



Schedule of Charges

Effective 1 July 2022



Account Services – Personal Banking

These fees are effective 1st of July 2022 and are subject to change. Fees are quoted in Cayman Islands Dollars (KYD) and United States Dollars (USD). Accounts held in other currencies will be charged at equivalent rates.

Please note that all debit transactions for funds withdrawn or payments to third parties, are subject to Cayman Islands Government Stamp Duty of \$0.25 per item. Examples of such items are Cash Withdrawals, Cheques, Debit Card purchases/ATM withdrawals, Wire Transfers, Drafts, Bill Payments, etc.

CHEQUING	
Currencies	USD, KYD
Interest Bearing	No
Statement Production	Monthly
Minimum Average Balance	\$10,000.00
Monthly Maintenance (waived if Average Balance maintained)	\$10.00
Premium Account Annual Fee (Premium Accounts Only)	\$1,000.00
Cheque Book Production (24 leaves)	\$5.00
Cheque Book Cover	\$5.00
Online Transactions (per item)	\$0.25
Debit Card (Point of Sale) Transactions	\$0.25
Paying Cheques (per item)	\$0.50
Cheque Cashing – Fidelity Customer	No charge
Cheque Cashing – Non-Fidelity Customer (per item)	\$5.00
Cash Withdrawals (over the counter)	\$0.50
Processing Deposits and Credits	\$0.25
Direct Debit Processing (per item)	\$1.00
Direct Debit Reversals (per item)	\$5.00
Intra-Account Transfers (same customer, over the counter)	\$3.00
Inter-Account Transfers (other Fidelity customer, over the counter)	\$3.00
Utility Bill Payments (over the counter)	\$2.00
Deposited Cheque Returned Unpaid	\$20.00
Overdraft Arrangement Fee	\$50.00
Overdraft Fee	\$25.00
Cheque Processing Fee – Unauthorised Overdraft (per item)	\$20.00
NSF Cheque	\$20.00
Stop Payment Fee	\$20.00
Coin Handling	1%
Cash Handling Over \$5,000	1%
Dormant Account Fee (monthly)	\$6.00
Dormant Account Letter – Year 2	\$50.00*
Dormant Account Letter – Years 3 to 6	\$75.00*
Dormant Account Letter – Year 7	\$100.00*
Research Fee (per hour)	\$25.00
Paper Statement Print / Request	\$5.00
Account Closure Within 90 Days	\$25.00

* Accounts are closed after the customer is dormant for a total of 5 years. Unclaimed balances after 7 years will be sent to the Cayman Islands Government as per the Dormant Account Act 2010.



Account Services – Personal Banking

SAVINGS	
Currencies	USD, KYD, GBP, CAD, EUR, JPY
Interest Bearing	Yes
Statement Production	Quarterly
Minimum Average Balance	\$10,000.00
Monthly Maintenance (waived if Average Balance maintained)	\$5.00
Premium Account Annual Fee (Premium Accounts Only)	\$1,000.00
Online Transfers (per item)	\$0.25
Debit Card (Point of Sale) Transactions	\$0.25
Cash Withdrawals (over the counter)	\$0.50
Processing Deposits and Credits	\$0.25
Direct Debit Processing	\$1.00
Direct Debit Reversals	\$5.00
Intra-Account Transfers (same customer ,over the counter)	\$3.00
Inter-Account Transfers (other Fidelity customer, over the counter)	\$3.00
Utility Bill Payments (over the counter)	\$2.00
Deposited Cheque Returned Unpaid	\$20.00
Overdrawn Fee	\$25.00
Coin Handling	1%
Cash Handling Over \$5,000	1%
Dormant Account Fee (monthly)	\$6.00
Dormant Account Letter – Year 2	\$50.00*
Dormant Account Letter – Years 3 to 6	\$75.00*
Dormant Account Letter – Year 7	\$100.00*
Research Fee (per hour)	\$25.00
Paper Statement Print / Request	\$5.00
Account Closure Within 90 Days	\$25.00

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TERM DEPOSIT	
Currencies	USD, KYD
Interest Bearing	Yes
Statement Production	On maturity - dependent on term
Creation	No charge
Amend on Maturity	No charge
Termination on maturity (minimum two business days' notice prior to maturity to avoid break fee)	No charge
Breakage	2% or minimum \$40
Research Fee (per hour)	\$25.00

DEBIT CARDS AND ATMs	
Card Issue	No charge
Replacement / Additional Card	\$25.00
Rush Card	\$25.00
Withdrawal at ATMs in Cayman	No charge
Withdrawal at an Overseas ATM	\$3.00
Debit Card Used at Point of Sale	\$0.25



Account Services – Personal Banking

REFERENCE LETTERS

Standard Reference – 3 days turnaround	\$25.00
Standard Reference – same day / express (cut-offs apply)	\$45.00



Account Services – Corporate Banking

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Please note that all debit transactions for funds withdrawn or payments to third parties, are subject to Cayman Islands Government Stamp Duty of \$0.25 per item. Examples of such items are Cash Withdrawals, Cheques, Debit Card purchases/ATM withdrawals, Wire Transfers, Drafts, Bill Payments, etc.

