

Clarien Bank Limited (“Bank”) Fee Schedule

As of 1st March 2018

All fees are quoted in local BMD currency unless otherwise noted



Account Type	Personal Banking	Commercial Banking
Chequing		
Chequing Monthly Maintenance Fee (BMD, USD)	\$10/month ²	\$15/month ³
Cheque Processing	\$2.50/cheque ²	\$2.50/cheque ³
Cheque Books	\$7.50 for 25 cheques	\$45 for 120 cheques \$65 for 300 cheques
Unauthorised Overdraft	\$50/item	\$50/item
Returned Cheques	\$50/item	\$50/item
Cheque Clearing Foreign Currency (USD, GBP, EUR) No CAD Cheques Accepted	\$5/item for USD* \$30/item for EUR and GBP*	\$5/item for USD* \$30/item for EUR and GBP*
Paper Statement Fee	\$5, 5£, 5€, \$7CAD/month ²	\$5, 5£, 5€, \$7CAD/month ³
Savings		
Savings Monthly Maintenance Fee	\$5, 5£, 5€, \$6CAD/month ^{1/4}	\$7, 7£, 7€, \$9CAD/month ^{3/8}
Paper Statement Fee	\$5, 5£, 5€, \$7CAD/month ¹	\$5, 5£, 5€, \$7CAD/month ³
Account Services		
Dormant Fee	\$10, 8£, 8€, \$13CAD/month ¹	\$10, 8£, 8€, \$13CAD/month ³
Statement Reprints (Screenshots of Statement Activity)	\$10/statement (quarterly or interim)	\$10/statement (quarterly or interim)
Bank Reference	\$30 \$50 (urgent request)	\$30 \$50 (urgent request)
Credit Reference	\$50	\$50
Research	\$50/hour \$75/hour (urgent request)	\$50/hour \$75/hour (urgent request)
Special Handling Fee	\$10	\$10
Cheque Cashing For Non-customers	\$25/item ⁵	\$25/item ⁵
Audit Confirmation	\$50	\$50
Courier	At prevailing rate	At prevailing rate
Stop Payment (Clarien Bank Limited Cheques & Drafts)	\$20/item	\$20/item

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Account Type	Personal Banking	Commercial Banking
Account Services Cont.		
Draft Ordered Via iBank	\$20 Local \$20 Foreign	\$20 Local \$20 Foreign
Draft Ordered In-Branch and Fax	\$75 Local ² \$75 Foreign ²	\$75 Local ² \$75 Foreign ²

Debit Card		
Annual Fee	Complimentary	NOT APPLICABLE
Limit Increase (Temporary)	\$15	
Rush Card	\$35	
Replacement Card	\$35	
Use of Non Clarien Bank Ltd ATM	Local International ⁶	
Disputed Card Transaction Fee	\$25/request	
Research	\$50/hour	
Foreign Currency Conversion	1.0043	

Credit Cards		
Visa Platinum	Platinum (Retail)	NOT APPLICABLE
Annual Interest Rate (Merchandise/Cash Advance)	19.95%/22.75% Merchandise/Cash Advance	
Annual Fee	\$75	
Supplementary Card	\$35	
Cash Advance	2.5%/\$5 min	
Credit Limit (Temporary)	\$50/increase	
Late Payment	\$40	
Over Limit	\$50/item	
Rush Card	\$50	
Replacement Card	\$50	
Interim Statement/Replacement Statement	\$10/request	

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Credit Cards		
Visa Platinum Cont.		
Disputed Transaction Fee	\$25/request	NOT APPLICABLE
Replacement Sales Receipt/Sales Draft	\$15	
Research	\$50/hour	
Foreign Currency Conversion	3%	
USA International Fee	30 Basis Points**	
Minimum Payment	3.5% or min of \$10	
Penalty Interest Rate	5% rate increase for six months	

Credit Cards		
Visa Infinite Corporate		
Annual Interest Rate (Merchandise/Cash Advance)	NOT APPLICABLE	19.95%/22.75% Merchandise/Cash Advance
Annual Fee		\$65
Cash Advance		2.5%/\$5 min
Credit Limit (Temporary)		\$50
Late Payment		\$40
Over Limit		\$50/item
Rush Card		\$50
Replacement Card		\$50
Interim Statement/Replacement Statement		\$10/request
Disputed Transaction Fee		\$25
Replacement Sales Receipt/Sales Draft		\$15
Research		\$50/hour
Foreign Currency Conversion		3%

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Credit Cards		
Visa Infinite Corporate cont.	NOT APPLICABLE	
USA International Fee		30 Basis Points**
Minimum Payment		3.5% or min of \$10
Penalty Interest Rate		5% rate increase for six months
Local Payments		
Outgoing Local Payment Via iBank	Complimentary	Complimentary
Outgoing Local Payment Ordered In-Branch and Fax	\$75/item ⁷	\$75/item ⁷
Recurring Local Payment Set Up (Payment to Local Bank)	\$5/item	\$5/item
Incoming Local Wire Payment	\$7	\$7
Incoming Local Bank Transfer Payment	Complimentary	Complimentary
International Payments		
Outgoing International Payment Via iBank	\$20	\$20
Outgoing International Payment Ordered In-Branch and Fax	\$100 for BMD, USD, EUR and GBP \$125 for CAD	\$100 for BMD, USD, EUR and GBP \$125 for CAD
Incoming Payment	\$7	\$7
Non-receipt, Amendment and Cancellations of Remitted Payment(s)	\$30/item	\$30/item
Foreign Exchange & Currency Handling Fees		
Disbursement of USD notes \$0 - \$499	Complimentary	Complimentary
Disbursement of USD notes \$500 or more	2% or \$30 min	2% or \$30 min

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Internal Transfer Orders		
Set Up Via iBank	Complimentary	Complimentary
Manual Set Up	Complimentary	Complimentary
Amendment	Complimentary	Complimentary
Transfer Within Clarien Bank Limited	Complimentary	Complimentary

Deposit Bags		
Deposit Bags – 50	Not Applicable	\$40
Deposits Bags – 100	Not Applicable	\$75

CD/Fixed Term Deposit Breakage Policy		
Full Breakage	Full interest earned to the point of CD breakage (Includes Savers and Accumulators) plus a \$250 administration fee.	
Partial Breakage	Full interest earned to the point of CD breakage on amount withdrawn (Includes Savers and Accumulators) plus a \$250 administration fee.	

iBANK		
Replacement Token	\$20	\$20
Courier Fee	\$50	\$50

Notes:

- 1 This Fee does not apply to Seniors, Registered Charities and Iron Kids Accounts.
 - 2 This Fee does not apply to Seniors and Registered Charities.
 - 3 This does not apply to Registered Charities.
 - 4 If a daily minimum balance is not maintained, the fee will be charged per month (\$500.00BMD/USD, 325.00E, 400.00E, \$600.00CAD).
 - 5 Cheques less than \$25 will not be processed.
 - 6 ATM fees incurred for ATM usage outside of Bermuda may be applicable.
 - 7 In-Branch Outgoing ACH Fee is applicable for each request.
 - 8 If a daily minimum balance is not maintained, the fee will be charged per month (\$2,500.00BMD/USD, 2,000.00E, 2,300.00E, \$3,300.00CAD).
- * Cheques will be placed on a 14 clearing day hold.
 ** USA International Fee Example - a transaction of \$100 conducted in the USA will receive a fee of \$0.30.