

RETAIL BANK FEES AS AT 1 FEBRUARY 2020

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
(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	SCOTTABANK (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
Cheque Cashing	\$1.25 plus government stamp duty	No charge	No charge	Min \$1.05 to Max \$1.82 per cheque	\$2.50/EUR \$3.00 (where in excess of account type allowance and based on type of account)	Min \$1.00 to Max. \$2.00 (depending on account type)
Local Cheque Deposits (in branch/over the counter)	No charge	Savings: No charge Chequing: \$0.42 for personal chequing accounts and \$0.60 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)	\$2.50/EUR \$3.00 (including debits, credits & transfers)	Min \$1.00 to Max. \$2.00 (depending on account type)
International Cheque Deposits (in branch/over the counter)	\$10.00	\$8.40	Service not offered	\$6.00	\$15.00 (plus courier cost to drawing bank)	Min \$1.00 to Max. \$2.00 (depending on account type)
Cash Withdrawals (in branch/over the counter)	\$1.00 plus government stamp duty	\$1.00	\$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 \$2.50 (based on account type) Business/Corporate: \$1.00 (per cheque item); \$2.00 (In-branch/ customer-generated debit) (based on type of account)	Min \$1.00 to Max. \$2.00 (depending on account type)
Cash Deposits (in branch/over the counter)	No charge	Savings: No charge Chequing: \$0.42 for personal chequing accounts and \$0.60 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)	\$2.00 to \$2.50 (depending on account type)	Min \$1.00 to Max. \$2.00 (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
Large Cash Handling	Chequing: 1% (USD,CAD,GBP,EUR over \$5,000.00) Regular Savings & Call: 1% (non CI\$ over \$5,000.00)	1% (USD\$5,000.00 or over)	1% over \$10,000.00	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 : \$0.50 (per every \$1,000.00 in cash deposited over USD\$10,000.00 equiv.) Corporate Banking: Large Cash Deposits: In branch : \$1.00 (per every \$1,000.00 in cash deposited over) Night Deposits : \$0.50 (per every \$1,000.00 in cash deposited over)	Personal: Large deposits (all currencies) \$5,000 or more: 1% 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: \$2.25 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	\$20.00 (for cheque drawn on CNB) and \$20.00 (for deposited cheque that has been returned)	\$20.00 (drawn on Fidelity 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 \$15.00/US \$25.00 - \$35.00/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% - 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
Local Drafts (in branch/over the counter)	\$10.00	\$5.00	\$7.00 (Personal) \$10.00 (Corporate)	\$8.00	\$8.00	\$5.00 (in any currency paid for with CI\$)
International Drafts (in branch/over the counter)	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. \$7.00 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)

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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: \$15.25 Amendments: No charge Internal Transfers: \$8.00 External Transfers: \$11.00 (plus 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	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 and above however additional service fees may apply)	\$15.00	Min. \$12.43 to Max. \$29.00 (based on account being credited)	\$8.00	\$5.00
Outgoing Wire Transfer (in branch/over the counter)	Min. \$45.00 to Max. \$105.00 (based on currency and face value of wire)	Min. \$45.00 to Max. \$550.00 (based on face value of wire)	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)	\$3.00	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 \$30.00	Excess overdraft: \$20.00 Unauthorized overdraft \$25.00 Overdraft handling: \$5.00
Bill Payments	\$2.00 (utility bills in branch)	\$1.00 (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 (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	No charge	\$0.25	No charge	No charge	\$0.50 - \$1.50 (depending on account type)
Point of Sale (international)	3% for transactions outside of the USA only	No charge	\$0.25	No charge	\$0.00 + 2.50% (approved); \$1.00 (declined)	\$0.50 - \$1.50 (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 (Visa Classic Debit Card)	No charge	No charge	No charge	No charge
ATM Card (Annual Fee)	No charge	No charge (Visa Infinite Debit Card) No charge (Visa Classic 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	\$15.00 (replacement card/issuance of third card where cards are lost or damaged)	No charge
ATM Withdrawal (at own bank locally)	0.30 plus government stamp duty	No charge	No charge	\$1.00	Personal: 2 free ATM withdrawals based on deposit account type; \$0.50 Business/Corporate: \$0.50	\$0.00 - \$2.00 (per item) (varied based on account type)
ATM Withdrawal (at another bank locally)	\$2.00	\$3.00	No charge (excludes fees charged by the acquiring bank)	\$5.00	\$2.00	\$1.25
ATM Withdrawal (at international bank)	\$3.00 (plus foreign bank charge)	\$3.00 (plus foreign bank charge)	\$3.00	\$5.00	\$2.50 + 2.50%	\$2.50
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: \$6.00 (minimum charge) Business: Savings: No charge Chequing: \$10.00 (minimum charge)	Savings: \$5.00 Chequing: \$10.00	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 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.	Personal: Min. no charge 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)	Personal: 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)

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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)	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 - 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)	\$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
Cheque Cashing	\$5.00	\$1.00	\$5.00 per item (service only offered where a cheque drawn on a Fidelity account is cashed by a non-Fidelity account holder)	Retail/Business/Corporate Banking: \$10.00 (Third Party (Non Customers) Cheque Cashing Fee) International Personal & Private Wealth Management/Business/Corporate Banking: \$5.00 (third party withdrawals)	\$10.00 (service only offered to non-clients who cash government and pension cheques)	No charge (service only offered where a cheque drawn on a Scotiabank account is cashed by a non-Scotiabank account holder)
Foreign Exchange	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.	Service not offered to non-RBC clients	Service not offered

SOURCE: BANK	TYPE	EFFECTIVE DATE	WEB LINK
Butterfield Bank (Cayman) Limited	Retail	02 January 2018, 01 August 2019 and 10 January 2020	http://www.ky.butterfieldgroup.com/Personal/Forms_Downloads/Documents/2019/BNTB_Schedule_of_Charges_Retail.pdf [ky.butterfieldgroup.com]
	Corporate	02 January 2018 and 01 August 2019	http://www.ky.butterfieldgroup.com/Business_Corporate/Forms_Downloads/Documents/2018/BNTB_Schedule_of_Charges_Corporate.pdf
Cayman National Bank Ltd.	Personal	01 November 2018	https://www.caymannational.com/pubs/cnb-sof-2018-19-personal.pdf
	Business	01 November 2018	https://www.caymannational.com/pubs/cnb-sof-2018-19-business.pdf
Fidelity (Bank) Cayman Limited	All	01 March 2019	http://www.fidelitygroup.com/caymanislands/product-fee-guide
FirstCaribbean International Bank (Cayman) Limited	Personal	01 August 2019	https://www.cibc.com/fcib/pdf/retail/cay-retail.pdf
	Business Banking	03 December 2018	https://www.cibc.com/fcib/pdf/business-banking/cay-business-banking.pdf
	Corporate Banking	01 March 2018	https://www.cibc.com/fcib/pdf/corporate/cay-corporate.pdf
RBC Royal Bank (Cayman) Limited	Business Banking	09 December 2019	http://www.rbcroyalbank.com/caribbean/cayman/business/index.html
	Personal	9 December 2019	http://www.rbcroyalbank.com/caribbean/cayman/index.html?cc=cayman_16
Scotiabank (Cayman) Limited	All	12 December 2017	http://www.scotiabank.com/intl/ky/pdf/personal/SCHEDULE_OF_CHARGES.pdf
		1 July 2019	