EFFECTIVE, MAY 1, 2021 Please see Schedu				
	ule of Charges which			
We encourage you	to review these char	ges to identify way	's in which you can :	save.
	TOTAL ACCESS	TOTAL ACCESS (USD,CAD,GBP,EUR)	ELECTRONIC ACCESS	ELECTRONIC ACCESS PAYROLL (KYD & USD)
onthly Fee	\$16.00	\$11.00	\$10.00	\$8.00
fonthly Balance Fee Waiver*	N/A	N/A	N/A	N/A
umber of Free Transactions Included in Monthly Fee**	10 Branch/Cheque transactions.	10 Branch/Cheque transactions.	Unlimited self-service transactions,	Unlimited self-service transactions,
	Unlimited self-service transactions, transfers between accounts and tranfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and tranfers to others (EFT).	transfers between accounts and transfers to others (EFT).	transfers between accounts and transfers to others (EFT).
dditional Transaction Fees**	Branch/Cheque: \$1.50 Deposits: \$1.50 ATM/POS: FREE	Branch/ Cheque: \$1.50 Deposits: \$1.50 ATM/POS: FREE	Branch/Cheque: \$2.50 Deposits: \$2.50 ATM/POS: FREE	Branch/ Cheque: \$2.50 Deposits: \$2.50 ATM/POS: FREE
tatement Frequency	Monthly	Monthly	Monthly	Monthly
	PRIMARY SAVINGS*	- SAVINGS ACCOUNTS FOREIGN CURRENCY PRIMARY SAVINGS	SIGNATURE SAVINGS*	JUNIOR SAVINGS***
Monthly Fee	\$4.00 (If minimum daily closing balance for	(USD,CAD,GBP,EUR) \$8.00	\$6.00 (If minimum daily closing balance for	FREE
	each entire month or statement period falls below \$1,000.)		each entire month or statement period falls below \$5,000.)	
Ionthly Balance Fee Waiver*	\$1000	N/A	\$5000	N/A
lumber of Free Transactions Included in Monthly Fee	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).	Unlimited self-service transactions, transfers between accounts and transfers to others (EFT).
dditional Transaction Fees**	Branch: \$1.25 Denosits: FRFF	Branch: \$1.25 Denosits: EREE		Branch: \$1.25 Deposits: FREE
terest Calculation	ATM/POS: \$0.50 Daily Closing Account	ATM/POS: \$0.50 Daily Closing Account	ATM/POS: \$1.50 Daily Closing Account	ATM/POS: \$0.50 Daily Closing Account
heque Writing Privileges	Balance - Paid Monthly None	Balance - Paid Monthly None	Balance - Paid Monthly None	Balance - Paid Monthly None
stement Frequency	Quarterly	Quarterly JM BANKING	Quarterly	Quarterly
	KYD	USD		
fonthly Fee fonthly Balance Fee Waiver*	\$40.00 N/A	\$45.00 N/A	-	
umber of Free Transactions Included in Monthly Fee	Unlimited self-service transactions, transfers between accounts and	Unlimited self-service transactions, transfers between accounts and	-	
	transfers to others (EFT).	transfers to others (EFT).	-	
tatement Frequency	Monthly SMALL BUSI	Monthly NESS ACCOUNTS		
	BUSINESS SAVINGS (KYD)	FOREIGN CURRENCY BUSINESS SAVINGS	BUSINESS CHEQUING (KYD)	FOREIGN CURRENCY BUSINESS CHEQUING
Monthly Maintenance Fee	\$5.00	(USD,CAD,GBP,EUR) \$5.00	\$20.00	(USD,CAD,GBP,EUR) \$20.00
ransaction Fee	\$1.50	\$1.50	\$1.50	\$1.50
nterest Calculation	Daily Closing Account Balance - Paid Monthly	Daily Closing Account Balance - Paid Monthly	Daily Closing Account Balance - Paid Monthly	Daily Closing Account Balance - Paid Monthly
cheque Writing Privileges	None Quarterly	None Quarterly	Yes Monthly	Yes Monthly
	CORPORATE & COMME	RCIAL BANKING ACCOUNTS		
	BUSINESS SAVINGS (KYD)	FOREIGN CURRENCY BUSINESS SAVINGS (USD,CAD,GBP,EUR)	BUSINESS CHEQUING (KYD)	FOREIGN CURRENCY BUSINESS CHEQUING (USD,CAD,GBP,EUR)
fonthly Maintenance Fee	\$5.00 \$1.50	\$5.00 \$1.50		\$30.00 \$1.50
nterest Calculation	Daily Closing Account Balance - Paid Monthly	Daily Closing Account Balance - Paid Monthly		Dally Closing Account Balance - Paid Monthly
Cheque Writing Privileges Statement Frequency	Quarterly	Quarterly	Yes Monthly	Yes Monthly
iverdraft Available	No	No	Yes	Yes
Cheque Book (24 leaves)	ITEM	UTHER	\$5.00 KYD/\$6.00 USD	ess otherwise specified)
Cheque Book (48 leaves)			\$10.00 KYD/\$12.00 USD \$15.00 KYD/\$18.00 USD \$20.00 KYD/\$24.00 USD	
			\$20.00 plus the charge from the Ban \$20.00	k
Cheque Book (96 leaves) Deposited Cheque Returned Unpaid (Foreign Clearing)				
Cheque Book (96 leaves) beposited Cheque Returned Unpaid (Foreign Clearing) SP Cheque (deposited or issued)	ITE			EE (KYD)
Dregue Book (Bf Barwei) Pepositel Choege Returned Unpeid (Foreign Clearing) MSF Cheque (deposited or issued) Debt Card Issue	ITE	M	FREE FREE/\$25.00 (per additional card)	EE (KYD)
