

SCHEDULE OF CHARGES

Effective November 1, 2025

Account Services

– Personal Banking

These fees are effective per the note above and are subject to change. Fees are quoted in Cayman Islands Dollars (KYD) and United States Dollars (USD). Accounts held in other currencies will be charged at equivalent rates.

Please note that all debit transactions for funds withdrawn or payments to third parties, are subject to Cayman Islands Government Stamp Duty of \$0.25 per item.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

CHEQUING	
Currencies	USD, KYD
Interest Bearing	No
Statement Production	Monthly
Minimum Average Balance	\$10,000.00
Monthly Maintenance	\$10.00
Premium Account Annual Fee (Premium Accounts Only)	\$1,000.00
Cheque Book Production (24 leaves)	\$8.00
Cheque Book Cover	\$8.00
Online Transactions (per item)	\$0.25
Debit Card (Point of Sale) Transactions	\$0.25
Paying Cheques (per item)	\$1.00
Cheque Cashing – PENINSU Customer	No charge
Cheque Cashing – Non-PENINSU Customer (per item)	\$8.00
Cash Withdrawals (over the counter)	\$0.50
Processing Deposits and Credits	\$0.50
Direct Debit Processing (per item)	\$2.00
Direct Debit Reversals (per item)	\$5.00
Intra-Account Transfers (same customer, over the counter)	\$3.00
Inter-Account Transfers (other PENINSU customer, over the counter)	\$3.00
Utility Bill Payments (over the counter)	\$2.00
Deposited Cheque Returned Unpaid	\$25.00
Overdraft Arrangement Fee	\$50.00
Overdraft Fee	\$50.00
Cheque Processing Fee – Unauthorised Overdraft (per item)	\$25.00
NSF Cheque	\$25.00
Stop Payment Fee	\$25.00

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Coin Handling	2%
Cash Handling Over \$5,000	1%
Dormant Account Fee (monthly)	\$6.00
Dormant Account Letter – Year 2	\$50.00*
Dormant Account Letter – Years 3 to 6	\$75.00*
Dormant Account Letter – Year 7	\$100.00*
Research Fee (per hour)	\$25.00
Paper Statement Print / Request	\$5.00
Account Closure Within 90 Days	\$25.00

* Unclaimed dormant account balances after 7 years will be sent to the Cayman Islands Government as per the 2010 Dormant Account Act.

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Account Services

TERM DEPOSIT	
Currencies	USD, KYD
Interest Bearing	Yes
Statement Production	On maturity - dependent on term
Creation	No charge

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Amend on Maturity	No charge
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– Personal Banking

SAVINGS

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

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Dormant Account Letter – Year 7	\$100.00*
Research Fee (per hour)	\$25.00
Paper Statement Print / Request	\$5.00
Account Closure Within 90 Days	\$25.00

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Termination on maturity (minimum two business days' notice prior to maturity break fee)	No charge
Breakage	The greater of the loss of interest accrued or \$150 (or currency equivalent), plus 2% of the principal
Research Fee (per hour)	\$25.00

DEBIT CARDS AND ATMs

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

REFERENCE LETTERS

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

– Corporate Banking

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

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

CHEQUING	
Currencies	USD, KYD
Interest Bearing	No
Statement Production	Monthly
Minimum Average Balance	\$100,000.00
Monthly Maintenance	\$10.00
Complex Structure Account Opening Fee	\$1,000.00
Premium Account Annual Fee (Premium Accounts Only)	\$1,000.00
Cheque Book Production	\$35.00
Cheque Book Business Binder	\$45.00
Online Transfers (per item)	\$0.25
Debit Card (Point of Sale) Transactions	\$0.25
Paying Cheques	\$0.50
Cash Withdrawals (over the counter)	\$0.50
Processing Deposits and Credits	\$0.50
Direct Debit Processing	\$2.00
Direct Debit Reversals	\$5.00
Intra-Account Transfers (same customer, over the counter)	\$3.00
Inter-Account Transfers (other PENINSU customer, over the counter)	\$3.00
Utility Bill Payments (over the counter)	\$2.00
Deposited Cheque Returned Unpaid	\$25.00
Overdraft Arrangement Fee	\$100.00
Overdraft Fee	\$50.00
Cheque Processing Fee – Unauthorised Overdraft (per item)	\$25.00
NSF Cheque	\$25.00
Stop Payment Fee	\$25.00
Coin Handling	3%
Cash Handling Over \$5,000	1%
Dormant Account Fee (monthly)	\$6.00
Dormant Account Letter – Year 2	\$50.00*

