



Retail Banking

# Schedule of Charges

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**Charges are quoted in CI\$ unless otherwise stated**

# Account Services

| CHEQUING                                                                                                                                                                                                                                |                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| Currencies                                                                                                                                                                                                                              | CI\$ & US\$                                                 |
| Interest bearing                                                                                                                                                                                                                        | No                                                          |
| Application                                                                                                                                                                                                                             | Local personal use                                          |
| Statement frequency                                                                                                                                                                                                                     | Monthly                                                     |
| Cheque book production (24 leaves)                                                                                                                                                                                                      | \$6.00                                                      |
| Online transactions (per item)                                                                                                                                                                                                          | \$0.30*                                                     |
| *Monthly compliance                                                                                                                                                                                                                     | \$2.00 per account                                          |
| *Monthly maintenance** (waived if Average Daily Balance maintained)                                                                                                                                                                     | \$6.00 per account                                          |
| Average Daily Balance required**                                                                                                                                                                                                        | \$5,000.00                                                  |
| Debit Card (POS) transactions and ATM withdrawals per item                                                                                                                                                                              | \$0.30*                                                     |
| †Paying cheques (cheque processing fee - per item)                                                                                                                                                                                      | \$1.25*                                                     |
| Cash withdrawals (over the counter)                                                                                                                                                                                                     | \$1.00*                                                     |
| Processing deposits and credits (per item)                                                                                                                                                                                              | \$0.30                                                      |
| Direct debit processing (per item)                                                                                                                                                                                                      | \$1.00*                                                     |
| Direct debit reversals                                                                                                                                                                                                                  | \$10.00                                                     |
| Account transfers requested by phone / fax / e-mail / over the counter                                                                                                                                                                  | \$4.00 own act / \$5.00 other act                           |
| Utility bill payments - over the counter                                                                                                                                                                                                | \$2.00                                                      |
| Foreign cheques deposited (per item)                                                                                                                                                                                                    | \$10.00                                                     |
| Deposited cheque returned unpaid                                                                                                                                                                                                        | \$20.00                                                     |
| Interest on overdraft balance                                                                                                                                                                                                           | Variable rates                                              |
| Authorised overdraft (min. subject to approval)                                                                                                                                                                                         | \$100.00                                                    |
| Cheque processing while in unauthorised overdraft (per item)                                                                                                                                                                            | \$20.00                                                     |
| NSF cheque - Cheques presented for payment against non-sufficient funds                                                                                                                                                                 | \$20.00                                                     |
| Stop payment                                                                                                                                                                                                                            | \$20.00                                                     |
| Coin handling - CI\$ only                                                                                                                                                                                                               | 2%                                                          |
| †Dormant account - Inactive advice letter - after 2 years                                                                                                                                                                               | \$75.00 / after a further 3 years - \$50 per account***     |
| Providing copies of paid cheques (non-online) per item                                                                                                                                                                                  | \$1.00                                                      |
| Research - within past six months, per hour, min 1hr                                                                                                                                                                                    | \$30.00                                                     |
| Research - older than six months, per hour, min 1hr                                                                                                                                                                                     | \$50.00                                                     |
| Outgoing collection fee for cheques (drawn overseas) minimum                                                                                                                                                                            | \$60.00 plus any charges by the foreign bank for processing |
| Paper statement (per statement)(no charge for e-statements)                                                                                                                                                                             | \$4.00 in account currency                                  |
| Account transaction print (per statement)                                                                                                                                                                                               | \$3.00                                                      |
| Statement reprint (per page on plain paper)                                                                                                                                                                                             | \$5.00                                                      |
| Statement reprint (per page on statement paper)                                                                                                                                                                                         | \$10.00                                                     |
| Setup special statement handling request (per account - limited options available)                                                                                                                                                      | \$20.00                                                     |
| Special statement handling request (per each statement handled)                                                                                                                                                                         | \$10.00                                                     |
| Account closure within 90 days of opening                                                                                                                                                                                               | \$25.00                                                     |
| Cheque cashing for non Butterfield customer                                                                                                                                                                                             | \$10.00                                                     |
| Correspondent and/or counterparty fees - any fees, interest or other charges levied by our counterparty as a consequence of your account activity and a charge representing the time and work undertaken by us in connection therewith. | Varies                                                      |

\* Plus Government stamp duty \$0.25 per item

\*\* Definition of Average Daily Balance: A statement cycle consists of 20 business days. At the end of each business day during this cycle, the account balance is calculated. Then, at the end of the statement cycle, these balances are averaged to determine the account's Average Daily Balance

\*\*\* Accounts are closed after the customer is dormant for a total of 5 years. Fee of \$100 will be charged per account per annum for a further 2 years. Unclaimed balances will be sent to the Cayman Islands Government as per the dormant Account Law 2010.

