

RETAIL BANK FEES AS AT 1 NOVEMBER 2022

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

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| (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

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|----------------------------------------------------|----------|
| Bank receipts for withdrawal from funds on deposit | 25 cents |
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| ACCOUNT HOLDERS | | | | | | |
|-------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|
| | BUTTERFIELD BANK (CAYMAN) LIMITED | CAYMAN NATIONAL BANK LTD. | PROVEN BANK (CAYMAN) LIMITED | FIRSTCARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED | RBC ROYAL BANK (CAYMAN) LIMITED | SCOTIABANK & TRUST (CAYMAN) LTD. |
| | Customer Category: Retail/Corporate | Customer Category: Personal/Business | Customer Category: Personal | Customer Category: Retail/Business Banking/Corporate Banking | Customer Category: Personal/Business/Corporate | Customer Category: Personal/Business |
| Cheque Cashing | \$1.25 plus government stamp duty | No charge | No charge | Min \$1.05 to Max \$1.82 per cheque | Personal: \$2.00 to \$4.00 per item (depending on account type) Business/ Corporate: \$1.50 per item (where in excess of account type allowance and based on type of account) | Service not offered |
| 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 | \$0.25 per item | Min. no charge to Max. \$5.00 (where in excess of account type allowance and based on type of account) | Personal: \$2.00 to \$4.00 (depending on account type) Business/ Corporate: \$0.75 (where in excess of account type allowance) | Min \$1.50 to Max. \$3.00 (depending on account type) |
| International Cheque Deposits (in branch/over the counter) | \$10.00 | \$8.40 | Service not offered | \$6.00 | 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 \$1.50 to Max. \$3.00 (depending on account type) |
| Cash Withdrawals (in branch/over the counter) | \$1.00 plus government stamp duty | \$2.00 | \$0.50 | Min. no charge to Max. \$5.00 (where in excess of a/c type allowance based on ac/c type) | Personal: \$2.00 to \$4.00 (depending on account type) Business/Corporate: \$1.50 (per cheque item); \$1.50 - \$2.00 (In-branch/ customer-generated debit) (based on type of account) | Min \$1.50 to Max. \$3.00 (depending on account type) |
| 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 | \$0.25 | Min. no charge to Max. \$5.00 (where in excess of account type allowance and based on type of account) | Personal: \$2.00 to \$4.00 (depending on account type) Business/ Corporate: \$0.75 (where in excess of account type allowance) | Min \$1.50 to Max. \$3.00 (depending on account type) |

| ACCOUNT HOLDERS | | | | | | |
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| | Customer Category: Retail/Corporate | Customer Category: Personal/Business | Customer Category: Personal | Customer Category: Retail/Business Banking/Corporate Banking | Customer Category: Personal/Business/Corporate | Customer Category: Personal/Business |
| Large Cash Handling | Replaced with the Foreign Exchange fee of 1.5% for all amounts. | 1% (USD\$5,000.00 or over) | 1% over \$5,000.00 | Retail/Business Banking: Large Cash Deposits: In branch: \$4.00 (per every \$1,000.00 in cash deposited over USD\$5,000.00 equiv.) Night Deposits: 0% to 0.75% of the total deposit based on the 3 tiers of threshold limits Corporate Banking: Large Cash Deposits: 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 | 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: \$5.00 for every \$1,000.00 (charged monthly) |
| 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. | No charge (moderate amounts of coins deposited along with cash and cheques) 1% charge for bulk coin deposits | 1% Min. \$10.00 (for all banking areas with exception of International Corporate Banking) | 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) | No charge |
| NSF Cheques | \$20.00 | \$25.00 (for cheque drawn on CNB) and \$25.00 (for deposited cheque that has been returned) | \$20.00 (drawn on Proven Bank) \$20.00 (drawn on other other banks) | NSF/Returned items: Min. \$25.00 to Max. \$80.00 (based on currency and returning bank) | 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 | \$25.00 (\$20.00 and \$5.00 handling fee) |
| Foreign Exchange | 1.5% for all amounts | 1% charged for all amounts in GBP,CAD,EUR. | No charge | 1% Min of USD equivalent; Min. \$10.00 (charges for foreign currency transactions where same currency tendered as for that being purchased) | No charge | No charge |
| Local Drafts (in branch/over the counter) | \$10.00 | \$8.00 | \$7.00 (Personal) \$10.00 (Corporate) | \$10.00 | \$8.00 (For negotiation/payment locally only) | \$10.00 (in any currency paid for with CI\$) |
| International Drafts (in branch/over the counter) | Min. \$60.00 to Max. \$120.00 (based on currency and face value of draft) | \$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. \$7.00 to Max. \$50.00 (based on face value of draft) | Min. \$10.00 to Max. \$83.00 (based on draft face value and whether draft is cleared locally or internationally) | Min. \$30.00 to Max. \$260.00 (based on face value of draft) | Min. \$10.00 to Max. \$200.00 (in any currency paid for with USD, CAD, GBP or EUR and based on face value of draft; charged in currency of payment) |

