



Schedule of Charges

Cayman Islands

Private Wealth Management

Effective: October 3, 2023

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Schedule of Charges

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PRIVATE WEALTH MANAGEMENT DEPOSIT AND TRANSACTION ACCOUNTS

CAYMANIAN DOLLAR (KYD)	
Platinum Current/Savings Accounts (KYD)	
Monthly Service Fee:	KYD 123.00
Interest Rate	0.01%
Withdrawals / Cheques per entry	No Charge
Deposits / Credits per entry	No Charge

UNITED STATES DOLLAR (USD)	
Platinum Current/Savings Accounts (USD)	
Monthly Service Fee:	USD150.00
Interest Rate	0.01%
Withdrawals / Cheques per entry	No Charge
Deposits / Credits per entry	No Charge

CANADIAN DOLLAR (CAD)	
Platinum Current/Savings Accounts (CAD)	
Monthly Service Fee:	CAD 195.00
Interest Rate	0.00%
Withdrawals / Cheques per entry	No Charge
Deposits / Credits per entry	No Charge

POUND STERLING (GBP)	
Platinum Current/Savings Accounts (GBP)	
Monthly Service Fee:	GBP 98.00
Interest Rate	0.00%
Withdrawals / Cheques per entry	No Charge
Deposits / Credits per entry	No Charge

EURO DOLLARS (EUR)	
Platinum Current/Savings Accounts (EUR)	
Monthly Service Fee:	EUR 132.00
Interest Rate	0.00%
Withdrawals / Cheques per entry	No Charge
Deposits / Credits per entry	No Charge

ALL CURRENCIES - 24 free wires not included	
Platinum Current/Savings Accounts (USD, KYD, GBP, CAD, EUR)	
Monthly Service Fee:	USD50.00/ KYD42.00
Interest Rate	0.00%
Withdrawals / Cheques per entry	No Charge
Deposits / Credits per entry	No Charge

FIXED DEPOSIT ACCOUNTS	
All Currencies	
Interest Rate:	Special rates authorized by TS&T
Transfer to another internal account on maturity	No Charge
Transfer to another institution on maturity	Draft/Wire cost

Note: Monthly service fee noted above \$50.00 or \$150.00 is charged on one of the accounts in the clients relationship with PWM

Note: Under the USD\$150.00 fee, 24 free wires are included and normal wires fees there after

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LENDING AND CARD SERVICES

LENDING SERVICES	
OVERDRAFTS	
Setup / Annual Renewal Fee	1% Min \$125.00
Excess Overdraft Fee (<i>in addition to encroachment rate</i>)	1% Min. USD\$50.00
Unauthorized Overdraft Fee (<i>in addition to encroachment rate</i>)	2% Min. USD\$50.00
<i>Note: Overdraft interest rates are charged separately. See rate bulletin</i>	

KYD DOMESTIC & INTERNATIONAL LINE OF CREDIT (LOC) ACCOUNT		
	HOME EQUITY LOC	UNSECURED LOC
Set-up Fee	1.00% of Limit	1.00% of Limit
Monthly payment	Interest only	Interest only
Monthly service charge	No Charge	No Charge
Annual Fee	No Charge	No Charge
Interest rate (variable)	Prime + 0.50%	Prime + 3.5%
Temporary Overdraft interest	N/A	Prime + 15.75%
Late Fee (% of monthly payment)	2% Min KYD 100.00	2% Min KYD 100.00