† Seniors: All Butterfield customers age 65+ who register with the Bank are eligible for seniors benefits.

# Account Services

| SAVINGS                                                                                                                                                                                                                                 |                                                             |                                                             |                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|
| Product                                                                                                                                                                                                                                 | Regular Savings                                             | Call                                                        | Young Savers (ages 0-17)                                    |
| Currencies                                                                                                                                                                                                                              | All major currencies                                        | USD                                                         | All major currencies                                        |
| Interest bearing                                                                                                                                                                                                                        | Yes                                                         | Yes                                                         | Yes                                                         |
| Application                                                                                                                                                                                                                             | Local personal use only                                     | Local personal use only                                     | Local personal use only                                     |
| Statement frequency                                                                                                                                                                                                                     | Quarterly                                                   | Monthly                                                     | Quarterly                                                   |
| Online transactions (per item)                                                                                                                                                                                                          | \$0.30*                                                     | \$0.30*                                                     | \$0.30*                                                     |
| *Monthly compliance                                                                                                                                                                                                                     | \$2.00 per account                                          | \$2.00 per account                                          | No charge                                                   |
| *Monthly maintenance** (waived if Average Daily Balance maintained)                                                                                                                                                                     | \$2.00 per account                                          | \$2.00 per account                                          | No charge                                                   |
| Average Daily Balance required**                                                                                                                                                                                                        | \$350.00                                                    | \$350.00                                                    | NA                                                          |
| Debit card (POS) transactions and ATM withdrawals per item                                                                                                                                                                              | \$0.30*                                                     | \$0.30*                                                     | No charge                                                   |
| Cash withdrawals (over the counter)                                                                                                                                                                                                     | \$1.00*                                                     | \$1.00*                                                     | No charge                                                   |
| Processing deposits and credits (per item)                                                                                                                                                                                              | No charge                                                   | No charge                                                   | No charge                                                   |
| Direct debit processing (per item)                                                                                                                                                                                                      | \$1.00*                                                     | \$1.00*                                                     | NA                                                          |
| Direct debit reversals                                                                                                                                                                                                                  | \$10.00                                                     | \$10.00                                                     | NA                                                          |
| Account transfers requested by phone / fax / e-mail / over the counter                                                                                                                                                                  | \$4.00 own act / \$5.00 other act                           | \$4.00 own act / \$5.00 other act                           | No charge                                                   |
| Utility bill payments - over the counter                                                                                                                                                                                                | \$2.00                                                      | \$2.00                                                      | NA                                                          |
| Deposited cheque drawn in the USA                                                                                                                                                                                                       | USD 10.00                                                   | USD 10.00                                                   | USD 10.00                                                   |
| Deposited cheque returned unpaid                                                                                                                                                                                                        | \$20.00                                                     | \$20.00                                                     | \$20.00                                                     |
| Coin handling - CI\$ only                                                                                                                                                                                                               | 2%                                                          | 2%                                                          | No charge                                                   |
| *Dormant account - Inactive advice letter - after 2 years                                                                                                                                                                               | \$75.00 / after 3 years \$50.00 / after 7 years \$100.00    | \$75.00 / after 3 years \$50.00 / after 7 years \$100.00    | No charge                                                   |
| Research - within past six months, per hour, min 1hr                                                                                                                                                                                    | \$30.00                                                     | \$30.00                                                     | No charge                                                   |
| Research - older than six months, per hour, min 1hr                                                                                                                                                                                     | \$50.00                                                     | \$50.00                                                     | No charge                                                   |
| Outgoing collection for cheques (drawn overseas) minimum                                                                                                                                                                                | \$60.00 plus any charges by the foreign bank for processing | \$60.00 plus any charges by the foreign bank for processing | \$60.00 plus any charges by the foreign bank for processing |
| Paper statement (per statement) (no charge for e-statements)                                                                                                                                                                            | 4.00 in account currency                                    | 4.00 in account currency                                    | NA                                                          |
| Account transaction print (per statement)                                                                                                                                                                                               | \$3.00                                                      | \$3.00                                                      | No charge                                                   |
| Statement reprint (per page on plain paper)                                                                                                                                                                                             | \$5.00                                                      | \$5.00                                                      | No charge                                                   |
| Statement reprint (per page on statement paper)                                                                                                                                                                                         | \$10.00                                                     | \$10.00                                                     | No charge                                                   |
| Setup special statement handling request (per account - limited options available)                                                                                                                                                      | \$20.00                                                     | \$20.00                                                     | No charge                                                   |
| Special statement handling request (per each statement handled)                                                                                                                                                                         | \$10.00                                                     | \$10.00                                                     | NA                                                          |
| Audit confirmation - single account                                                                                                                                                                                                     | \$60.00                                                     | \$60.00                                                     | NA                                                          |
| Audit confirmation - each additional account                                                                                                                                                                                            | \$10.00                                                     | \$10.00                                                     | NA                                                          |
| Account closure within 90 days of opening                                                                                                                                                                                               | \$25.00                                                     | \$25.00                                                     | NA                                                          |
| Correspondent and/or counterparty fees - any fees, interest or other charges levied by our counterparty as a consequence of your account activity and a charge representing the time and work undertaken by us in connection therewith. | Varies                                                      | Varies                                                      | Varies                                                      |