ACCOUNT HOLDERS

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|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Customer Category: Retail/Corporate | Customer Category: Personal/Business | Customer Category: Personal | Customer Category: Retail/Business Banking/Corporate Banking | Customer Category: Personal/Business/Corporate | Customer Category: Personal/Business |
| Standing Orders | Setup: \$5.00 Amendments: \$5.00 Internal Transfers: \$5.00 External Transfers: \$5.00 (plus draft/wire fee) | Setup: \$5.00 Amendments: \$5.00 Internal Transfers: \$6.00 External Transfers: \$6.00 (plus draft/wire fee) | Setup: \$5.00 Amendments: \$3.00 Internal Transfers: \$0.50 External Transfers: \$3.00 (plus draft fee) | Setup: \$10.00 Amendments: \$15.00 Internal Transfers: \$7.50 External Local Transfers: \$18.00 External International Transfers: Draft \$25.00; Wire \$10.00 plus wire fee | 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 | 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 |
| 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. | \$15.00 | Min. \$12.43 to Max. \$29.00 (based on account being credited) | CI\$8.00 / USD\$9.25 | No Charge |
| Outgoing Wire Transfer (in branch/over the counter) | Min. \$50.00 to Max. \$110.00 (based on currency and face value of wire) | Min. \$55.00 to Max. \$150.00 (based on face value of wire) (20% discount if done via Online) | Min. \$15.00 to Max. \$630.00 (based on face value of wire however correspondent bank fees not included) | \$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) | Service not offered -manager's approval required. If approved, Branch: Min. \$70.00 to Max. \$295.00 (outgoing wires paid for in Local currency or foreign currency) Online: Min. \$60.00 to Max. \$275.00 (outgoing wires paid for in Local currency or foreign currency) | Min. \$10.00 to Max. \$1,000.00 (based on face value of wire plus telegraphic charge of \$15.00) |
| Electronic Funds Transfer - local (in branch/over the counter) | Service not offered in branch \$2.00 (online) | Service not offered in branch No charge (offered via online banking only) | \$2- via online banking platform \$15- in branch | No charge | Service not offered in branch Electronic Processing fee to Local Bank (ACH direct credit single transfer) \$1.00 per item | No charge |
| Overdrafts | Min. \$100.00 (Authorised overdraft; subject to approval) | \$20.00 (per 1st occurrence and after each 14 calendar days of excess) | \$25.00 (Per 1st occurrence and after 5 business days of excess) | Excess overdraft: 1% of balance and Min. USD \$50.00 Unauthorized overdraft: 2% of balance and Min. USD \$50.00 | Where no prior arrangements made Each item plus overdraft interest | Excess overdraft: \$20.00 Unauthorized overdraft \$25.00 Overdraft handling: \$5.00 |
| Bill Payments | \$2.00 (utility bills in branch) | \$2.00 (customer service centers) | \$2.00 (customer service centers; all bill payments are processed at no charge through set up of Direct Debit) | \$1.00 (in branch) No charge (ATM & internet) \$7.00 each (via standing order/diary card where bills sent to FCIB for payment) | \$2.50 / US\$3.00 (in branch) No charge (ABM or Digital Banking Services) | In- Branch: \$1.50 Online: FREE Via Standing Order: \$10.00 |
| Point of Sale (local) | \$0.30 plus government stamp duty | \$0.20 | \$0.25 | No charge | No charge | \$0.50 - \$2.50 (depending on account type) |
| Point of Sale (international) | 3% for transactions outside of the USA only | \$0.20 | \$0.25 | No charge | \$0.00 + 2.50% (approved); CI\$/US\$1.00 (declined) | \$0.50 - \$2.50 (depending on account type) |

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| | Customer Category: Retail/Corporate | Customer Category: Personal/Business | Customer Category: Personal | Customer Category: Retail/Business Banking/Corporate Banking | Customer Category: Personal/Business/Corporate | Customer Category: Personal/Business |
| ATM Card (Initial Issuance) | No charge | No charge (Visa Infinite Debit Card) | 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 |
| ATM Card (Subsequent Issuance) | Retail: \$25.00 (replacement card/additional card) Corporate: \$25.00 (reissuance of expired card) | Supplementary and replacement card: Min. \$20.00 to Max. \$40.00 based on card type) | \$25.00 (replacement card); \$25.00 (replacement PIN); No charge (supplementary card) | No charge | CI\$15.00/ US\$18.00 (replacement card when cards are lost or stolen) | No charge |
| ATM Withdrawal (at own bank locally) | \$0.30 plus government stamp duty | \$0.50 | No charge | \$0.00 - \$1.00 depending on card use and account type | Personal: 2 free ATM withdrawals based on deposit account type; CI\$/US\$0.50 Business/Corporate: CI\$/US\$0.50 | \$0.00 - \$2.00 (per item) (varied based on account type) |
| ATM Withdrawal (at another bank locally) | \$2.00 | \$4.00 (service available for personal and sole proprietor accounts only) | No charge (excludes fees charged by the acquiring bank) | \$5.00 | CI\$2.00 / US\$2.50 | \$1.25 - \$5.00 (varied based on Bank) |
| 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) | \$3.00 | \$5.00 | CI\$2.50 + 2.5% / US\$3.50 + 2.5% (approved); CI\$/US\$1.00 (declined) | \$2.50 - \$5.00 (varied based on Bank) |
| 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) | Personal: Savings: No charge Chequing: \$8.00 (minimum charge) Business: Savings: \$1.00 (flat fee) Chequing: \$12.00 (minimum charge) Inactive Accounts (accounts with no activity over a period of one year): Savings: KYD 6.00 (or account currency equivalent) Chequing: KYD 6.00 (or account currency equivalent) | Savings: \$5.00 Chequing: \$10.00 | Min. \$3.00 to Max \$650.00 (based on type of account and minimum average balance required; charged in currency of account) | 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) | Personal: (Flat Service fee) Min. \$4.00 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) |