CHEQUING	
Currencies	USD, KYD
Interest Bearing	No
Statement Production	Monthly
Minimum Average Balance	\$100,000.00
Monthly Maintenance (waived if Average Balance maintained)	\$10.00
Complex Structure Account Opening Fee	\$1,000.00
Premium Account Annual Fee (Premium Accounts Only)	\$1,000.00
Cheque Book Production	\$30.00
Cheque Book Business Binder	\$42.00
Online Transfers (per item)	\$0.25
Debit Card (Point of Sale) Transactions	\$0.25
Paying Cheques	\$0.50
Cash Withdrawals (over the counter)	\$0.50
Processing Deposits and Credits	\$0.25
Direct Debit Processing	\$1.00
Direct Debit Reversals	\$5.00
Intra-Account Transfers (same customer, over the counter)	\$3.00
Inter-Account Transfers (other Fidelity customer, over the counter)	\$3.00
Utility Bill Payments (over the counter)	\$2.00
Deposited Cheque Returned Unpaid	\$20.00
Overdraft Arrangement Fee	\$100.00
Overdraft Fee	\$50.00
Cheque Processing Fee – Unauthorised Overdraft (per item)	\$20.00
NSF Cheque	\$20.00
Stop Payment Fee	\$20.00
Coin Handling	1%
Cash Handling Over \$5,000	1%
Dormant Account Fee (monthly)	\$6.00
Dormant Account Letter – Year 2	\$50.00*
Dormant Account Letter – Years 3 to 6	\$75.00*
Dormant Account Letter – Year 7	\$100.00*
Research Fee (per hour)	\$25.00
Paper Statement Print / Request	\$10.00
Audit Confirmation – 1 Account	\$50.00
Audit Confirmation – Additional Accounts	\$10.00
Cheque Cashing – Non-Fidelity Customer (per item)	\$5.00
Struck-Off Companies	\$50.00
Account Closure Within 90 Days	\$25.00

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Account Services – Corporate Banking

SAVINGS	
Currencies	USD, KYD, GBP, CAD, EUR, JPY
Interest Bearing	Yes
Statement Production	Quarterly
Minimum Average Balance	\$100,000.00
Monthly Maintenance (waived if Average Balance maintained)	\$8.00
Complex Structure Account Opening Fee	\$1,000.00
Premium Account Annual Fee (Premium Accounts Only)	\$1,000.00
Online Transfers (per item)	\$0.25
Debit Card (Point of Sale) Transactions	\$0.25
Cash Withdrawals (over the counter)	\$0.50
Processing Deposits and Credits	\$0.25
Direct Debit Processing	\$1.00
Direct Debit Reversals	\$5.00
Intra-Account Transfers (same customer ,over the counter)	\$3.00
Inter-Account Transfers (other Fidelity customer, over the counter)	\$3.00
Utility Bill Payments (over the counter)	\$2.00
Deposited Cheque Returned Unpaid	\$20.00
Overdrawn Fee	\$25.00
Coin Handling	1%
Cash Handling Over \$5,000	1%
Dormant Account Fee (monthly)	\$6.00
Dormant Account Letter – Year 2	\$50.00*
Dormant Account Letter – Years 3 to 6	\$75.00*
Dormant Account Letter – Year 7	\$100.00*
Research Fee (per hour)	\$25.00
Paper Statement Print / Request	\$5.00
Cheque Cashing – Non-Fidelity Customer (per item)	\$5.00
Struck-Off Companies	\$50.00
Account Closure Within 90 Days	\$25.00

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TERM DEPOSIT	
Currencies	USD, KYD
Interest Bearing	Yes
Statement Production	On maturity - dependent on term
Creation	No charge
Amend on Maturity	No charge
Termination on maturity (minimum two business days' notice prior to maturity to avoid break fee)	No charge
Breakage	2% or minimum \$40
Research Fee	\$25.00



Account Services – Corporate Banking

DEBIT CARDS AND ATMS	
Card Issue	\$10.00
Replacement / Additional Card	\$25.00
Rush Card	\$25.00
Withdrawal at ATMs in Cayman	No charge
Withdrawal at an Overseas ATM	\$3.00
Debit Card Used at Point of Sale	\$0.25

REFERENCE LETTERS	
Standard Reference – 3 days turnaround	\$25.00
Standard Reference – same day / express (cut-offs apply)	\$45.00

COMMERCIAL DEPOSITS/OVERNIGHT SAFEKEEPING	
Night Deposit Facility	No charge
Night Deposit Bags	No charge
Additional / Replacement Key	\$5.00

PAYROLL SERVICES	
Salary Processing	\$50.00



Credit Products

These fees are effective 1st of July 2022 and are subject to change. Credit Card fees are quoted in United States Dollars (USD) and fees for Loans and Mortgages are quoted in loan currency. Loans and Mortgages are offered in both Cayman Islands Dollars (KYD) and United States Dollars (USD).