\* Plus Government stamp duty \$0.25 per item

\*\* Definition of Average Daily Balance: A statement cycle consists of 20 business days. At the end of each business day during this cycle, the account balance is calculated. Then, at the end of the statement cycle, these balances are averaged to determine the account's Average Daily Balance

\*\*\* Account closed and the balance will be sent to the Cayman Islands Government as per the Dormant Account Law 2010

† Seniors: All Butterfield customers age 65+ who register with the Bank are eligible for seniors benefits.

# Account Services

| FIXED TERM DEPOSIT                                                                           |                                                                                                                                                |
|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Research - within past six months, per hour, min 1hr                                         | \$30.00                                                                                                                                        |
| Research - older than six months, per hour, min 1hr                                          | \$50.00                                                                                                                                        |
| Breakage                                                                                     | The cost of replacement funding, as determined at the Bank's sole discretion, in addition to a breakage fee of up to 3% (minimum of \$250.00). |
| Termination on maturity (min. two business days notice prior to maturity to avoid break fee) | No charge                                                                                                                                      |
| Amend on maturity                                                                            | No charge                                                                                                                                      |
| Create fixed deposit                                                                         | No charge                                                                                                                                      |

| BUTTERFIELD DEBIT CARDS AND ATM BANKING                                                     |                                    |
|---------------------------------------------------------------------------------------------|------------------------------------|
| Debit card issue                                                                            | No charge                          |
| Card replacement / additional card                                                          | \$25.00                            |
| Withdrawal at a Butterfield ATM (per item)                                                  | \$0.30*                            |
| Withdrawal at a Butterfield ATM with non-Butterfield credit/Non-local debit card (per item) | \$3.00                             |
| Withdrawal at a non-Butterfield local ATM (per item)                                        | \$2.00*                            |
| Withdrawal at an overseas ATM                                                               | \$3.00* (plus foreign bank charge) |
| Debit card used at Point of Sale (POS) (per item)                                           | \$0.30*                            |
| Rush Card (if customer requires card prior to standard issuance period)                     | \$20.00                            |

| CREDIT REFERENCE                                                          |         |
|---------------------------------------------------------------------------|---------|
| Standard reference - per letter (three business day turnaround)           | \$30.00 |
| Standard reference - per letter (same day express - daily cut-offs apply) | \$50.00 |

# Safe Deposit Boxes

| SAFETY DEPOSIT BOX SIZE          | ANNUAL RENTAL FEE per year (minimum rental period six months) |
|----------------------------------|---------------------------------------------------------------|
| 1.5" x 5"                        | \$60.00                                                       |
| 2.5" x 5"                        | \$75.00                                                       |
| 2.5" x 10"                       | \$90.00                                                       |
| 5" X 5"                          | \$125.00                                                      |
| 5" x 10"                         | \$200.00                                                      |
| 10' x 10"                        | \$300.00                                                      |
| LOCK AND KEY                     |                                                               |
| Replace lock and provide new key | \$250.00                                                      |

