



Butterfield

Banking Services

*Full service banking
with a personal touch.*

Premium Banking

Personalised, Priority Service

As a Premium Banking client, you will be assigned a dedicated Relationship Manager who will be your single point of contact through which you can access all of Butterfield's services.

Convenience

Visit our Butterfield Place Banking Centre, conveniently located in George Town, to speak with your personal Relationship Manager who will assist you with all of your banking needs.

If you're not able to get to Butterfield Place in person, your personal Relationship Manager is always available to assist you by telephone or via e-mail during regular business hours. You will also be able to continue to access your accounts through any Butterfield Banking Centre, our ATM network, and our secure Internet banking and mobile banking services.

Comprehensive Package

Along with personalised, priority service, you will receive preferred interest rates on loans and mortgages. Subject to approval, you will also receive our Butterfield / AAdvantage® Platinum MasterCard® with a credit limit of up to \$20,000*. Additionally, you will receive quarterly "Butterfield Updates," which are informative e-mails about Butterfield products and services.

*Subject to credit approval.

Reward Yourself*

When you become a Premium Banking client, you will receive 5,000 complimentary American Airlines AAdvantage® miles to use towards travel. If you refer a friend to Premium Banking, you will receive an additional 5000 AAdvantage miles.**

Join Butterfield Premium Banking Today

For eligibility and consideration for this offering, you must have one of the following with Butterfield:

- between \$250,000 and \$750,000 in deposits; or
- between \$500,000 and \$1,000,000 in loans

If you are interested in becoming a Premium Banking client, please contact us to arrange a meeting with a Relationship Manager.

*Must be an AAdvantage MasterCard Cardholder to receive rewards.

**AAdvantage miles are awarded upon confirmation of new client.

To learn more or apply for Butterfield's Premium Banking Service, please contact us on (345) 949 7055, email us on info.cayman@butterfieldgroup.com or visit us at any of our three Banking Centre Locations.

Everyday Banking

Accounts

We understand that you need to manage your money and that you want the choice of a range of accounts to suit your lifestyle.

Chequing

Butterfield's chequing accounts offer convenience and flexibility for your day-to-day banking needs.

You have access to:

- cheque writing facilities in CI\$ and US\$
- Butterfield Debit Card linked to the account for point-of-sale and ATM transactions
- account statement and cheque images accessible via Butterfield Online

Fixed Deposits

Fixed Term Deposits have two important advantages over most investment opportunities: low risk and no surprises! That's because everything is fixed in advance: the amount you invest, the length of time it's invested and the rate of interest that's applied. Nothing's left to chance.

The benefits are clear:

- Higher rates of interest - by investing your money for a set period you earn more interest than if you maintained it in a current or savings account.
- Safe and secure - on the day you place your deposit you will know exactly how much it will be worth when the fixed period ends.

Fixed term deposits are available in CI, USD, CAD, GBP and EUR.

The minimum amount required for initial investments is \$1,000 or the currency equivalent.

We also offer deposits in other currencies. The length of the fixed term is typically between one week and 12 months. For CI\$ and US\$ deposits the period can be up to three years.

Savings

- interest accrued on daily closing available balances greater than \$100 and applied quarterly
- account access through your Butterfield Debit Card which can be used for ATM, or point-of-sale transactions.
- Access via Butterfield online, our secure internet banking service, where you can easily make transfers and payments.

Young Savers

No matter what your age, managing your money responsibly is important. We want our younger customers to learn about saving money and spending it wisely, therefore Butterfield created our Young Savers Savings account, designed for 10-17 year-olds.

- Interest accrued on daily closing available balances greater than the \$100 and applied quarterly.
- Debit Card allowed with \$50 limit net for daily withdrawals
- Online access to view account balance and transaction activity
- Free quarterly statement

Schedule of fees is subject to change. Visit us online at www.butterfieldgroup.com for details.



Online Banking

Designed with the needs of the business community in mind, **Butterfield Online** combines convenience and efficiency, with control and security. This, coupled with our reputation for customer service and professionalism, delivers a powerful business tool.

