

## RETAIL BANK FEES AS AT 1 NOVEMBER 2017

**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 (2013 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
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Account Holders						
	BUTTERFIELD BANK (CAYMAN) LIMITED	CAYMAN NATIONAL BANK LTD.	FIDELITY BANK (CAYMAN) LIMITED	FIRSTCARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED	RBC ROYAL BANK (CAYMAN) LIMITED	SCOTIABANK (CAYMAN) LIMITED
	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
<b>Cheque Cashing</b>	\$0.70	No charge	No charge	No charge	\$2.00 (where in excess of account type allowance and based on type of account)	Min. \$1.00 to Max. \$2.00 (where in excess of account type allowances and based on type of account)
<b>Local Cheque Deposits (in branch/over the counter)</b>	No charge	<b>Savings:</b> No charge <b>Chequing:</b> \$0.42 for personal chequing accounts and \$0.60 for business chequing accounts	No charge	Min. no charge to Max. \$5.00 (where in excess of account type allowance and based on type of account)	\$2.00 (where in excess of account type allowance and based on type of account)	Min. no charge to Max. \$2.00 (where in excess of account type allowance and based on type of account)
<b>International Cheque Deposits (in branch/over the counter)</b>	\$10.00	\$8.40	Service not offered	\$6.00	\$15.00 (plus courier cost to drawing bank)	No charge
<b>Cash Withdrawals (in branch/over the counter)</b>	\$1.00	\$1.00	No charge	Min. no charge to Max. \$5.00 (where in excess of account type allowance and based on type of account)	<b>Personal:</b> \$2.00 (based on type of account) <b>Business/Corporate:</b> \$1.50	Min. \$1.00 to Max. \$2.00 (where in excess of account type allowances and based on type of account)
<b>Cash Deposits (in branch/over the counter)</b>	No charge	<b>Savings:</b> No charge <b>Chequing:</b> \$0.42 for personal chequing accounts and \$0.60 for business chequing accounts	No charge	Min. no charge to Max. \$5.00 (where in excess of account type allowance and based on type of account)	\$2.00 (where in excess of account type allowance and based on type of account)	Min. no charge to Max. \$2.00 (where in excess of account type allowance and based on type of account)

