

Schedule of Charges

Cayman Islands

Business Banking

Effective: October 31, 2022

Last Updated: October 31, 2022

Schedule of Charges

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Schedule of Charges

DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

| Chequing Accounts (Product Code 741) | |
|--|---------------------------------------|
| Monthly service fee | \$8.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free thereafter \$1.25 + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 4 free thereafter \$0.75 |

| Unlimited Accounts (Product Code 771) | |
|--|-----------|
| Monthly service fee | \$30.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | No Charge |
| Deposits/Credits – In Branch/Over The Counter | No Charge |

| Interest Accounts (Product Code 754) | |
|--|--------------------------|
| Monthly service fee | \$15.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | \$3.00 each + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | No Charge |

Notes:

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Schedule of Charges

DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

| UNITED STATES DOLLAR (USD) | |
|--|--|
| USD Chequing Accounts (Product Code 901) | |
| Average balance to avoid monthly service fee | N/A - First 90 days free of service charge |
| Minimum monthly service fee | \$12.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter \$0.75 + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 4 free, thereafter \$0.75 |

| USD Interest Accounts (Product Code 902) | |
|--|-------------|
| Average balance to avoid monthly service fee | \$5,000.00 |
| Monthly service fee for falling below average balance | \$15.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | \$2.00 each |
| Deposits/Credits – In Branch/Over The Counter | No Charge |

| USD Unlimited Accounts (Product Code 903) | |
|--|-----------|
| Minimum monthly service fee | \$50.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | No Charge |
| Deposits/Credits – In Branch/Over The Counter | No Charge |

| CANADIAN DOLLAR (CAD) - Chequing Accounts | |
|--|---|
| Monthly service fee | CAD 10.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter CAD 1.00 each + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 4 free, thereafter CAD 1.00 each |

| POUND STERLING (GBP) - Chequing Accounts | |
|--|---|
| Monthly service fee | GBP 10.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter GBP 1.00 each + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 4 free, thereafter GBP 1.00 each |

| EURO (EUR) - Chequing Accounts | |
|--|---|
| Monthly service fee | EUR 8.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter EUR 0.75 each + stamp duty |
| Deposits/Credits – In Branch/Over The Counter | 4 free, thereafter EUR 0.75 each |

| EURO (EUR) - Chequing Accounts | |
|--|---|
| Monthly service fee | EUR 8.00 |
| Withdrawals /Debits/Cheques – In Branch/Over The Counter | 2 free, thereafter EUR 0.75 each + stamp duty |

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- Japanese Yen (JPY) currency transaction accounts incur a monthly service charge calculated at 0.45% per annum, calculated on the average monthly balance.

Schedule of Charges

SUNDRY SERVICES

| ONLINE BANKING | |
|--------------------|-----------|
| Monthly Access Fee | No Charge |
| 1st Insights | No Charge |

| MAIL TRANSFERS | |
|------------------|-------------------|
| Outgoing: Inland | Draft or 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 |
| 1st Send Wire Transfer | | |
| CI\$1 to \$415.00 | N/A | CI \$12.00 |
| CI\$415.01 to \$8,332.32 | N/A | CI \$32.00 |
| Local / Regional Transfers: | | |
| To an account held at other local banks via RTC | N/A | N/A |
| To an account held at one of our regional branches | CI\$33.00 / US\$39.60 | CI\$25 / 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. 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 | | |
| 3. All wires are sent for Beneficiary to pay Correspondent fees by default. If the sender wishes to pay this fee, | | |

| STANDING ORDERS | |
|--------------------------------------|-------------------|
| Set-up | \$10.00 |
| Amendment | \$15.00 |
| Internal Orders : | |
| Loan Payments /Safety Deposit | No Charge |
| Box/Premier annual fees | |
| Between other accounts | \$7.50 |
| External Standing Orders: | |
| To transfer funds LOCALLY | \$20.00 |
| To transfer funds OVERSEAS via DRAFT | \$10.00+Draft fee |
| To transfer funds OVERSEAS via WIRE | \$10.00+wire fee |