LOANS & MORTGAGES
<i>See Loans Section on the Intranet</i>

CREDIT CARDS
CREDIT CARDS
<i>See Credit Card Section on the Intranet</i>

VISA DEBIT CARDS - KYD & USD CURRENCIES			
KYD VISA DEBIT CARDS		USD VISA DEBIT CARDS	
Annual Fees	No charge	Annual Fees	No charge
Fast Card Fees (<i>Courier charges only</i>)	No charge	Fast Card Fees (<i>Courier charges only</i>)	No charge
ABM Balance Inquiry Fee:		ABM Balance Inquiry Fee:	
At a local FirstCaribbean ABM	No charge	At a local FirstCaribbean ABM	No charge
At another bank's ABM	No charge	At another bank's ABM	No charge
ABM Withdrawals:		ABM Withdrawals:	
At a local FirstCaribbean ABM	No charge	At a local FirstCaribbean ABM	No charge
At another local bank's ABM	No charge	At another local bank's ABM	No charge
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$3.00	At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$3.00
Point of Sale Purchases	Free	Point of Sale Purchases:	Free
Replacement & Additional Cards - Platinum	No Charge	Replacement & Additional Cards - Platinum	No Charge
Stamp Duty	No Charge	Stamp Duty	No Charge
Declined Transactions:		Declined Transactions:	
At a local FirstCaribbean ABM	No charge	At a local FirstCaribbean ABM	No charge
At another local bank's ABM	No charge	At another local bank's ABM	No charge
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$1.00	At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	\$1.00

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SUNDRY SERVICES

INTERNET AND TELEPHONE BANKING	
Monthly Access Fee	No Charge
1st Insights	No Charge

MAIL TRANSFERS	
Outgoing: Inland	Draft/Wire Fee
Incoming	No charge

WIRE TRANSFERS		
International Wire Transfers (local equivalent)	Branch	Internet
\$1 to \$9,999.99	CI\$70.30/ US\$84.36	CI\$38.10/US\$45.72
\$10,000.00 to \$99,999.99	CI\$70.30/ US\$84.36	CI\$45.10/US\$54.12
\$100,000 and Over	CI\$122.30/US\$146.76	CI\$66.10/US\$79.32
Local / Regional Transfers:		
To an account held at other local banks via RTGS	N/A	N/A
To an account held at one of our regional branches	CI\$33.00 / US\$39.60	CI\$25.00 / US\$30.00
Incoming Wire Transfers:		
To credit an account at one of our branches		CI\$12.43 / US\$14.92
To credit an account held at other local banks		CI\$16.10/ US\$19.32
Payable on presentation of Photo Identification		CI\$29.00/ US\$34.80
Returned wire Payments: incoming and outgoing		USD \$30.00 equiv.
Tracers on Wire Transfers		USD \$40.00 equiv.
NOTES:		
1. All figures are quoted in local currency unless otherwise stated.		
2. 24 wire transfers during a calendar year are free for clients paying USD\$150.00/monthly fee, thereafter, normal pricing would apply.		
3. RTGS - Real Time Gross Settlement is an initiative of some local Central Banks that allows commercial banks to make (large) inter-bank transactions in real-time		

STANDING ORDERS	
Set-up	No Charge
Amendment	No Charge
Internal Orders :	
Loan Payments or Safety Deposit Box/Premier annual fees	No Charge
Between other accounts	No Charge
External Standing Orders:	
To transfer funds LOCALLY	No Charge
To transfer funds OVERSEAS	No Charge

BILL PAYMENT	
Via the Branch Counter	\$1.00
Via the ABM	No Charge
Via the Internet	No Charge
Via Standing Order (Diary Card) -bills sent to us for payment	\$7.00 each

ACCOUNT TRANSFERS	
By customer via our ABM, telephone or online Bank	No Charge
By customer via another Bank ABM	No Charge
By us on written/faxed/telephoned instructions	USD25.00/ CI \$20.00

DRAFTS &/OR INTERNATIONAL MONEY ORDERS	
Local drafts (Manager's cheques)	\$10.00 + stamp duty
USD Draft - drawn on a CIBC FirstCaribbean and cleared Locally	\$10.00 + stamp duty
USD Drafts drawn on FCIB Correspondent Bank and cleared in USA:	
Up to \$14,999	\$56.00
\$15,000 & Over	\$83.00
Regional Currency Draft drawn on CIBC FirstCaribbean cleared within the country of the currency of the draft:	
Up to \$14,999	\$56.00
\$15,000 & Over	\$83.00
Other Foreign Currency Draft drawn on FCIB Correspondent Bank and cleared internationally:	
Up to \$14,999	\$58.00
\$15,000 & Over	\$83.00
Tracers on Local drafts	\$10.00
Tracer on Foreign drafts	\$40.00
Stop Payment on Local drafts	\$30.00
Stop Payment on Foreign drafts	\$52.00-(includes foreign bank fees)
Duplicate / Replacement drafts	Original draft fee