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Account Services

Dormant Account Letter – Years 3 to 6	\$75.00*
Dormant Account Letter – Year 7	\$100.00*
Research Fee (per hour)	\$25.00
Paper Statement Print / Request	\$10.00
Audit Confirmation – 1 Account	\$50.00
Audit Confirmation – Additional Accounts	\$10.00
Cheque Cashing – Non-PENINSU Customer (per item)	\$8.00
Struck-Off Companies	\$50.00
Account Closure Within 90 Days	\$25.00

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SAVINGS

Currencies	USD, KYD, GBP, CAD, EUR, JPY
Interest Bearing	Yes
Statement Production	Quarterly
Minimum Average Balance	\$100,000.00
Monthly Maintenance (waived if Average Balance maintained)	\$8.00
Complex Structure Account Opening Fee	\$1,000.00
Premium Account Annual Fee (Premium Accounts Only)	\$1,000.00
Online Transfers (per item)	\$0.25
Debit Card (Point of Sale) Transactions	\$0.25
Cash Withdrawals (over the counter)	\$0.50
Processing Deposits and Credits	\$0.50
Direct Debit Processing	\$2.00
Direct Debit Reversals	\$5.00
Intra-Account Transfers (same customer ,over the counter)	\$3.00
Inter-Account Transfers (other PENINSU customer, over the counter)	\$3.00

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Utility Bill Payments (over the counter)	\$2.00
Deposited Cheque Returned Unpaid	\$25.00
Overdrawn Fee	\$25.00
Coin Handling	3%
Cash Handling Over \$5,000	1%
Dormant Account Fee (monthly)	\$6.00
Dormant Account Letter – Year 2	\$50.00*
Dormant Account Letter – Years 3 to 6	\$75.00*
Dormant Account Letter – Year 7	\$100.00*
Research Fee (per hour)	\$25.00
Paper Statement Print / Request	\$5.00

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Cheque Cashing – Non-PENINSU Customer (per item)	\$8.00
Struck-Off Companies	\$50.00
Account Closure Within 90 Days	\$25.00

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TERM DEPOSIT

Currencies	USD, KYD
Interest Bearing	Yes
Statement Production	On maturity - dependent on term
Creation	No charge
Amend on Maturity	No charge
Termination on maturity (minimum two business days' notice prior to maturity to avoid break fee)	No charge
Breakage	The greater of the loss of interest accrued or \$150 (or currency equivalent), plus 2% of the principal
Research Fee	\$25.00

DEBIT CARDS AND ATMs

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

REFERENCE LETTERS

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

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COMMERCIAL DEPOSITS/OVERNIGHT SAFEKEEPING

Night Deposit Facility	No charge
Night Deposit Bags	\$25 for 100 deposit bags
Additional / Replacement Key	\$5.00

PAYROLL SERVICES

Salary Processing	Less than 20 transitions \$50.00
	More than 20 transactions \$3.00 per transaction

Credit Products

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

Credit Cards	Visa Classic	Visa Gold	Visa Infinite
Rewards	Yes	Yes	Yes
Rewards Annual Fee	No charge	No charge	No charge
Annual Fee	\$55.00	\$80.00	\$300.00
Annual Fee – Additional Card	\$35.00	\$45.00	\$250.00
Overlimit Fee (per transaction)	\$30.00	\$30.00	\$25.00
Card Replacement Fee	\$30.00	\$25.00	\$100.00
PIN Replacement Fee	\$25.00	\$25.00	\$25.00
Auto-pay Setup Fee	\$5.00	\$5.00	\$5.00
Auto-pay Monthly Fee	No charge	No charge	No charge
Rush Card Fee	\$25.00	\$25.00	\$25.00
Late Payment Fee	\$30.00	\$30.00	\$30.00