Mobile banking

With Butterfield Mobile Banking app, you can perform the following banking services from your mobile device:

Personal Banking features:

- Transfer funds between Butterfield accounts, between local banks or internationally
- Pay bills
- Order bank drafts
- View account details, balances and transaction activity (two to five days history)

Treasury Services

Foreign Exchange

The continually changing foreign exchange markets, like other financial markets, require expert knowledge for effective risk management. Butterfield offers a comprehensive foreign exchange service, including:

- Expert advice on the foreign exchange solutions that will work for you
- Trading of amounts in all major currencies, as well as a broad range of secondary and exotic currencies
- Hedging solutions to manage foreign exchange risk

Asset Management

We can help you achieve your financial goals through a wide range of investment products and services. Our local investment professional expertise and availability, combined with our robust Group investment process and track record, have made us the choice of individuals, trustees, pension plans, insurance companies and others seeking to preserve and grow their assets. We will find the best product to meet your investment objectives and offer you maximum flexibility along the way.

Mortgages and Loans

Whether you are looking to purchase a house or a car, renovate your home, finance payment for your child's education or consolidate your debts, the personal lending professionals at Butterfield are here to help.

Our lending services are flexible to suit your individual needs. Weddings, vacations and boats are among the many expenditures that can be financed with a Butterfield Personal Loan.

Personalised repayment options, no prepayment penalty and flexible terms are just some of the features of the Butterfield lending experience.

Butterfield Lending Services

Commonly applied for lending solutions:

- Mortgages
- Home Improvement Loans
- Equity Loans
- Education Financing
- Vehicle Loans
- Boat Loans
- Debt Consolidation Loans

*Meeting all your
financial needs*

Insurance

Home & Contents Insurance

Butterfield's home insurance policies are delivered through Island Heritage, a specialist property insurance company domiciled in Grand Cayman, with a particular interest in providing insurance cover to homeowners.

Should a loss occur, home and contents insurance can help minimise the impact by providing funds for rebuilding or repairing a damaged home and replacing contents.

Motor Insurance

Butterfield can arrange comprehensive coverage for loss or damage to your vehicle, as well as third-party liability.






Subject to the terms of your policy, we offer:

- peace of mind, knowing that your vehicle will be restored after an accident, theft or damage
- payment of up to C1\$9,000 should you or your spouse be accidentally injured and hospitalised while using your car
- liability to third parties and passengers for death, bodily injury or damage to property
- no claims bonus protection (if you have been insured continuously for the past four years and had no claims)
- security discount in you have an approved electronic anti-theft device
- if your car cannot be driven following an accident, we will tow and store it in a place of safety
- policy can be extended to cover under-25 drivers while driving your vehicle



Personal Cards

Butterfield Personal Cards Fact Sheet

	Butterfield / AAdvantage Standard MasterCard	Butterfield Visa Gold (Cayman Airways Miles)	Butterfield Visa Platinum Rewards	Butterfield/ AAdvantage Platinum MasterCard	Butterfield/ AAdvantage Black MasterCard
					
Point Awarded	1 Point for every \$1.00 spent	1 Point for every \$2.00 spent	1 Point for every \$1.00 spent	1 Point for every \$1.00 spent	1.25 Point for every \$1.00 spent
Sign up Bonus Points	1000	none	3000	3000	5000
Reward Annual Fee	Free	US\$25.00	Free	Free	Free
AVIS Preferred Membership	N/A	Preferential rates and services	N/A	N/A	N/A
Interest Rate	18.75%	16.75%	16.75%	16.75%	16.75%
Annual Fee - US\$	\$85.00	\$100.00	\$140.00	\$165.00	\$325.00
Additional Card - US\$	\$37.50	\$45.00	\$62.50	\$75.00	\$150.00
Card Replacement Fee - US\$	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00
Credit Limit	US\$1000.00 min. US\$5000.00 max	US\$5000.00 min.	US\$10,000.00 min.	US\$10,000.00 min.	US\$20,000.00 min.
Auto Rental Insurance Coverage	Not Offered	Worldwide Coverage	Worldwide Coverage	Worldwide Coverage (Up to US\$50,000.00)	Worldwide Coverage
Insurance Coverage - Travel	US\$75,000 (MasterTravel)	US\$250,000	US\$500,000	US\$500,000 (MasterTravel)	US\$1,000,000 per person (MasterTravel)

Butterfield Credit Cards with EMV Chip Technology

Butterfield credit card customers enjoy convenience, simplicity and peace of mind. With the addition of chip-and-PIN technology, Butterfield cards now provide even more protection. Chip-and-PIN cards feature encrypted microchips, enabling the use of a unique personal identification number (PIN) for transaction authorisations where available. It's advanced security that's protecting cardholders around the world... and it's now available in Cayman.

