

Private Banking	
Chequing	
Chequing Monthly Maintenance Fee (BMD, USD)	\$10/month/account ²
Compliance Fee (BMD/USD)	\$2/month/account ¹
Cheque Processing	\$3/cheque ²
Cheque Books	\$7.50 for 25 cheques
Unauthorised Overdraft	\$75/item
Returned Cheques	\$50/item
Cheque Clearing Foreign Currency (USD, GBP, EUR) No CAD Cheques Accepted	\$20/item for USD* \$30/item for EUR and GBP*
Paper Statement Fee	\$6, 6£, 6€, \$8CAD/month ^{2/13}

Savings	
Savings Monthly Maintenance Fee	\$3, 3£, 3€, \$5CAD/month/account ^{1/4}
Compliance Fee	\$2, 2£, 2€, \$4CAD/month/account ¹
Paper Statement Fee	\$6, 6£, 6€, \$8CAD/month ^{1/13}

Account Services	
Dormant Fee	\$15, 13£, 13€, \$18CAD/month ¹
Statement Reprints (Screenshots of Statement Activity)	\$10/statement (quarterly or interim)
Credit Reference Letter	\$50
Credit Check	\$45
Research	\$50/hour \$75/hour (urgent request)
Special Handling Fee	\$10
Cheque Cashing For Non-customers	\$25/item ⁶
Audit Confirmation	\$50
Courier	At prevailing rate
Stop Payment (Clarien Bank Limited Cheques & Drafts)	\$20/item
BMD In-Branch Cash Withdrawal Fee (Effective 30 th June 2019 - 3 month grace period from 31 st March 2019)	\$5 ^{2/4}
Draft Ordered Via iBank	\$20 Local \$20 Foreign
Draft Ordered In-Branch and Fax	\$80 Local ² \$80 Foreign ²

Debit Card	
Annual Fee	Complimentary
Limit Increase (Temporary)	\$15
Rush Card	\$35
Replacement Card	\$35

Private Banking		
Debit Card cont.		
Use of Non Clarien Bank Ltd ATM	Local International ⁶	\$5 \$5
Disputed Card Transaction Fee		\$25/request
Research		\$50/hour
Foreign Currency Conversion		1.0043
Non-Activity Fee (After 12 consecutive months)		\$5/year

Credit Cards	
Visa Platinum	Platinum (Private)
Annual Interest Rate (Merchandise/Cash Advance)	19.95%/22.75% Merchandise/Cash Advance
Annual Fee	\$150
Supplementary Card	\$75
Cash Advance	2.5%/ \$5 min
Credit Limit (Temporary)	\$50/increase
Late Payment	\$50
Over Limit	\$50/item
Rush Card	\$50
Replacement Card	\$50
Interim Statement/Replacement Statement	\$10/request
Disputed Transaction Fee	\$25/request
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

Visa Infinite	Wealth Management - Infinite
Annual Interest Rate (Merchandise/Cash Advance)	19.95%/22.75% Merchandise/Cash Advance
Annual Fee	\$300
Supplementary Card	\$150
Cash Advance	2.5%/ \$5 min
Credit Limit (Temporary)	\$50/increase
Late payment	\$40
Over Limit	\$50/item
Rush Card	\$50
Replacement Card	\$50

Private Banking	
Credit Cards cont.	
Visa Infinite cont.	Wealth Management - Infinite
Interim Statement/Replacement Statement	\$10/request
Disputed Transaction Fee	\$25/request
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

Local Payments	
Outgoing Local Payment Via iBank	Complimentary
Outgoing Local Payment Ordered In-Branch and Fax	\$80/item ⁸
Recurring Local Payment Set Up (Payment to Local Bank)	\$5/item
Incoming Local Wire Payment	\$7
Incoming Local Bank Transfer Payment	Complimentary

International Payments	
Outgoing International Payment Via iBank	\$20 BMD, USD \$15 GBP
Outgoing International Payment Ordered In-Branch and on Bank Stationary	\$125 for BMD, USD, EUR and GBP \$150 for CAD
Outgoing International Payment Ordered by Fax, eMail, Phone and/or Non-Bank Stationary	\$125 for BMD, USD, EUR and GBP \$150 for CAD
Incoming Payment	\$7
Non-receipt, Amendment and Cancellations of Remitted Payment(s)	\$30/item

Foreign Exchange & Currency Handling Fees	
Disbursement of USD notes \$0 - \$499	Complimentary
Disbursement of USD notes \$500 or more	Complimentary

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

Clarien Bank Limited

Private Banking Fee Schedule - As of 1st January 2021

All fees are quoted in local BMD currency unless otherwise noted



Deposit Bags	
Deposit Bags – 50	\$40
Deposits Bags – 100	\$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	\$35
Courier Fee	\$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 Fee 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, 325.00€, 400.00€, \$600.00CAD).
 - 5 Cheques less than \$15 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, 2,000.00€, 2,300.00€, \$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.