heque Book (86 karves) peoplied Cheque (Returned Unpaid (Foreign Clearing) SF Cheque (dspoated or issued) abit Card Issue abit Card Replacement/ Credit Card additional	ITE	M AUTOMATED TELLER MAC	FI FREE FREE/\$25.00 (per additional card) HINES /INTELLIGENT D MACHINES FI \$0.00- \$2.00 (per item) (varied basec	EE (KYD)
Dreque Book (Bit Braves) Dreque Book (Bit Braves) SSF Cheque (deposited or issued) SSF Cheque (deposited or issued) Debit Card Issue Debit Card Replacement/ Credit Card additional Withdrawal at Ano-Bank local XTM Withdrawal at a No-Bank Not ATM		AUTOMATED TELLER MAC	FIEE FREE/525.00 (per additional card) HINES /INTELLIGENT D MACHINES FIES \$0.00-\$22.00 (per item) (varied basec \$1.25 (per item) \$2.50 (varies based on Network Prov \$0.75	EE (KYD) d on account)
heque Book (Bit Isawa) people Dock (Bit Isawa) SIF Cheque (deposited or issued) SIF Cheque (deposited or issued) Peblit Card Isaue Peblit Card Isaue Vitindrawal at Bonk ATM Vitindrawal at a Non-Bank local ATM Vitindrawal ATM Vi	ITE FEE (KYD)	AUTOMATED TELLER MAC	FREE FREE/\$25.00 (per additional card) IINES /INTELLIGENT D MACHINES \$0.00-\$2.00 (per item) (varied based \$1.25 (per item) \$2.50 (varies based on Network Prov	EE (KYD) d on account)
heque Book (66 leaves) people Cheque (externed Linpaid (Foreign Clearing) SF Cheque (deposited or issued) ebit Card Issue ebit Card Issue ebit Card Replacement/ Credit Card additional ////drowel at Bank ATM ////drowel at a Non-Bank local ATM /////drowel at a Non-Bank local ATM /////drowel at a Non-Bank local ATM ////////////////////////////////////	FEE (KYD) \$10.00 - \$30.00 Intermediary Banking charges may be to \$20.00 for srm \$100	M AUTOMATED TELLER MAC	FIEE FREE/525.00 (per additional card) HINES /INTELLIGENT D MACHINES FIES \$0.00-\$22.00 (per item) (varied basec \$1.25 (per item) \$2.50 (varies based on Network Prov \$0.75	EE (KYD) d on account)
heque Book (96 leaves) people Cheque (Returned Unpaid (Foreign Clearing) SF Cheque (deposited or issued) ebit Card Issue ebit Card Issue ebit Card Replacement/ Credit Card additional //fiddrawel at Sank ATM (fiddrawel at a Non-Bank local ATM (fiddrawel at a Non-Bank local ATM (fiddrawel Pint EM Issue EM	FEE (KYO) \$10.00 - 530.00 Intermediary Banking charges may Up to \$2,000 (1% or min \$10) \$20.01 - \$10.000 (1% or min \$10) \$10.000 (M AUTOMATED TELLER MAC M WIRE apply	FIEE FREE/525.00 (per additional card) HINES /INTELLIGENT D MACHINES FIES \$0.00-\$22.00 (per item) (varied basec \$1.25 (per item) \$2.50 (varies based on Network Prov \$0.75	EE (KYD) d on account)
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Incue Book (Bi Banves) popoled Cheque (Returned Urpaid (Foreign Clearing) SF Cheque (deposited or issued) SF Cheque (deposited or issued) abit Card Issue abit Card Issue abit Card Replacement/ Credit Card additional abit Card Replacement Prevent	FEE (KYD) \$10.00 - \$30.00 Intermediary Banking charges may Up to \$2,000 (1% or min \$10) \$25,200 + \$10.000 (1% or min \$25) \$10.001 + \$20.000 (1% or min \$35) \$20.001 and over (1/32% or min \$35) \$20.00	AUTOMATED TELLER MAC M apply 0) \$\$ 500) 10 & max \$1,000)	FIEE FREE/525.00 (per additional card) HINES /INTELLIGENT D MACHINES FIES \$0.00-\$22.00 (per item) (varied basec \$1.25 (per item) \$2.50 (varies based on Network Prov \$0.75	EE (KYD) d on account)
heque Book (Bi Barwa) heque Book (Bi Barwa) heque Book (Bi Barwa) heque Book (Bi Barwa) het Card Issue het Card Issue het Card Issue het Card Replacement Credit Card additional het Card Replacement Protect het Card Replacement Credit Card additional het Card Replacement Protect het Card Replacement P	FEE (KYO) \$1.00 - 530.00 Intermediary Banking charges may Up In \$2,000 trains \$10) \$20.00 - 510,000 (1/% or min \$25) \$10.00 - 520.000 (1/% or min \$25) \$10.001 - 520.000 (1/% or min \$25) \$10.001 - 520.000 (1/% or min \$25) \$10.001 - 520.000 (1/% or min \$25) \$20.00 - 5100,000 (1/% or min \$25) \$20.00 Fee (KYO) \$10.00 - \$10.000SD	AUTOMATED TELLER MAC M apply 0) \$\$ 500) 10 & max \$1,000)	FIEE FREE F325.00 (per additional card) INRES INTELLIGENT DI MACHINES SI 025.20 (per item) (indicid basic Si 226 (parine) Si 226 (parine) Si 226 (parine) Si 25 (parine) Si 25 (parine) Si 25 (parine) Si 25 (parine) Si 26 (parine) Si	EE (KYD) d on account)
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