\* Plus Government stamp duty \$0.25 per item

# Credit Products

## CREDIT CARDS

| Credit Cards                                                                    | Butterfield Visa Classic                                                                                                                                                                             | Butterfield Visa Platinum                                                                                                                                                                            | Butterfield / AAdvantage® Standard Mastercard®                                                                                                                                                       | Butterfield / AAdvantage® Platinum Mastercard®                                                                                                                                                       | Butterfield / AAdvantage® Black Mastercard®                                                                                                                                                          | Butterfield Miles Mastercard® Platinum                                                                                                                                                               | Butterfield Avios Platinum Mastercard®                                                                                                                                                               |
|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Minimum line of credit                                                          | \$500.00                                                                                                                                                                                             | \$10,000.00                                                                                                                                                                                          | \$1,000.00                                                                                                                                                                                           | \$10,000.00                                                                                                                                                                                          | \$20,000.00                                                                                                                                                                                          | \$5,000.00                                                                                                                                                                                           | \$10,000.00                                                                                                                                                                                          |
| Maximum line of credit                                                          | NA                                                                                                                                                                                                   | NA                                                                                                                                                                                                   | \$5,000.00                                                                                                                                                                                           | NA                                                                                                                                                                                                   | NA                                                                                                                                                                                                   | NA                                                                                                                                                                                                   | NA                                                                                                                                                                                                   |
| Rewards                                                                         | None                                                                                                                                                                                                 | Visa rewards                                                                                                                                                                                         | AAdvantage miles                                                                                                                                                                                     | AAdvantage miles                                                                                                                                                                                     | AAdvantage miles                                                                                                                                                                                     | Butterfield miles                                                                                                                                                                                    | Avios                                                                                                                                                                                                |
| Rewards annual fee                                                              | None                                                                                                                                                                                                 | Free                                                                                                                                                                                                 | Free                                                                                                                                                                                                 | Free                                                                                                                                                                                                 | Free                                                                                                                                                                                                 | \$25.00                                                                                                                                                                                              | Free                                                                                                                                                                                                 |
| Annual fee - primary card                                                       | \$65.00                                                                                                                                                                                              | \$165.00                                                                                                                                                                                             | \$110.00                                                                                                                                                                                             | \$190.00                                                                                                                                                                                             | \$350.00                                                                                                                                                                                             | \$125.00                                                                                                                                                                                             | \$190.00                                                                                                                                                                                             |
| Annual fee - additional card                                                    | \$32.50                                                                                                                                                                                              | \$82.50                                                                                                                                                                                              | \$55.00                                                                                                                                                                                              | \$95.00                                                                                                                                                                                              | \$175.00                                                                                                                                                                                             | \$62.50                                                                                                                                                                                              | \$95.00                                                                                                                                                                                              |
| Over-limit fee (per transaction)                                                | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              |
| Card replacement fee                                                            | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              |
| Auto-pay setup fee                                                              | \$12.00                                                                                                                                                                                              | \$12.00                                                                                                                                                                                              | \$12.00                                                                                                                                                                                              | \$12.00                                                                                                                                                                                              | \$12.00                                                                                                                                                                                              | \$12.00                                                                                                                                                                                              | \$12.00                                                                                                                                                                                              |
| Auto-pay monthly fee                                                            | \$3.00                                                                                                                                                                                               | \$3.00                                                                                                                                                                                               | \$3.00                                                                                                                                                                                               | \$3.00                                                                                                                                                                                               | \$3.00                                                                                                                                                                                               | \$3.00                                                                                                                                                                                               | \$3.00                                                                                                                                                                                               |
| Rush card fee                                                                   | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              |
| Late payment fee (per month)                                                    | \$45.00                                                                                                                                                                                              | \$45.00                                                                                                                                                                                              | \$45.00                                                                                                                                                                                              | \$45.00                                                                                                                                                                                              | \$45.00                                                                                                                                                                                              | \$45.00                                                                                                                                                                                              | \$45.00                                                                                                                                                                                              |