| 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 ABM or Online Banking | No Charge |
| By customer via another Bank ABM | No Charge |
| By us on written/telephoned instructions | \$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 | |
| 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) | Cost + stamp duty |
| Stop payment on a local cheque (<i>all reasons</i>) | \$30.00 each |
| Stop payment on a foreign cheque (<i>all reasons</i>) | \$52.00 |
| Charge backs – (<i>items returned to us by another bank</i>): | |
| Local cheque | \$25.00 |
| Foreign cheque | \$40.00 |
| Non-Sufficient Funds | \$80.00 |
| Third Party (Non Customers) Cheque | |
| Cashing Fee | \$10.00 |
| Foreign Cheque Processing Fee | \$6.00 |

| FOREIGN CURRENCY EXCHANGE | |
|--|----------------------------------|
| Charges for foreign currency transactions where same currency tendered as for that being purchased | 1% Min of USD equiv, Min \$10.00 |
| Local currency for foreign currency | No Charge |

| RESEARCH | |
|--|------------------|
| Where vouchers are held at local branch | \$10.00 each |
| Same Month (within 30 days of last statement): | |
| 1-5 Vouchers / Items | \$11.00 each |
| Each additional Voucher / Item | \$10.00 each |
| Up to 3 months | |
| 1-5 Vouchers / Items | \$26.00 per hour |
| Each additional Voucher / Item | \$25.00 per hour |
| Over 3 months and up to 7 Years: | |
| 1-5 Vouchers / Items | \$53.00 per hour |
| Each additional Voucher / Item | \$50.00 per hour |

Schedule of Charges

SUNDRY SERVICES

| | |
|---|-----------|
| 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 |
| **Mini Statement Print | \$1.00 |
| ABM Deposits | No Charge |
| ABM Withdrawals: | |
| At a FirstCaribbean ABM | \$1.00 |
| At another bank's ABM | \$5.00 |
| Point of Sale purchases | No Charge |

****FREE ABM Withdrawals & Ministatements for the following account types:**

Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing

| TRAVELERS CHEQUES | |
|-------------------|---------|
| Cashed In | \$10.00 |

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

| STATEMENTS | |
|--|---------------------|
| Mailed / Regular / diary filled statement | \$5.00 each |
| Duplicate / Additional / Interim statement | \$15.00 each |
| Held for collection at the Branch | \$20.00 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 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 |

Schedule of Charges

SUNDRY SERVICES

| DORMANCY PROTECTION | |
|--|--------------|
| Initial Notice (when account goes dormant after 2 years of inactivity) | \$80.00 |
| Notice thereafter (every year of inactivity) | \$60.00 each |
| Reactivation | No Charge |
| Transfer to Central Bank (after 7 years of dormancy) | No Charge |

| 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 |

| LARGE CASH DEPOSITS | | |
|--|--------------------|---------------------|
| Fee for depositing large cash deposits via Night Wallets | \$0 - \$5,000 | 0.00% Total deposit |
| | \$5,000 - \$10,000 | 0.50% Total deposit |
| | Over \$10,000 | 0.75% Total deposit |
| Fee for depositing large cash deposits Over-the-counter | \$0 - \$5,000 | 0.50% Total deposit |
| | \$5,000 - \$10,000 | 0.75% Total deposit |
| | Over \$10,000 | 1.00% Total deposit |

| 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 p.a. |
| Other Fees: | |
| Number of free visits | 1 per annum |
| Additional visits per month | \$8.00 each |
| Clipping coupons | N/A |
| Obsolete collateral | 50 |
| Release of Security documents | \$50 (1 release) \$100 (2 or more releases) |

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Schedule of Charges

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 for rates.</i> | |

| VISA DEBIT CARDS - KYD CURRENCY | |
|---|-----------|
| KYD VISA DEBIT CARDS | |
| Annual Fees | No charge |
| Monthly Maintenance Fees | No Charge |
| Fast Card Fees <i>(Courier charges only)</i> | \$38.00 |
| ABM Balance Inquiry Fee: | |
| At a local FirstCaribbean ABM | No charge |
| At another bank's ABM | \$1.00 |
| ABM Withdrawals: | |
| At a local FirstCaribbean ABM | No charge |
| At another local bank's ABM | \$5.00 |
| At International/Overseas bank's ABM <i>(Including FirstCaribbean ABMs in another country)</i> | \$5.00 |
| Point of Sale Purchases | Free |
| Replacement & Additional Cards - Bizline | \$10.00 |
| Stamp Duty | No Charge |
| Declined Transactions: | |
| At a local FirstCaribbean ABM | No charge |
| At another local bank's ABM | \$1.00 |
| At International/Overseas bank's ABM <i>(Including FirstCaribbean ABMs in another country)</i> | \$1.00 |

| CREDIT CARDS |
|--|
| CREDIT CARDS |
| <i>See Credit Card Schedule of Charges</i> |