Account Holders						
	BUTTERFIELD BANK (CAYMAN) LIMITED	CAYMAN NATIONAL BANK LTD.	FIDELITY BANK (CAYMAN) LIMITED	FIRSTCARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED	RBC ROYAL BANK (CAYMAN) LIMITED	SCOTIABANK (CAYMAN) LIMITED
	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
<b>Large Cash Handling</b>	<b>Chequing:</b> 1% (USD,CAD,GBP,EUR over \$5,000.00) <b>Regular Savings &amp; Call:</b> 1% (non CI\$ over \$5,000.00)	1% (USD\$5,000.00 or over)	No charge	<b>Retail/Business Banking:</b> <b>Large Cash Deposits:</b> <b>In branch :</b> \$4.00 (per every \$1,000.00 in cash deposited over USD\$5,000.00 equiv.) <b>Night Deposits :</b> \$0.50 (per every \$1,000.00 in cash deposited over USD\$10,000.00 equiv.) <b>Corporate Banking:</b> <b>Large Cash Deposits:</b> <b>In branch :</b> \$1.00 (per every \$1,000.00 in cash deposited over) <b>Night Deposits :</b> \$0.50 (per every \$1,000.00 in cash deposited over)	Large deposits -1% (\$5,000.00 or over in all currencies) Large withdrawals - 0.5% (\$10,000.00 or over in all currencies)	<b>Business:</b> \$2.25 for every \$1,000.00 (charged monthly)
<b>Coin Handling</b>	<b>Chequing:</b> 2% (coin handling CI\$ only) <b>Regular Savings and Call:</b> 2% (coin handling CI\$ only)	5% (incoming on amount equal or greater than \$200.00). Free at Elgin and Sister Isle locations.	No charge	1% Min. \$10.00 (for all banking areas with exception of International Corporate Banking)	<b>Exchange of coins:</b> 1% (of value of coins) Min. \$5.00 (if greater or equal to \$100.00) <b>Coin &amp; notes order:</b> 1% (of value of coins) Min. \$10.00)	No charge
<b>NSF Cheques</b>	\$20.00	\$20.00 (for cheque drawn on CNB) and \$20.00 (for deposited cheque that has been returned)	\$22.00 (drawn on Fidelity Bank) \$25.00 (drawn on other other banks)	Min. \$12.00 to Max. \$40.00 (based on currency and returning bank)	\$30.00 (plus out-of-pocket expenses)	\$35.00 per transaction (in currency of account)
<b>Foreign Exchange</b>	1% - Disbursement of cash notes \$5,000.00 or more (CAD,USD,GBP,EUR)	1% foreign currency cash (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
<b>Local Drafts (in branch/over the counter)</b>	\$10	\$5.00	\$5.00	\$8.00	\$7.00	\$5.00 (in any currency paid for with CI\$)
<b>International Drafts (in branch/over the counter)</b>	Min. \$20.00 to Max. \$100.00 (based on currency and face value of draft)	\$5.00 (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. \$5.00 to Max. \$50.00 (based on face value of draft)	Min. \$23.00 to Max. \$58.00 (based on face value of draft)	\$5.00 (if paid for in CI\$) Min. \$5.00 to Max. \$255.00 (based on face value of draft and charged in foreign currency)	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						
	BUTTERFIELD BANK (CAYMAN) LIMITED	CAYMAN NATIONAL BANK LTD.	FIDELITY BANK (CAYMAN) LIMITED	FIRSTCARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED	RBC ROYAL BANK (CAYMAN) LIMITED	SCOTIABANK (CAYMAN) LIMITED
	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
<b>Standing Orders</b>	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: \$5.00 External Transfers: \$10.00 (plus draft fee)	Setup: \$10.00 Amendments: \$15.00 Internal Transfers: \$7.50 External Local Transfers: \$18.00 External International Transfers: Min. \$10.00 to Max \$25.00 (plus wire fee)	Setup: \$15.25 Amendments: No charge Internal Transfers: \$7.00 External Transfers: \$10.00 (plus draft fee)	Setup: No charge Amendments: No charge Internal Transfers: \$8.00 External Local Transfers: \$10.00 External International Transfers: \$5.00 (plus draft fee and in currency of account)
<b>Incoming Wire Transfer</b>	3.00 GBP; 4.00 EUR; 6.00 USD/CAD/CHF/AUD; 7.00 NZD; 10.00 SGD and 500.00 JPY	\$6.00 (applicable only to \$1,000.00 above however additional service fees may apply)	\$12.50	Min. \$12.43 to Max. \$29.00 (based on account being credited)	\$6.25	\$10.00
<b>Outgoing Wire Transfer (in branch/over the counter)</b>	Min. \$40.00 to Max. \$100.00 (based on currency and face value of wire)	Min. \$22.50 to Max. \$630.00 (based on face value of wire)\$5.00 (if paid for in KYD)  20% discount if done Online	Min. \$16.80 to Max. \$420.00 (based on face value of wire however correspondent bank fees not included)	\$33.00 (if paid to a FCIB regional branch)  Min. \$62.10 to Max. \$114.10 (based on face value of wire and charged in foreign currency)	\$35.00 (if paid for in CI\$)  Min. \$35.00 to Max. \$295.00 (based on face value of wire and charged in foreign currency)	Min. \$10.00 to Max. \$1,000.00 (based on face value of wire plus telegraphic charge of \$15.00)
<b>Overdrafts</b>	Min. \$100.00 (Authorised overdraft; subject to approval)	\$20.00 (per 1st occurrence and after each 14 calendar days of excess)	\$5.00 (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	\$30.00 (where no prior arrangements made. per item plus overdraft interest)	Excess overdraft: \$25.00 Unauthorized overdraft: \$25.00 Overdraft handling: \$5.00
<b>Bill Payments</b>	\$2.00 (utility bills in branch)	\$1.00 (customer service centers)	\$1.00 (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)	\$2.00 (in branch) No charge (ATM or Digital Banking)	\$1.00 (for utility bills in branch or at ATM)
<b>ATM Card (Initial Issuance)</b>	No charge	\$40.00 (VISA Infinite only) No charge (Visa Classic)	No charge	No charge	No charge	No charge
<b>ATM Card (Annual Fee)</b>	No charge	\$40.00 (VISA Infinite only) No charge (Visa Classic)	No charge	No charge	No charge	No charge
<b>ATM Card (Subsequent Issuance)</b>	<b>Retail:</b> \$25.00 (replacement card/additional card)  <b>Corporate:</b> \$25.00 (reissuance of expired card)	Supplementary and replacement card: Min. \$20.00 to Max. \$40.00 based on card type)	\$15.00 (replacement card); \$25.00 (replacement PIN); No charge (supplementary card)	No charge	\$15 (replacement card/issuance of third card)	No charge

