAN) LIMITED</td>
</tr>
<tr>
<td>----------------</td>
<td>---------------------------------</td>
<td>--------------------------</td>
<td>------------------------------</td>
<td>-----------------------------------------------</td>
<td>---------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>ATM Card (Initial Issuance)</td>
<td>No charge</td>
<td>No charge (Visa Infinite Debit Card) No charge (Visa Classic Debit Card)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>ATM Card (Annual Fee)</td>
<td>No charge</td>
<td>No charge (Visa Infinite Debit Card) No charge (Visa Classic Debit Card)</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>ATM Card (Subsequent Issuance)</td>
<td>Retail: $25.00 (replacement card/additional card); Corporate: $25.00 (reissuance of expired card)</td>
<td>Supplementary and replacement card: Min. $20.00 to Max. $40.00 (based on card type)</td>
<td>$25.00 (replacement card); $25.00 (replacement PIN); No charge (supplementary card)</td>
<td>No charge</td>
<td>$15.00 (replacement card/issuance of third card where cards are lost or damaged)</td>
<td>No charge</td>
</tr>
<tr>
<td>ATM Withdrawal (at own bank locally)</td>
<td>0.30 plus government stamp duty</td>
<td>No charge</td>
<td>No charge</td>
<td>$1.00</td>
<td>Personal: 2 free ATM withdrawals based on deposit account type; $0.50</td>
<td>Business/Corporate: $0.50</td>
</tr>
<tr>
<td>ATM Withdrawal (at another bank locally)</td>
<td>$2.00</td>
<td>$3.00</td>
<td>No charge (excludes fees charged by the acquiring bank)</td>
<td>$5.00</td>
<td>$2.00</td>
<td>$1.25</td>
</tr>
<tr>
<td>ATM Withdrawal (at international bank)</td>
<td>$3.00 (plus foreign bank charge)</td>
<td>$3.00 (plus foreign bank charge)</td>
<td>$3.00</td>
<td>$5.00</td>
<td>$2.50 + 2.50%</td>
<td>$2.50</td>
</tr>
</tbody>
</table>

**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) | Personal: Chequing: $6.00 (minimum charge) Savings: $5.00 | Chequing: $10.00 (minimum charge) | Savings: $5.00 | Min. $3.00 to Max $61.00 (based on type of account and minimum average balance required; charged in currency of account) Regular Chequing Accounts: KYD 6.00 Regular Savings Accounts: KYD 3.00 | Min. $4.00 to Max $40.00 (based on type of account; minimum balance required for some types of accounts) | Business/Corporate: Min. $12.00 to Max $50.00 (based on type of account; minimum balance required for some types of accounts) | Min. $6.00 to Max $45.00 (based on type of Retail Personal & Premium account) Business/Corporate: $20.00 (based on type of Commercial, Corporate & Small Business account) |
| 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) | No charge Chequing: $6.00 (minimum charge) | No charge Chequing: $10.00 (minimum charge) | No charge Chequing: $10.00 (minimum charge) | 0.7% per annum on the average monthly balance for EUR savings and demand accounts. 0.7% per annum on the principal invested in EUR currency time deposits accounts. | 0.7% per annum on the average monthly balance for EUR savings and demand accounts. | 0.7% per annum on the average monthly balance for EUR savings and demand accounts. | 0.7% per annum on the average monthly balance for EUR savings and demand accounts. |
## 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)

- **Butterfield Bank (Cayman) Limited**: Min. $100.00 to Max. $250.00 (based on face value of fixed deposit and currency) up to 2%
- **Cayman National Bank Ltd.**: Min. $150.00 to Max. $5,000.00 (based on face value of fixed deposit and terms; applies to non-redeemable fixed deposits only)
- **Fidelity Bank (Cayman) Limited**: $35.00
- **First Caribbean International Bank (Cayman) Limited**: $20.00 (for all banking areas with exception of International Corporate Banking)
- **Rbc Royal Bank (Cayman) Limited**: $25.00
- **Scotiabank (Cayman) Limited**: $35.00

### Closed accounts within 90 days

- **Butterfield Bank (Cayman) Limited**: $25.00
- **Cayman National Bank Ltd.**: $25.00
- **Fidelity Bank (Cayman) Limited**: $25.00 (not applicable to fixed deposits)
- **First Caribbean International Bank (Cayman) Limited**: $20.00 (for all banking areas with exception of International Corporate Banking)
- **Rbc Royal Bank (Cayman) Limited**: $25.00
- **Scotiabank (Cayman) Limited**: $35.00

## Cheque Cashing

- **Butterfield Bank (Cayman) Limited**: $5.00 per item (service only offered where a cheque drawn on a Fidelity account is cashed by a non-Fidelity account holder)
- **Cayman National Bank Ltd.**: $1.00
- **Fidelity Bank (Cayman) Limited**: $5.00 per item (service only offered where a cheque drawn on a Fidelity account is cashed by a non-Fidelity account holder)
- **First Caribbean International Bank (Cayman) Limited**: $10.00 (Third Party (Non Customers) Cheque Cashing Fee)
- **Rbc Royal Bank (Cayman) Limited**: $10.00 (service only offered to non-clients who cash government and pension cheques)
- **Scotiabank (Cayman) Limited**: No charge (service only offered where a cheque drawn on a Scotiabank account is cashed by a non-Scotiabank account holder)

## Foreign Exchange

- **Butterfield Bank (Cayman) Limited**: 1% foreign currency cash (GBP, CAD, EUR); no charge for other currencies. (maximum amount exchanged is USD$500.00 or currency equivalent)
- **Cayman National Bank Ltd.**: Service not offered
- **Fidelity Bank (Cayman) Limited**: Service not offered
- **First Caribbean International Bank (Cayman) Limited**: Service not offered to non-RBC clients
- **Rbc Royal Bank (Cayman) Limited**: Service not offered
- **Scotiabank (Cayman) Limited**: Service not offered
<table>
<thead>
<tr>
<th>SOURCE: BAN</th>
<th>TYPE</th>
<th>EFFECTIVE DATE</th>
<th>WEB LINK</th>
</tr>
</thead>
</table>