| Credit limit increase                                                           | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              |
| Temporary credit limit increase                                                 | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              | \$35.00                                                                                                                                                                                              |
| Cash advance charge                                                             | 2% (minimum \$10.00)                                                                                                                                                                                 | 2% (minimum \$10.00)                                                                                                                                                                                 | 2.75%(minimum \$5.00)                                                                                                                                                                                | 2% (minimum \$10.00)                                                                                                                                                                                 | 2% (minimum \$10.00)                                                                                                                                                                                 | 2% (minimum \$10.00)                                                                                                                                                                                 | 2% (minimum \$10.00)                                                                                                                                                                                 |
| Cash advance allowance                                                          | NA                                                                                                                                                                                                   | NA                                                                                                                                                                                                   | 20% of your available daily balance                                                                                                                                                                  | 20% of your available daily balance                                                                                                                                                                  | 20% of your available daily balance                                                                                                                                                                  | 20% of your available daily balance                                                                                                                                                                  | 20% of your available daily balance                                                                                                                                                                  |
| Research fee per hour                                                           | \$30.00                                                                                                                                                                                              | \$30.00                                                                                                                                                                                              | \$30.00                                                                                                                                                                                              | \$30.00                                                                                                                                                                                              | \$30.00                                                                                                                                                                                              | \$30.00                                                                                                                                                                                              | \$30.00                                                                                                                                                                                              |
| Disputes/enquirers initiated by cardholder where charge is proven to be correct | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              | \$20.00                                                                                                                                                                                              |
| Interest rate                                                                   | 20.75%                                                                                                                                                                                               | 19.50%                                                                                                                                                                                               | 21.50%                                                                                                                                                                                               | 19.50%                                                                                                                                                                                               | 19.50%                                                                                                                                                                                               | 19.50%                                                                                                                                                                                               | 19.50%                                                                                                                                                                                               |
| Replacement statement (per statement)                                           | \$7.50                                                                                                                                                                                               | \$7.50                                                                                                                                                                                               | \$15.00                                                                                                                                                                                              | \$7.50                                                                                                                                                                                               | \$7.50                                                                                                                                                                                               | \$7.50                                                                                                                                                                                               | \$7.50                                                                                                                                                                                               |
| Handling fee for NSF returned cheques                                           | \$40.00                                                                                                                                                                                              | \$40.00                                                                                                                                                                                              | \$40.00                                                                                                                                                                                              | \$40.00                                                                                                                                                                                              | \$40.00                                                                                                                                                                                              | \$40.00                                                                                                                                                                                              | \$40.00                                                                                                                                                                                              |
| Balance protection fee                                                          | \$0.28 per every \$100.00                                                                                                                                                                            | NA                                                                                                                                                                                                   | \$0.28 per every \$100.00                                                                                                                                                                            | NA                                                                                                                                                                                                   | NA                                                                                                                                                                                                   | NA                                                                                                                                                                                                   | NA                                                                                                                                                                                                   |
| Minimum payment                                                                 | 3.5% of balance (minimum \$10.00)                                                                                                                                                                    | 3.5% of balance (minimum \$10.00)                                                                                                                                                                    | 3.5% of balance (minimum \$10.00)                                                                                                                                                                    | 3.5% of balance (minimum \$10.00)                                                                                                                                                                    | 3.5% of balance (minimum \$10.00)                                                                                                                                                                    | 3.5% of balance (minimum \$10.00)                                                                                                                                                                    | 3.5% of balance (minimum \$10.00)                                                                                                                                                                    |
| Penalty Interest Rate for accounts delinquent for 60 days or more               | Rate increases by 5% over current rate. Thereafter the account must be in good standing for 6 months, during which time the higher rate will apply, prior to reverting to the regular interest rate. | Rate increases by 5% over current rate. Thereafter the account must be in good standing for 6 months, during which time the higher rate will apply, prior to reverting to the regular interest rate. | Rate increases by 5% over current rate. Thereafter the account must be in good standing for 6 months, during which time the higher rate will apply, prior to reverting to the regular interest rate. | Rate increases by 5% over current rate. Thereafter the account must be in good standing for 6 months, during which time the higher rate will apply, prior to reverting to the regular interest rate. | Rate increases by 5% over current rate. Thereafter the account must be in good standing for 6 months, during which time the higher rate will apply, prior to reverting to the regular interest rate. | Rate increases by 5% over current rate. Thereafter the account must be in good standing for 6 months, during which time the higher rate will apply, prior to reverting to the regular interest rate. | Rate increases by 5% over current rate. Thereafter the account must be in good standing for 6 months, during which time the higher rate will apply, prior to reverting to the regular interest rate. |