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Schedule of Charges

CORPORATE SERVICES

| E-PAY - (Payroll, Supplier Payments, Direct Debits) | |
|---|-----------|
| Set up Fee | No Charge |
| Service Fee (monthly) | No Charge |
| Operational Fee (per payroll run) | \$10.00 |
| Transaction Fee (per credit/payment): | |
| Per credit to employee account with FirstCaribbean | \$0.75 |
| Per credit to employee account with Another Bank | \$1.00 |
| Late transmission of payroll file | \$20.00 |

| E-Cheque Card Accounts | |
|---------------------------------|-----------|
| Minimum monthly service fee | No Charge |
| Withdrawals / Cheques per entry | \$0.75 |
| Deposits / Credits per entry | \$0.75 |

| MANUAL PAYROLL - Paper List Option | |
|--|-----------|
| Set up Fee | No Charge |
| Service Fee (monthly) | No Charge |
| Operational Fee (per payroll run) | \$50.00 |
| Transaction Fee (per credit/payment): | |
| Per credit to employee account with FirstCaribbean | \$2.50 |
| Per credit to employee account with Another Bank | \$7.50 |
| Late transmission of payroll file | \$30.00 |

| OVER-THE-COUNTER PAYROLL | |
|--|-----------|
| Set up Fee | No Charge |
| Service Fee (monthly) | No Charge |
| Operational Fee (per payroll run) | \$80.00 |
| Transaction Fee (per credit/payment): | |
| Per credit to employee account with FirstCaribbean | \$2.50 |
| Per credit to employee account with Another Bank | \$7.50 |
| Same day or immediate request | \$100.00 |

| ONLINE BILL PAYMENT | |
|---|--------|
| Where a company signs up as a Biller on FirstCaribbean Internet Banking | |
| Charge Per Payment | \$0.50 |

| NIGHT WALLET DEPOSITORY | |
|---|--------------------|
| Annual Fees: | |
| Canvas Wallets | \$70.00 |
| Disposable Bags | \$40.00 |
| Short Term Rental (30 days or less): | |
| Canvas Bags | N/A |
| Disposable Bags | N/A |
| Safekeeping (where contents remain in bag): | |
| Canvas Bags | \$100.00 per annum |
| Disposable Bags | \$70.00 per annum |
| Rebates: | |
| Canvas Bags | N/A |
| Disposable Bags | N/A |
| Per Package of 100 (Disposable Only): | |
| Small: 9 x 12 | \$30.00 |
| Medium: 12 x 16 | \$35.00 |
| Large: 19 x 28 | \$40.00 |
| Replacement and Repairs: | |
| Canvas Bag | \$50.00 |
| Canvas Bag Keys | \$25.00 |
| Trap Door Key | \$25.00 |
| Additional Key | \$25.00 |

| E-STATEMENT PRICING | |
|---------------------|--------------------|
| Statement Frequency | Fee |
| Via swift: | |
| Daily | KYD\$41.67/USD\$50 |
| Monthly | KYD\$12.50/USD\$15 |
| Via Email: | |
| Daily | KYD\$20.83/USD\$25 |
| Weekly | KYD\$12.50/USD\$15 |
| Monthly | KYD\$8.33/USD\$10 |

| SWEEPS and ZBAs | |
|-------------------|--------------------|
| Set-up fee | |
| Standard Set Up | KYD\$41.67/USD\$50 |
| Additional Set Up | KYD\$8.33/USD\$10 |