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Credit Limit Increase (temporary & permanent)	\$15.00	\$15.00	\$15.00
Cash Advance Charge	3.0% or minimum \$10	3.0% or minimum \$10	3.0% or minimum \$10
Interest Rate – Standard	18%	18%	16%
Interest Rate – Cash Advances	19%	19%	16%
Interest Rate – Balance Transfers	16%	16%	16%
Penalty Interest Rate	21%	21%	21%
Replacement Statement	\$5.00	\$5.00	\$5.00
Minimum Payment	5%	5%	5%
Research / Voucher Retrieval Fee	\$35.00	\$35.00	\$35.00
Credit Report	\$40.00	\$40.00	\$40.00
Dispute Fee	\$25.00	\$25.00	\$25.00

PERSONAL LOANS

Commitment	3%
Extension	\$100.00
Late Payment	\$80.00
Loan Payment Reminder	\$25.00

MORTGAGES

Commitment	1%
Appraisal	As levied by the firm performing the appraisal

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Late Payment	\$80.00
Loan Payment Reminder	\$25.00
Refinancing Fee	\$500.00

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Payment Services

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

INTERNATIONAL WIRE TRANSFERS – PERSONAL	Online	Manual (Faxed, OTC, etc)
Up to \$1,000	\$40.00	\$48.00
Over \$1,000 up to \$2,000	\$42.00	\$50.00
Over \$2,000 up to \$3,000	\$44.00	\$52.50
Over \$3,000 up to \$4,000	\$46.00	\$55.00
Over \$4,000 up to \$5,000	\$48.00	\$57.50
Over \$5,000 up to \$6,000	\$50.00	\$60.00
Over \$6,000 up to \$7,000	\$52.00	\$62.50
Over \$7,000 up to \$9,000	\$54.00	\$65.00
Over \$9,000 up to \$25,000	\$58.00	\$70.00
Over \$25,000 up to \$50,000	\$90.00	\$105.00
Over \$50,000 up to \$100,000	\$110.00	\$130.00
Over \$100,000 up to \$1,000,000	\$150.00	\$150.00
Over \$1,000,000	\$175.00	\$175.00
Incoming wire		\$1 i.00
Wire Callback Fee		\$5.00
Request for Confirmation of Credit (Beneficiary Claiming Non-Receipt)		\$7 i.00
Payment Return / Cancellation / Amendment Request		\$7 i.00
Return of Funds from Beneficiary as Incorrect Information Provided		\$5 i.00

SWIFT Confirmation	\$1 i.00
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INTERNATIONAL WIRE TRANSFERS – CORPORATE	Online	Manual (Faxed, OTC, etc)
Up to \$1,000	\$40.00	\$48.00
Over \$1,000 up to \$2,000	\$42.00	\$50.00
Over \$2,000 up to \$3,000	\$44.00	\$52.50
Over \$3,000 up to \$4,000	\$46.00	\$55.00
Over \$4,000 up to \$5,000	\$48.00	\$57.50
Over \$5,000 up to \$6,000	\$50.00	\$60.00
Over \$6,000 up to \$7,000	\$52.00	\$62.50
Over \$7,000 up to \$9,000	\$54.00	\$65.00
Over \$9,000 up to \$25,000	\$58.00	\$70.00
Over \$25,000 up to \$50,000	\$90.00	\$105.00
Over \$50,000 up to \$100,000	\$135.00	\$135.00
Over \$100,000 up to \$1,000,000	\$175.00	\$175.00
Over \$1,000,000 up to \$5,000,000	\$200.00	\$200.00
Over 5 million	\$225.00	\$225.00
Incoming wire	\$1 i.00	
Wire Callback Fee – Corporate	\$1 i.00	
Request for Confirmation of Credit (Beneficiary Claiming Non-Receipt)	\$7 i.00	
Payment Return / Cancellation / Amendment Request	\$7 i.00	
Return of Funds from Beneficiary as Incorrect Information Provided	\$5 i.00	
SWIFT Confirmation	\$1 i.00	

STANDING ORDERS	
Set-up	\$5.00
Amendments	\$3.00
Transfers to other PENINSU Accounts	\$0.50

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DOMESTIC ('ACH') TRANSFERS

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

DOMESTIC EXCHANGE RATE

USD to KYD	0.82
KYD to USD	0.84