Account Holders						
	BUTTERFIELD BANK (CAYMAN) LIMITED	CAYMAN NATIONAL BANK LTD.	FIDELITY BANK (CAYMAN) LIMITED	FIRSTCARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED	RBC ROYAL BANK (CAYMAN) LIMITED	SCOTIABANK (CAYMAN) LIMITED
	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
<b>ATM Withdrawal (at own bank locally)</b>	\$0.30	No charge	No charge	No charge	<b>Personal:</b> 2 free ATM withdrawals based on deposit account type; \$0.50 <b>Business/Corporate:</b> \$0.50	\$0.50 (in excess of account type allowances)
<b>ATM Withdrawal (at another bank locally)</b>	\$2.00	\$3.00	No charge (excludes fees charged by the acquiring bank)	\$1.25	\$2.00	\$1.25
<b>ATM Withdrawal (at international bank)</b>	\$3.00 (plus foreign bank charge)	\$3.00 (plus foreign bank charge)	No charge	\$3.00	\$2.50 + 2.50%	\$2.50
<b>Point of Sale (local)</b>	\$0.30	No charge	No charge	No charge	No charge	\$0.50 per transaction (in excess of account type allowance)
<b>Point of Sale (international)</b>	3%	No charge	No charge	No charge	\$0.00 + 2.5% (approved); \$1.00 (declined)	\$0.50
<b>Monthly Maintenance/ Service Fee</b>	<b>Retail:</b> <b>Chequing:</b> \$6.00 per account (if fall under daily average balance required of \$5,000.00) <b>Regular Saving &amp; Call:</b> \$2.00 per account (if fall under daily average balance required of \$350.00) <b>Corporate:</b> <b>Chequing:</b> \$10.00 (if fall under daily average balance required of \$250,000.00) <b>Regular Saving &amp; Call:</b> \$6.00 (if fall under daily average balance required of \$250,000.00)	<b>Personal:</b> <b>Savings:</b> No charge <b>Chequing:</b> \$6.00 (minimum charge) <b>Business:</b> <b>Savings:</b> No charge <b>Chequing:</b> \$10.00 (minimum charge)	<b>Savings:</b> \$5.00 (for balances under \$500.00) <b>Chequing:</b> \$10.00	Min. \$3.00 to Max \$61.00 (based on type of account and minimum average balance required; charged in currency of account)	<b>Personal:</b> Min. \$4.00 to Max \$20.00 (based on type of account; minimum balance required for some types of accounts) <b>Business/Corporate:</b> Min. \$12.00 to Max \$50.00 (based on type of account; minimum balance required for some types of accounts); IBC accounts \$120.00.	Min. no charge to Max. \$12.50 (based on type of account)
<b>Fixed Deposits broken before Maturity</b>	Min. \$40.00 (based on amount withdrawn and term left to maturity)	Min. \$100.00 to Max. \$250.00 (based on face value of fixed deposit and currency)	Up to 2%	Min. \$150.00 to Max. \$5,000.00 (based on face value of fixed deposit and terms; applies to non-redeemable fixed deposits only)	\$35.00	No charge
<b>Closed accounts within 90 days</b>	\$25.00	\$25.00	\$25.00 (not applicable to fixed deposits)	\$25.00 (for all banking areas with exception of International Corporate Banking)	\$25.00	\$35.00