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Schedule of Charges

TRADE SERVICES

| BONDS, INDEMNITIES & GUARANTEES | |
|---|---|
| Performance Bonds | 1.00% per annum (<i>negotiable</i>) |
| Guarantee Bond <u>without</u> full cash collateral: | |
| With or without full collateral | 1.00% p.a. Min. \$150 (<i>negotiable</i>) |
| Sealing Guarantees | 1.00% |
| Indemnities given to secure acceptance or payment of collection | 0.25% p.a. Min. \$50 (<i>negotiable</i>) |

| LETTERS OF CREDIT: IMPORT (INWARD) CLEAN & DOCUMENTARY | |
|--|----------------------------------|
| Term – Max 1 year: | |
| For the first quarter | 1.00% Min \$90.00 |
| Each additional month | 0.75% |
| Amendments, Extensions and Increases: | |
| Amendments | 1.00% Min \$65.00 |
| Extensions | 0.25% per month Min. \$65.00 |
| Increases | 1.00% of difference, Min \$65.00 |
| Revolving Credits | 1.00% |
| Stamp Duty | \$0.25 per \$100. Max \$250.00 |

| LETTERS OF CREDIT: EXPORT (INWARD) CLEAN & DOCUMENTARY | |
|--|--|
| Acceptance by Signator Bank | 0.5% Min. \$50.00 |
| Advising Credits | \$30.00 + costs |
| Confirming irrevocable credits: | 1% per month Min \$100.00 (includes advising fee) |
| For 90 days or part thereof | 1.00% Min \$125.00 |
| Advice amending credit | \$30.00 |
| Negotiation – Sight or Tenor drawings | 0.5% Min. \$50.00 |
| Transferable and divisible credits | 0.5% Min. \$50.00 |

Schedule of Charges

TRADE SERVICES

| DOCUMENTARY COLLECTIONS (IMPORT & EXPORT) | |
|---|---|
| Outward: | |
| Handling Charge – Sight & Tenor : | |
| Up to \$10,000.00 | 0.25% Min \$25.00 |
| \$10,001 - \$25,000 | 0.125% Min \$25.00 |
| \$25,001 - \$100,000 | 0.0625% Min \$31.25 |
| \$100,001 - \$500,000 | 0.03125% Min \$62.50 |
| Over \$500,000 | 0.015625% Min \$156.25 |
| Inward: | |
| Collection Commission | \$75.00 |
| Holding Commission: | |
| Up to \$10,000 | 1% Min \$25.00 |
| Over \$10,000 | 0.5% Min \$100.00 |
| Delivery Order Charges | 1% Min \$25.00 |
| Sight Bills (<i>commencing month after arrival of goods</i>) | \$25.00 per month or part thereof after first month has expired |
| Matured / Accepted Bills (<i>commencing month after arrival of goods</i>) | \$25.00 per month or part thereof after first month has expired |
| Shipping Guarantees | |
| First 3 months or part thereof | 0.5% Min \$50.00 |
| Each Additional month | \$50.00 |
| Payments to Agents | \$30.00 |
| Return (of Documents) Charges | 1%, Min \$50.00 |
| Storage of Goods (customs bonds) | \$75.00 |
| Extending due date or altering Tenor of Bill | \$25.00 |
| Bills paid in installments | \$50.00 |
| Re-shipping of Goods | \$100.00 |
| Endorsement of Shipping Documents as Attorney | \$25.00 |
| Endorsement of Parcel Post Notice | \$25.00 |

| DOCUMENTARY COLLECTIONS (IMPORT & EXPORT) - cont'd | |
|--|---|
| Certificate of Transfer of Title to Goods | \$50.00 |
| Statement of Past Due Bills | \$30.00 |
| Insurance of Goods | \$1.00 per \$100.00 per month or part thereof |
| Protest Fee | \$100.00 |
| Airmail Charges | N/A |
| Bills for Acceptance and Return | \$50.00 |
| Extension / Alteration / Amendments of Bill | \$25.00 |
| Letters of undertaking | N/A |
| Commission Charge for cheques sent on collection (USD) | |
| Up to \$5K | \$35.00 |
| \$5,001 -- \$9,999 | \$50.00 |
| \$10K -- \$100K | \$100.00 |
| Over \$100,001 | \$150.00 |

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