CHEQUE RELATED	
Cheque books (all styles)	No Charge
Stop payment on a local cheque (all reasons)	\$30.00 each
Stop payment on a foreign cheque (all reasons)	\$52.00
Charge backs – (items returned to us by another bank):	
Local cheque	\$25.00
Foreign cheque	\$40.00
Non-Sufficient Funds	No Charge
Foreign Cheque Processing Fee	

FOREIGN CURRENCY EXCHANGE	
Charges for foreign currency transactions where same currency tendered as for that being purchased	No charge
Local currency for foreign currency	No charge
Foreign currency for local currency(except USD)	No charge

Schedule of Charges

SUNDRY SERVICES

ABM	
New issue / replacement of expired or stolen card	No Charge
Replacement of lost card	No Charge
ABM Deposits	No Charge
ABM Withdrawals:	
At a FirstCaribbean ABM	No Charge
At another bank's ABM	No Charge
Point of Sale purchases	No Charge

STATEMENTS	
Mailed / Regular / diary filled statement	\$5.00 each
Duplicate / Additional / Interim statement	\$15.00 each
Screen print / photocopy	\$15.00 each
E-statement:	
Set Up	No Charge
Monthly Subscription Fee <i>(to be collected via standing order)</i>	
Daily files	US\$50.00 / account
Weekly Files	US\$20.00 / account
Monthly Files	US\$15.00 / account
Transaction Fee	No charge

MISCELLANEOUS SERVICES	
Audit Certificate	\$40.00
Certificate / Confirmation of balance	\$20.00
Certificate of interest Paid	\$20.00
Reference Letters/Credit Report:	
Local	\$25.00
Overseas	\$25.00
Reference Letters - provided on the same day	\$40.00
Fax sent / received for a customer	\$3.00 per page
Signature verification	No Charge
Insurance on Registered Mail	N/A
Photocopy/Screen Print	\$5.00 per sheet
Coin Handling <i>(exchanging for Bills)</i>	1% Min. \$10.00
Third Party Withdrawals	\$5.00

SAFEKEEPING AND SECURITIES	
Annual (Rental) Fees:	
Sealed envelopes (letter sizes)	\$40.00
Sealed packages:	
Small	Min \$60.00
Medium	Min \$60.00
Large	Min \$60.00
Sealed boxes:	
Small	\$100.00
Large	\$150.00
Locked boxes, trunks, etc.	Med \$125.00/ large \$225.00
Stocks, Debentures, Share Certificates, Deeds, Treasury Bills safekeeping, Savings Certificates	\$10.00 per item Min \$20.00 per annum

RESEARCH	
Where vouchers are held at local branch	No Charge
Same Month (within 30 days of last statement):	
1-5 Vouchers / Items	\$10.00 each
Each additional Voucher / Item	\$10.00 each
2 months - 12 Months:	
1-5 Vouchers / Items	\$25.00 per hour
Each additional Voucher / Item	\$25.00 per hour
Over 1 Year and up to 7 Years:	
1-5 Vouchers / Items	\$50.00 per hour
Each additional Voucher / Item	\$50.00 per hour

ACCOUNT CLOSURE	
Within 90 days	\$20.00
Within 180 days	No Charge

DORMANCY PROTECTION	
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	
Notice thereafter <i>(every year of inactivity)</i>	
Reactivation	
Transfer to Central Bank <i>(after 7 years of dormancy)</i>	

SAFETY DEPOSIT BOXES	
Annual Rental Fees:	
Small (1.5 x 5)	\$45.00
Small (1.5 x 7.75)	\$50.00
Medium (2.5 x 5)	\$65.00
Medium (2.5 x 10)	\$100.00
Medium (5 x 6.5)	\$100.00
Medium (5 x 10.735)	\$150.00
Large (7 x 7.75)	\$200.00
Large (10 x 10.25)	\$400.00
Large (11.75 x 15.75)	\$575.00
*Refund of Annual Rental Fee (box closed before year end)	Annual fee less outstanding charges & taxes
Other Fees:	
Number of free visits per month	Unlimited
Additional visits per month	Unlimited
Forced entry / Drilling of Box	\$250.00
Listing of contents	\$50.00
Estate opening of box	N/A
Replacement / Lost key	\$30.00
Notification of Safety Deposit arrears	N/A

Notes:

1. All figures are quoted in local currency unless otherwise stated.