CREDIT CARDS				
Credit Cards	Visa Classic	Visa Gold	MasterCard Platinum	MasterCard Black
Rewards	Yes	Yes	Yes	Yes
Rewards Annual Fee	No charge	No charge	No charge	No charge
Annual Fee	\$50.00	\$80.00	\$150.00	\$250.00
Annual Fee – Additional Card	\$25.00	\$35.00	\$60.00	\$100.00
Overlimit Fee (per transaction)	\$30.00	\$30.00	\$30.00	\$30.00
Card Replacement Fee	\$30.00	\$25.00	\$30.00	\$25.00
PIN Replacement Fee	\$25.00	\$25.00	\$25.00	\$25.00
Auto-pay Setup Fee	\$5.00	\$5.00	\$5.00	\$5.00
Auto-pay Monthly Fee	No charge	No charge	No charge	No charge
Rush Card Fee	\$25.00	\$25.00	\$25.00	\$25.00
Late Payment Fee	\$30.00	\$30.00	\$30.00	\$30.00
Credit Limit Increase (temporary & permanent)	\$15.00	\$15.00	\$15.00	\$15.00
Cash Advance Charge	3.0% or minimum \$10	3.0% or minimum \$10	3.0% or minimum \$10	3.0% or minimum \$10
Interest Rate – Standard	18%	18%	16%	16%
Interest Rate – Cash Advances	19%	19%	16%	16%
Interest Rate – Balance Transfers	16%	16%	16%	16%
Penalty Interest Rate	21%	21%	21%	21%
Replacement Statement	\$5.00	\$5.00	\$5.00	\$5.00
Minimum Payment	5%	5%	5%	5%
Research / Voucher Retrieval Fee	\$35.00	\$35.00	\$35.00	\$35.00
Credit Report	\$40.00	\$40.00	\$40.00	\$40.00
Dispute Fee	\$25.00	\$25.00	\$25.00	\$25.00

PERSONAL LOANS	
Commitment	2%
Extension	\$100.00
Late Payment	\$20.00
Loan Payment Reminder	\$25.00

MORTGAGES	
Commitment	0.5%
Appraisal	As levied by the firm performing the appraisal
Late Payment	\$20.00
Loan Payment Reminder	\$25.00



Payment Services

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BANK DRAFTS AND MANAGERS CHEQUES

	Personal	Corporate
Drafts & Managers Cheques - Online	\$5.00	\$5.00
Drafts & Managers Cheques - Manual (Fax, OTC, etc)	\$7.00	\$10.00

INTERNATIONAL WIRE TRANSFERS

	Online	Manual (Faxed, OTC, etc)
Up to \$1,000	\$40.00	\$48.00
Over \$1,000 up to \$2,000	\$42.00	\$50.00
Over \$2,000 up to \$3,000	\$44.00	\$52.50
Over \$3,000 up to \$4,000	\$46.00	\$55.00
Over \$4,000 up to \$5,000	\$48.00	\$57.50
Over \$5,000 up to \$6,000	\$50.00	\$60.00
Over \$6,000 up to \$7,000	\$52.00	\$62.50
Over \$7,000 up to \$9,000	\$54.00	\$65.00
Over \$9,000 up to \$25,000	\$58.00	\$70.00
Over \$25,000 up to \$50,000	\$90.00	\$105.00
Over \$50,000 up to \$100,000	\$110.00	\$130.00
Over \$100,000 up to \$500,000	\$150.00	\$180.00
Over \$500,000 up to \$1,000,000	\$338.00	\$405.00
Over \$1,000,000	\$525.00	\$630.00
Incoming wire		\$15.00
Wire Callback Fee		\$5.00
Wire Callback Fee – Corporate		\$10.00
Request for Confirmation of Credit (Beneficiary Claiming Non-Receipt)		\$75.00
Payment Return / Cancellation / Amendment Request		\$75.00
Return of Funds from Beneficiary as Incorrect Information Provided		\$50.00
SWIFT Confirmation		\$15.00

STANDING ORDERS

Set-up	\$5.00
Amendments	\$3.00
Transfers to other Fidelity Accounts	\$0.50
Transfers to Accounts at Other Local Banks	\$3.00

DOMESTIC ('ACH') TRANSFERS

Online	\$2.00
Manual (Fax, OTC, etc.)	\$15.00
Incoming	No charge



Fidelity Bank (Cayman) Limited

Visit us at our two locations:

Cayman Financial Centre

Dr. Roy's Drive
George Town
P.O. Box 914
Grand Cayman, KY1-1103
Cayman Islands

Fidelity Financial Centre

West Bay Road / Esterley Tibbetts Highway

Visit us online at www.fidelitygroup.com/caymanislands