



Cayman Monetary Regulatory Authority International

At the forefront of financial regulation, the Cayman Monetary Regulatory Authority International (CMRAI) is dedicated to upholding the highest standards of financial oversight and compliance. Our mission is to safeguard the stability and integrity of the global financial system by ensuring that financial services operate within a framework of transparency, accountability, and excellence.

As a trusted partner to financial institutions worldwide, CMRAI provides rigorous supervision, innovative solutions, and strategic guidance to foster a secure and thriving financial environment. With decades of experience and a commitment to global standards, we stand as a pillar of trust and security in an ever-evolving financial landscape.

With a legacy of excellence in financial oversight, the Cayman Monetary Regulatory Authority International (CMRAI) is a beacon of trust in the international financial community. Our role extends beyond regulation; we are innovators, collaborators, and protectors of the global financial ecosystem. By fostering compliance, promoting best practices, and embracing technological advancements, CMRAI ensures that financial services remain resilient and adaptable in a dynamic global market.

Our comprehensive approach to regulation encompasses a deep understanding of financial risks and a proactive stance on emerging challenges. We are committed to empowering financial institutions with the tools and guidance necessary to navigate complex regulatory landscapes, thereby contributing to global economic stability and growth.

GUIDANCE: 1. All fees in CI\$ unless otherwise stated. 2. Fees are quoted per transaction unless otherwise stated. 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 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 BUTTERFIELD BANK (CAYMAN) LIMITED CAYMAN NATIONAL BANK LTD. FIRST CARIBBEAN INTERNATIONAL 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 Customer Category: Personal/Business/Corporate Customer Category: Personal/Business Customer Category: Personal/Business

Cheque Cashing \$1.25 No charge \$2.50 across all segments 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) \$1.00 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: \$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

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. 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 (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- ACCOUNT HOLDERS DEPOSIT-TAKING INSTITUTIONS FEES AS AT 1 AUGUST 2024 BUTTERFIELD BANK (CAYMAN) LIMITED CAYMAN NATIONAL BANK LTD. FIRSTCARIBBEAN INTERNATIONAL 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
Category:	Personal/Business
Banking/Corporate Banking Customer Category:	Personal Customer
Category:	Personal/Business/Corporate
Customer Category:	Personal/Business

Large Cash Handling Replaced with the Foreign Exchange fee of 1% for all amounts. Personal: 1% (cash withdrawal of USD\$1,000.00 or greater to Cayman National account holder) Business: 1% (cash withdrawal of USD\$5,000.00 or greater to Cayman National account holder) Bulk cash deposits processing - 0.25% for amounts CI/USD\$30,000.00 or greater for Cayman National account holder. Charged monthly. 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 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) No charge (moderate amounts of coins deposited along with cash and cheques) 1% charge for bulk coin deposits 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) \$20.00 (drawn on Proven Bank) \$20.00 (drawn on other other banks) 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 \$45.00 (\$35.00 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. Exchange: 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 chargeNo chargeNo 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) \$15.00 (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) Min. \$7.00 to Max. \$50.00 (based on face value of draft) 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) Service not offered ACCOUNT HOLDERS BUTTERFIELD BANK (CAYMAN) LIMITED CAYMAN NATIONAL BANK LTD. FIRSTCARIBBEAN INTERNATIONAL 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 LMITED Customer Category: Retail/Corporate
Customer Category: Personal/Business Customer Category: Retail/Business Banking/Corporate Banking Customer Category: Personal 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) Setup: \$5.00 Amendments: \$5.00 Internal Transfers: \$6.00 External Transfers: \$6.00 (plus draft/wire 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: \$5.00 Amendments: \$3.00 Internal Transfers: \$0.50 External Transfers: \$3.00 (plus draft 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 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\$8.00 / USD\$9.25No ChargeService 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) 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) Min. \$15.00 to Max. \$630.00 (based on face value of wire however correspondent bank fees not included) 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) Service not offered Electronic Funds Transfer - local (in branch/over the

counter) Service not offered in branch Service not offered in branch

No charge \$15- in branch Service not offered in branch No charge Service not offered Electronic Funds Transfer - local (online) \$2.00 (online) \$1.50 to \$ 1.80 depending on account type No charge \$2- via online banking platform

Electronic Processing fee to Local Bank (ACH direct credit single transfer) \$1.00 per item No charge 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 / USD\$36.59 Where no prior arrangements made each item plus overdraft interest. Setup fee: 1.0% of approved limit. Min CI\$125.00 / USD150.00

Business/Corporate: Cheque Handling Fee: CI\$20.00 / USD\$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: \$50.00 Unauthorized overdraft \$25.00 Overdraft handling: \$10.00

Overdrafts (setup/renewal) negotiated at set-up Service not offered Bill Payments \$2.00

(utility bills in branch) \$2.00 (customer service centers) \$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 (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: \$1.50 Online: FREE Via Standing Order: \$10.00 Service not offered Point of Sale (local) \$0.30 \$0.20 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 \$0.20 No charge \$0.25 \$0.00 .50% (approved); CI\$/US\$1.00 (declined) \$0.50 - \$2.50

(depending on account type) Service not offered ACCOUNT HOLDERS BUTTERFIELD

BANK (CAYMAN) LIMITED CAYMAN NATIONAL BANK LTD. FIRST CARIBBEAN

INTERNATIONAL 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 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: CI\$20.00 / US

\$24.00 (additional & replacement card) No charge \$25.00 (replacement card); \$25.00

(replacement PIN); No charge (supplementary 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 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) \$5.00 \$3.00 CI\$2.50 .5% / US\$3.50 .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) Personal: Savings: No charge Chequing: \$10.00 (minimum charge) Business: Savings: \$3.00 (flat fee) Chequing: \$15.00 (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) Min. \$3.00 to Max \$650.00 (based on type of account and minimum average balance required; charged in currency of account) Savings: \$5.00 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) 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) \$2.00

ACCOUNT HOLDERS BUTTERFIELD BANK (CAYMAN) LIMITED CAYMAN NATIONAL BANK LTD. FIRSTCARIBBEAN INTERNATIONAL 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 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 KYD 250 (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 currency equivalent), plus 1% of the principal shall be levied. At the bank's discretion the cost of replacement funding may also apply. 2% of Principal (minimum CI/USD \$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/USD\$30.00 \$35.00 \$5.00

BUTTERFIELD BANK (CAYMAN) LIMITED CAYMAN NATIONAL BANK LTD. FIRSTCARIBBEAN INTERNATIONAL 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 Customer Category: Personal/Business/Corporate

Customer Category: Personal/Business Customer Category:
 Personal/Business Cheque Cashing \$10.00 CI\$10.00 / USD\$12.00
 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) \$5.00 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
 ExchangeService 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
 offeredService not offered SOURCE: BANK TYPE EFFECTIVE DATE WEB LINK Retail1
 November 2023 Corporate1 November 2023 Personal06 May 2024 Business01 June 2024
 Personal01 July 2024 Business Banking01 July 2024 Corporate Banking01 July 2024
 Proven Bank (Cayman) Limited All03 June 2024 Personal 1 November 2023 Corporate 1
 November 2023 Scotiabank & Trust (Cayman) Ltd. All 1 May 2023 The Cayman Islands Civil
 Service Association Co-Operative Credit Union Limited Members 1 March 2022
 FirstCaribbean International Bank (Cayman) Limited RBC Royal Bank (Cayman) Limited
 ACCOUNT HOLDERS NON - ACCOUNT HOLDERS Butterfield Bank (Cayman) Limited
 Cayman National Bank Ltd.