Non- Account Holders						
	BUTTERFIELD BANK (CAYMAN) LIMITED	CAYMAN NATIONAL BANK LTD.	FIDELITY BANK (CAYMAN) LIMITED	FIRSTCARIBBEAN INTERNATIONAL BANK (CAYMAN) LIMITED	RBC ROYAL BANK (CAYMAN) LIMITED	SCOTIABANK (CAYMAN) LIMITED
	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
<b>Cheque Cashing</b>	No charge	\$1.00	No charge (service only offered where a cheque drawn on a Fidelity account is cashed by a non-Fidelity account holder)	<b>Retail/Business/Corporate Banking:</b> \$10.00 (Third Party (Non Customers) Cheque Cashing Fee) <b>International Personal &amp; Private Wealth Management/Business/Corporate Banking:</b> \$5.00 (third party withdrawals)	\$10.00	Service not offered
<b>Foreign Exchange</b>	Service not offered	1% foreign currency cash (GBP,CAD,EUR); no charge for other currencies. (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.	No charge (service extended only to cruise ship passengers to a maximum of USD\$500.00)	Service not offered

**SOURCE:**

BANK	TYPE	EFFECTIVE DATE	WEB LINK
Butterfield Bank (Cayman) Limited	Retail	03 January 2017	<a href="http://www.ky.butterfieldgroup.com/Personal/Everyday_Banking/Pages/Schedule%20of%20Charges.aspx">http://www.ky.butterfieldgroup.com/Personal/Everyday_Banking/Pages/Schedule%20of%20Charges.aspx</a>
	Corporate	03 January 2017	<a href="http://www.ky.butterfieldgroup.com/Business_Corporate/Forms_Downloads/Documents/2017/BNTB_2017_Schedule_of_ChargesCORP_07_17_KY_Web_F_Updated.pdf">http://www.ky.butterfieldgroup.com/Business_Corporate/Forms_Downloads/Documents/2017/BNTB_2017_Schedule_of_ChargesCORP_07_17_KY_Web_F_Updated.pdf</a>
Cayman National Bank Ltd.	Personal	01 November 2016	<a href="https://www.caymannational.com/pubs/cnb-sof-2016-17-personal.pdf">https://www.caymannational.com/pubs/cnb-sof-2016-17-personal.pdf</a>
	Business	01 November 2016	<a href="https://www.caymannational.com/pubs/cnb-sof-2016-17-business.pdf">https://www.caymannational.com/pubs/cnb-sof-2016-17-business.pdf</a>
Fidelity (Bank) Cayman Limited	All	01 November 2011 and 01 June 2013	<a href="http://www.fidelitygroup.com/caymanislands/product-fee-guide">http://www.fidelitygroup.com/caymanislands/product-fee-guide</a>
FirstCaribbean International Bank (Cayman) Limited	Personal	18 September 2017	<a href="https://www.cibc.com/fcib/schedule-of-charges.html">https://www.cibc.com/fcib/schedule-of-charges.html</a>
	Business Banking	17 September 2017	<a href="https://www.cibc.com/fcib/business-banking/schedule-of-charges-business.html">https://www.cibc.com/fcib/business-banking/schedule-of-charges-business.html</a>
	Corporate Banking	18 September 2017	<a href="https://www.cibc.com/fcib/pdf/corporate/cay-corporate.pdf">https://www.cibc.com/fcib/pdf/corporate/cay-corporate.pdf</a>
RBC Royal Bank (Cayman) Limited	Personal	September 2017	<a href="http://www.rbcroyalbank.com/caribbean/cayman/docs/CAY-Schedule-fees-charges.pdf">http://www.rbcroyalbank.com/caribbean/cayman/docs/CAY-Schedule-fees-charges.pdf</a>
	Business/Corporate	September 2017	<a href="http://www.rbcroyalbank.com/caribbean/cayman/docs/cay-bus-corp-schedule-fees-charges.pdf">http://www.rbcroyalbank.com/caribbean/cayman/docs/cay-bus-corp-schedule-fees-charges.pdf</a>
Scotiabank (Cayman) Limited	All	01 October 2012	Fee schedule not currently available online. Free schedule available in branch.