



Butterfield

Schedule of Fees

Effective 1 August 2014

Schedule of Fees

Effective 1 August 2014

This brochure contains a summary of fees and commissions charged for usual banking products and services. Please contact one of our Banking Centres for fees associated with other products and services that are not covered in this brochure.

Full details of our products and services can be obtained from our Banking Centres or found on our website at: www.butterfieldgroup.com.



FEES ARE QUOTED IN C\$ UNLESS OTHERWISE NOTED.

Personal and Business Banking Products & Services:

Account types

- Current Account (Personal) average balance less than \$5,000, minimum fee/month \$6.00
- Current Account (Corporate) average balance less than \$5,000, minimum fee/month \$8.00
- Current Account (Personal or Corporate) average balance greater than \$5,000, minimum fee/month \$0.00
- Savings Account, minimum fee/month \$0.00
- Young Savers Savings Account, minimum fee/month \$0.00
- Call Account minimum fee/month* \$0.00
- Premium Rate Trading account, minimum fee/month managed portfolio customers only* \$0.00

Banking Products & Services

Butterfield Online

- Butterfield Online, annual fee \$0.00
- Domestic Payment \$6.00
- Online transactions (per item) *\$0.25

Cheques and Cheque Payment Services

- Personalised cheque books – 24 leaf \$5.00
- Personalised cheque books – 99 leaf \$20.00
- Stop Payment - local cheque \$20.00
- Dishonoured cheque \$20.00
- Cheque handling while in unauthorised overdraft (per item) \$20.00
- Authorised overdraft (minimum - subject to approval) \$100.00
- Authorised overdraft (subject to approval) \$100.00
- Incoming collection processing fee (minimum) \$60.00

Credit Cards

(Annual fees are charged on issue date and the subsequent annual anniversary of the issue date)

- Visa Classic \$40.00
- Visa Classic, per additional Cardholder \$20.00
- Visa Gold \$90.00
- Visa Gold, per additional Cardholder \$40.00
- Visa Platinum \$125.00
- Visa Platinum, per additional Cardholder \$70.00
- Visa Signature (by invitation only) \$300.00
- Visa Signature, per additional Cardholder \$125.00
- MasterCard Business \$75.00
- AA Advantage MasterCard Platinum \$150.00
- AA Advantage MasterCard Platinum
- per additional Cardholder \$75.00
- AA Advantage MasterCard Black \$300.00
- AA Advantage MasterCard Black
- per additional Cardholder \$150.00
- AA Advantage MasterCard Business \$120.00

Debit and ATM Cards

- Debit / ATM Card issue \$0.00
- Debit / ATM Card reissue (lost, stolen, replacement, additional) \$25.00
- Use of ATM Card at other eligible local banks
(per withdrawal) \$2.00
- Use of ATM Card at overseas ATMs \$3.00
- Processing Debit Card and ATM withdrawals (per item) \$*0.25

Deposit Services

- Outgoing collection processing fee (minimum) \$60.00
- Deposited cheques returned unpaid \$20.00
- Processing deposits and credits (per item) current account only \$0.25
- Processing deposits and credits (per item) all other accounts \$0.00

Fixed Deposits

- Create fixed deposit \$0.00
- Amend fixed deposit, on maturity
(min. 2 business days before maturity notice given) \$0.00
- Terminate fixed deposit on maturity (min. 2 business days
notice, before maturity date, given) \$0.00

Fixed deposits may only be broken at Butterfield's discretion.

If a break is approved, penalties will apply.

Manager's Cheque

- CI\$ Manager's Cheque \$5.00
- US\$ Manager's Cheque \$5.00
- Stop Payment Manager's Cheque (limitations apply) \$30.00

Bank Drafts

(fees are quoted and collected in the instrument currency)

	USD	CAD	GBP	EUR
• Up to 10,000	\$15.00	\$15.00	£15.00	€15.00
• 10,000.01 to 100,000	\$25.00	\$25.00	£25.00	€25.00
• 100,000.01 +	\$100.00	\$100.00	£100.00	€100.00
Stop payments (limitations apply)	\$50.00	\$60.00	£30.00	€50.00

Drafts are available in a selection of other currencies and will be charged at the above USD rates on the payment currency's USD equivalent, subject to a \$15.00 minimum.