# Credit Products

| LOANS                                                                                     |                                        |                                        |                                        |
|-------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|
| Loans                                                                                     | Consumer Loans                         | Educational (Local or Overseas)        | Debt Consolidation                     |
| Administration                                                                            | 1% of loan amount (minimum CI\$100.00) | 1% of loan amount (minimum CI\$100.00) | 1% of loan amount (minimum CI\$100.00) |
| Late payment                                                                              | \$30.00                                | \$30.00                                | \$30.00                                |
| Loan payment reminder<br>(If past seven days late,<br>other collection<br>fees may apply) | \$25.00                                | \$25.00                                | \$25.00                                |

| MORTGAGES                        |                                                                               |                                             |                                        |
|----------------------------------|-------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------|
| Mortgages                        | First Legal Mortgage                                                          | Second Mortgage<br>(deed of further charge) | Home Equity                            |
| Administration                   | 1% of loan amount (minimum CI\$100.00)                                        | 1% of loan amount (minimum CI\$100.00)      | 1% of loan amount (minimum CI\$100.00) |
| Appraisal                        | CI\$400.00 - 1,000.00 (cost range depending<br>on property size and location) |                                             |                                        |
| Inspection                       | NA                                                                            | NA                                          | NA                                     |
| Late payment                     | \$30.00                                                                       | \$30.00                                     | \$30.00                                |
| Outstanding insurance<br>premium | 2% - 6% over existing interest rate                                           | 2% - 6% over existing interest rate         | 2% - 6% over existing interest rate    |

## Butterfield Online Banking

| USD                                 |           |
|-------------------------------------|-----------|
| <b>International drafts*</b>        |           |
| Up to 10,000                        | \$40.00   |
| 10,000.01 to 100,000                | \$50.00   |
| 100,000.01 +                        | \$100.00  |
| USD                                 |           |
| <b>Wire transfer - outgoing*</b>    |           |
| Up to 999.99~                       | \$33.00   |
| 1,000.00 to 99,999.99~              | \$50.00   |
| 100,000.00 to 999,999.99~           | \$95.00   |
| 1,000,000.00 to 4,999,999.99~       | \$135.00  |
| 5,000,000.00~ +                     | \$200.00  |
| Stop payment (limitations apply)    | \$50.00   |
| Local manager's cheques*            | CI\$10.00 |
| Internal transfer to other customer | \$0.30    |
| Domestic transfers                  | \$2.00    |
| Bill and credit card payments       | \$0.30    |
| Research - per hour, min 1hr        | \$30.00   |

Wire fees in other currencies will reflect the FX rate of the day based on the USD fee.

~ Butterfield periodically assesses the profile of all accounts based on the volume, value and geographic profile of transaction activity. Where this activity is considered to pose a higher risk, a 100% supplementary fee will be charged.