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| | Customer Category: Retail/Corporate | Customer Category: Personal/Business | Customer Category: Personal | Customer Category: Retail/Business Banking/Corporate Banking | Customer Category: Personal/Business/Corporate | 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 KYD 250 (or currency equivalent). 2% of the principal (at the bank's discretion the cost of replacement funding may also apply). | The greater of the loss of interest accrued or \$150 (or currency equivalent), plus 1% of the principal shall be levied. 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. | \$35.00 | Conditions apply |
| Closed accounts within 90 days | \$25.00 | \$25.00 | \$25.00 (not applicable to fixed deposits) | \$20.00 (for all banking areas with exception of International Corporate Banking) | CI\$25.00/USD\$30.00 | \$35.00 |

| NON - ACCOUNT HOLDERS | | | | | | |
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| | Customer Category: Retail/Corporate | Customer Category: Personal/Business | Customer Category: Personal | Customer Category: Retail/Business Banking/Corporate Banking | Customer Category: Personal/Business/Corporate | Customer Category: Personal/Business |
| Cheque Cashing | \$10.00 | \$5.00 | \$5.00 per item (service only offered where a cheque drawn on a Proven account is cashed by a non-Proven account holder) | Retail/Business/Corporate Banking: \$10.00 (Third Party (non - account holder) Cheque Cashing Fee) International Personal & Private Wealth Management/Business/Corporate Banking: \$5.00 (third party withdrawals) | \$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) |
| Foreign Exchange | Service not offered | 1% foreign currency cash (GBP,CAD,EUR); (maximum amount exchanged is USD\$500.00 or currency equivalent) | Service not offered | 1% to purchase foreign currencies GBP/CAD/EUR & 1% Min. \$10.00 to exchange coins for bills. | Service not offered to non-RBC account holders | Service not offered |

| SOURCE: BANK | TYPE | EFFECTIVE DATE | WEB LINK |
|----------------------------------------------------|-------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Butterfield Bank (Cayman) Limited | Retail | 04 January 2022 | https://www.butterfieldgroup.com/sites/butterfield-corp/files/butterfield/locations/cayman/personal-banking/SOCs/Cayman_Schedule_of_Charges_Retail.pdf |
| | Corporate | 04 January 2022 | https://www.butterfieldgroup.com/sites/butterfield-corp/files/butterfield/locations/cayman/corporate-banking/SOCs/Cayman_Schedule_of_Charges_Corporate.pdf |
| Cayman National Bank Ltd. | Personal Business | 01 October 2021 | https://www.caymannational.com/about/support/rates-fees/personal-rates-fees?highlight=Wym2WVzll0= |
| | | 01 October 2021 | https://www.caymannational.com/about/support/rates-fees/business-rates-fees?highlight=Wym2WVzll0= |
| Proven Bank (Cayman) Limited | All | 01 November 2022 | https://www.provenbank.com/wp-content/uploads/2022/10/Fee-schedule-revision-Nov-1-2022.pdf |
| FirstCaribbean International Bank (Cayman) Limited | Personal | 31 August 2022 | https://www.cibcfcb.com/binaries/content/assets/schedule-of-charges/soc-personal-banking/cay-retail.pdf |
| | Business Banking | 31 August 2022 | https://www.cibcfcb.com/binaries/content/assets/schedule-of-charges/soc-business-banking/cay-business-banking.pdf |
| | Corporate Banking | 31 August 2022 | https://www.cibcfcb.com/binaries/content/assets/schedule-of-charges/soc-corporate/cay-corporate.pdf |
| RBC Royal Bank (Cayman) Limited | Personal | 1 March 2022 | http://www.rbcroyalbank.com/caribbean/cayman/docs/CAY-Schedule-fees-charges.pdf |
| | Corporate | 1 March 2022 | http://www.rbcroyalbank.com/caribbean/cayman/docs/cay-bus-corp-schedule-fees-charges.pdf |
| Scotiabank & Trust (Cayman) Ltd. | All | 1 May 2021 | http://www.scotiabank.com/intl/ky/pdf/personal/SCHEDULE_OF_CHARGES.pdf |