- Drafts hand delivered within George Town and
7 Mile Beach area \$10.00

Miscellaneous Transaction Processing charges

(some processing charges may be incurred in addition to other charges outlined)

- Account closure within 90 days of opening \$25.00
- Intra-account transfers (same customer number
transfer, non online, per item) \$3.00
- Inter-account transfers (other Butterfield accounts,
non online, per item) \$5.00
- Paying cheques *\$0.70
- Cash withdrawals - over the counter (all accounts
except Young Savers) *\$0.70
- CI Government Stamp Duty on debits (current rate, per item) \$0.25
- Direct debit processing (per item) *\$1.00
- Direct debit reversals (insufficient funds - per item) \$10.00
- Loan payment reminder (7 days late, other
collection fees may also apply) \$25.00
- Paper Statement Fee (per statement)
(no charge for e-statements) \$3.00
- Account transaction print (per statement) \$3.00
- Statement reprint (per statement) \$5.00
- Statement reprint (per page, on letterhead) \$10.00
- Setup special statement handling request
(per account - limited options available) \$20.00
- Special statement handling (per statement, for
each statement handled) \$10.00
- Utility bill payments - over the counter \$1.00
- Coin handling - CI\$ only 2%
- Cash handling - non CI\$, over \$5,000, Butterfield account holder 1%
- Cash handling - non CI\$, non account holder (limitations apply) 2%
- Traveller's cheques 1%
- Night deposit bags \$0.00
- Providing copies of Paid Cheques (Per Cheque) \$1.00
- Research - within past 6 months, per hour, minimum: 1 hour . . . \$30.00

- Research - older than 6 months, per hour, minimum: 1 hour \$50.00
- Dormant Accounts
 - 1st Inactive Advice Letter (After 2 years dormancy) \$25.00
 - 2nd Inactive Advice Letter (After 4 years dormancy). \$50.00
- USD Cheques drawn in the USA - Charge per cheque deposited. . US\$10.00

Reference Letters & Audit Confirmations

- Letter of reference (3 business day turnaround) \$20.00
- Letter of reference - Same Day Express (daily cut offs apply) . . \$45.00
- Audit confirmation - single account \$60.00
- Audit confirmation - each additional account confirmed (same customer) \$10.00

Safe Deposit Boxes

Safe deposit box (Governors Square Banking Centre only), annual fee per calendar year, minimum rental 6 months.

- 1.5" x 5" \$50.00
- 2.5" x 5" \$60.00
- 2.5" x 10" \$75.00
- 5" x 5" \$100.00
- 5" x 10" \$175.00
- 10" x 10" \$300.00
- Replace lock and provide new key \$250.00

Standing Orders

- Standing order setup fee (per standing order) \$5.00
- Standing order amendment fee (per amendment) \$5.00
- Standing orders to local banks (per event, plus draft/wire fee) . . \$5.00
- Standing orders to non local banks (per item, plus draft or wire fee, plus courier cost). \$5.00
- Salary distribution by file set up (local banks only - per bank) . . \$50.00
- Salary distribution by file (local banks only, per bank, plus draft or wire fee). \$25.00

Wire Transfers - Outgoing

(fees are quoted and collected in the transfer currency)

Discounted fees for wire transfers executed using Butterfield Online

	USD	CAD	GBP	EUR	CHF	AUD	NZD
• Up to 1,000	\$25.00	\$25.00	£25.00	€25.00	\$25.00	\$25.00	\$25.00
• 1,000.01 to 100,000	\$40.00	\$40.00	£40.00	€40.00	\$40.00	\$40.00	\$40.00
• 100,000.01 +	\$80.00	\$80.00	£80.00	€80.00	\$80.00	\$80.00	\$80.00

For instructions received by facsimile or over the counter at our branches

	USD	CAD	GBP	EUR	CHF	AUD	NZD
• Up to 1,000	\$40.00	\$40.00	£40.00	€40.00	\$40.00	\$40.00	\$40.00
• 1,000.01 to 100,000	\$75.00	\$75.00	£75.00	€75.00	\$75.00	\$75.00	\$75.00
• 100,000.01 +	\$100.00	\$100.00	£100.00	€100.00	\$100.00	\$100.00	\$100.00

Payments in other currencies will be charged at the above USD rates on the payment currency's USD equivalent, subject to a CI\$50 minimum.

- Wire transfer payment tracer - (at remitter's request) \$50.00
- Return wire payment credited - research and preparation fee (+ wire fee) \$10.00
- Return wire payment not credited, Bank unable to apply (deducted from return) \$25.00
- Copy of incoming payment message \$20.00

Wire Transfers - Incoming

(fees are quoted and collected in currency received): USD6, CAD6, GBP3, EUR4, CHF6, AUD6, NZD7, Exotics: USD10 in currency equivalent

* Plus Government Stamp Duty

FEES ARE QUOTED IN CI\$ UNLESS OTHERWISE NOTED.

www.butterfieldgroup.com



Butterfield

Butterfield Bank (Cayman) Limited
Butterfield Place
P.O. Box 705,
Grand Cayman KY1-1107,
CAYMAN ISLANDS
Telephone: (345) 949 7055
Fax: (345) 949 7004