\* Plus Government stamp duty \$0.25 per item

# Payment Products

| BANK DRAFTS AND MANAGER’S CHEQUES                                                                                                                                                                                                                                                                                               |                                                                           |      |      |      |      |      |      |     |       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|------|------|------|------|------|------|-----|-------|
| Local manager’s cheque                                                                                                                                                                                                                                                                                                          | CI\$10.00                                                                 |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 | USD                                                                       |      |      |      |      |      |      |     |       |
| International Drafts (NON ONLINE)                                                                                                                                                                                                                                                                                               |                                                                           |      |      |      |      |      |      |     |       |
| Up to 10,000                                                                                                                                                                                                                                                                                                                    | \$60.00                                                                   |      |      |      |      |      |      |     |       |
| 10,000.01 to 100,000                                                                                                                                                                                                                                                                                                            | \$90.00                                                                   |      |      |      |      |      |      |     |       |
| 100,000.01 +                                                                                                                                                                                                                                                                                                                    | \$120.00                                                                  |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
| Copies of drafts/cheques                                                                                                                                                                                                                                                                                                        | \$1.00                                                                    |      |      |      |      |      |      |     |       |
| Drafts hand delivered within George Town and SMB area (+ draft fee)                                                                                                                                                                                                                                                             | \$10.00                                                                   |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
| INTERNATIONAL MONEY TRANSFERS (WIRES)                                                                                                                                                                                                                                                                                           |                                                                           |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 | USD                                                                       | CAD  | GBP  | EUR  | CHF  | AUD  | NZD  | JPY | SGD   |
| Incoming wire transfer to Butterfield account                                                                                                                                                                                                                                                                                   |                                                                           |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 | \$8.00                                                                    | 8.00 | 5.00 | 6.00 | 8.00 | 8.00 | 9.00 | 700 | 12.00 |
|                                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
| Outgoing wire transfer processed manually by bank*                                                                                                                                                                                                                                                                              |                                                                           |      |      |      |      |      |      |     |       |
| Up to 999.99~                                                                                                                                                                                                                                                                                                                   | \$63.00                                                                   |      |      |      |      |      |      |     |       |
| 1,000.00 to 99,999.99~                                                                                                                                                                                                                                                                                                          | \$80.00                                                                   |      |      |      |      |      |      |     |       |
| 100,000.00 to 999,999.99~                                                                                                                                                                                                                                                                                                       | \$125.00                                                                  |      |      |      |      |      |      |     |       |
| 1,000,000.00 to 4,999,999.99~                                                                                                                                                                                                                                                                                                   | \$165.00                                                                  |      |      |      |      |      |      |     |       |
| 5,000,000.00~ +                                                                                                                                                                                                                                                                                                                 | \$230.00                                                                  |      |      |      |      |      |      |     |       |
| All other currencies will reflect the FX rate of the day based on the USD fee.<br>~ Butterfield periodically assesses the profile of all accounts based on the volume, value and geographic profile of transaction activity. Where this activity is considered to pose a higher risk, a 100% supplementary fee will be charged. |                                                                           |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
| Wire transfer payment tracer (at remitter’s request)                                                                                                                                                                                                                                                                            | \$50.00                                                                   |      |      |      |      |      |      |     |       |
| Return wire payment not credited, Bank unable to apply (deducted from return)                                                                                                                                                                                                                                                   | \$55.00                                                                   |      |      |      |      |      |      |     |       |
| Copy of incoming and outgoing messages                                                                                                                                                                                                                                                                                          | \$20.00                                                                   |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
| STANDING ORDERS                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
| Set-up                                                                                                                                                                                                                                                                                                                          | \$5.00                                                                    |      |      |      |      |      |      |     |       |
| Transfer to Butterfield accounts                                                                                                                                                                                                                                                                                                | \$5.00                                                                    |      |      |      |      |      |      |     |       |
| Transfers to overseas banks (per event plus draft/wire fee and courier)                                                                                                                                                                                                                                                         | \$5.00                                                                    |      |      |      |      |      |      |     |       |
| Transfers to accounts at other local banks (per event, plus draft/wire fee)                                                                                                                                                                                                                                                     | \$5.00                                                                    |      |      |      |      |      |      |     |       |
| Insufficient funds (3 attempts will be made)                                                                                                                                                                                                                                                                                    | \$5.00 per attempt                                                        |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
| FOREIGN CURRENCY & COIN HANDLING                                                                                                                                                                                                                                                                                                |                                                                           |      |      |      |      |      |      |     |       |
| Coin handling - CI\$ only                                                                                                                                                                                                                                                                                                       | 1%                                                                        |      |      |      |      |      |      |     |       |
| Foreign currency cash withdrawals                                                                                                                                                                                                                                                                                               | 1%                                                                        |      |      |      |      |      |      |     |       |
|                                                                                                                                                                                                                                                                                                                                 |                                                                           |      |      |      |      |      |      |     |       |
| TRANSACTION MONITORING                                                                                                                                                                                                                                                                                                          |                                                                           |      |      |      |      |      |      |     |       |
| Supplemental Monitoring Fee                                                                                                                                                                                                                                                                                                     | Up to \$500.00 USD annually, assessed on applicable client relationship** |      |      |      |      |      |      |     |       |

\* Plus Government stamp duty \$0.25 per item

\*\* Effective 1 October 2023



