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Please note that all debit transactions for funds withdrawn or payments to third parties, are subject to Cayman Islands Government Stamp Duty of $0.25 per item.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
Compliance Fee (Monthly)	$2.00
Customer Non-Compliant fee for KYC/CDD	$25.00
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
Paying Cheques (per item)	$1.00
Cheque Cashing – PROVEN Customer	$1.50
Cheque Cashing – Non-PROVEN 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 PROVEN 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
Coin Handling	2%
Cash Handling Over $5,000	1%
Dormant Account Fee (monthly)	$15.00

Dormant Account - No activity for 2 years	$75.00*
Dormant Account - No activity for 3 to 6 years	$100.00*
Dormant Account - No activity for 7 years	$100.00*
Research Fee (per hour)	$25.00
Paper Statement Print / Request	$5.00
Account Closure Within 90 Days	$25.00
Transfer between accounts by bank to cover overdraft	$5.00
Online Banking Payment Corrections	$3.00
Online Banking Payment Recall	$15.00
Account Transfer - written instructions to bank	$15.00
Foreign cheques deposited (per item)	$65.00 + foreign bank charges + courier charges
Photocopying / Screen Prints of client documents per page	$0.50

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

Account Services – 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
Compliance Fee (Monthly)	$2.00
Customer Non-Compliant fee for KYC/CDD	$25.00
Premium Account Annual Fee (Premium Accounts Only)	$1,000.00
Online Transfers (per item)	$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 PROVEN 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)	$15.00
Dormant Account - No activity for 2 years	$75.00*
Dormant Account - No activity for 3 to 6 years	$100.00*
Dormant Account - No activity for 7 years	$100.00*
Research Fee (per hour)	$25.00
Paper Statement Print / Request	$5.00
Account Closure Within 90 Days	$25.00
Transfer between accounts by bank to cover overdraft	$5.00
Online Banking Payment Corrections	$3.00
Online Banking Payment Recall	$15.00
Account Transfer - written instructions to bank	$15.00
Foreign cheques deposited (per item)	$65.00 + foreign bank charges + courier charges
Photocopying / Screen Prints of client documents per page	$0.50

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

TERM DEPOSIT	
Currencies	USD, KYD, EUR, GBP
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 (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 PROVEN ATMs - Proven Customer	$0.25
PROVEN Customer withdrawal at Other Local Bank ATM	$2.00
PROVEN Customer Withdrawal at overseas ATM	$3.00
Withdrawal at PROVEN ATM (Other Local Bank Cards)	$3.00
Withdrawal at PROVEN ATMs (Overseas Bank cards)	$5.00
Debit Card used at Point of Sale (POS)	$0.30
Point of Sale (POS) limit increase	$10.00

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

Account Services – Corporate Banking

These fees are effective 1st of November 2026 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	$100,000.00
Monthly Maintenance	$10.00
Compliance Fee (Monthly)	$10.00
Customer Non-Compliant fee for KYC/CDD	$50.00
Transaction Monitoring / Supplemental Monitoring (Annually)	$300.00
Complex Structure Onboarding Fee	Tier 1 (1-5 Stakeholders) $200* Tier 2 (6-10 Stakeholders) $400* Tier 3 (11+ Stakeholders) $600*
New/Additional Account (per account)	$50.00
Change of signatory (per occurrence)	$75.00
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
Paying Cheques	$0.50
Cheque Cashing - Proven Customer (CHQ)	$1.50
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 PROVEN 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)	$15.00
Dormant Account - No activity for 2 years	$75.00*
Dormant Account - No activity for 3 to 6 years	$100.00*
Dormant Account - No activity for 7 years	$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-PROVEN Customer (per item)	$8.00
Struck-Off Companies	$50.00
Account Closure Within 90 Days	$25.00
Transfer between accounts by bank to cover overdraft	$5.00
Online Banking Payment Corrections	$3.00
Online Banking Payment Recall	$15.00
Account Transfer - written instructions to bank	$15.00
Foreign cheques deposited (per item)	$65.00 + foreign bank charges + courier charges
Photocopying / Screen Prints of client documents per page	$0.50

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

*Stakeholder Definition:
A stakeholder includes a company, director, shareholder, ultimate beneficial owner (UBO), or signatory. Where an individual fulfills multiple roles within the same structure, they will be treated as a single stakeholder for fee calculation purposes.

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
Compliance Fee (Monthly)	$10.00
Customer Non-Compliant fee for KYC/CDD	$50.00

Transaction Monitoring / Supplemental Monitoring (Annually)	$300.00
Complex Structure Onboarding Fee	Tier 1 (1-5 Stakeholders) $200* Tier 2 (6-10 Stakeholders) $400* Tier 3 (11+ Stakeholders) $600*
New/Additional Account (per account)	$50.00
Change of signatory (per occurrence)	$75.00
Premium Account Annual Fee (Premium Accounts Only)	$1,000.00
Online Transfers (per item)	$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 PROVEN 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	3%
Cash Handling Over $5,000	1%
Dormant Account Fee (monthly)	$15.00
Dormant Account - No activity for 2 years	$75.00*
Dormant Account - No activity for 3 to 6 years	$100.00*
Dormant Account - No activity for 7 years	$100.00*
Research Fee (per hour)	$25.00
Paper Statement Print / Request	$5.00
Cheque Cashing – Non-PROVEN Customer (per item)	$8.00
Struck-Off Companies	$50.00
Account Closure Within 90 Days	$25.00
Transfer between accounts by bank to cover overdraft	$5.00
Online Banking Payment Corrections	$3.00
Online Banking Payment Recall	$15.00
Account Transfer - written instructions to bank	$15.00
Foreign cheques deposited (per item)	$65.00 + foreign bank charges + courier charges
Photocopying / Screen Prints of client documents per page	$0.50

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

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 PROVEN ATMs - Proven Customer	$0.25
PROVEN Customer withdrawal at Other Local Bank ATM	$2.00
PROVEN Customer Withdrawal at overseas ATM	$3.00
Withdrawal at PROVEN ATM (Other Local Bank Cards)	$3.00
Withdrawal at PROVEN ATMs (Overseas Bank cards)	$5.00
Debit Card used at Point of Sale (POS)	$0.30
Point of Sale (POS) limit increase	$10.00

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

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 2026 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	$65.00	$90.00	$300.00
Annual Fee – Additional Card	$45.00	$55.00	$250.00
Overlimit Fee (per transaction)	$35.00	$35.00	$35.00
Card Replacement Fee	$35.00	$35.00	$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	$40.00	$40.00	$40.00
Credit Limit Increase (temporary & permanent)	$25.00	$25.00	$25.00
Cash Advance Charge	3.0% or minimum $10	3.0% or minimum $10	3.0% or minimum $10
Interest Rate – Standard	19%	19%	17%
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
Withdraw from escrow to pay loan/transfer to savings	Min Fee $100 for withdrawals up to $2,500; for withdrawals over $2,500, the fee is $100 plus 3% of the withdrawal amount
Extension/Waiver	$100.00
Delinquency	$50 per loan payment made from the escrow savings account

MORTGAGES	
Commitment	1%
Appraisal	As levied by the firm performing the appraisal
Late Payment	$80.00
Loan Payment Reminder	$25.00
Refinancing Fee	$500.00
Withdraw from escrow to pay loan/transfer to savings	Min Fee $100 for withdrawals up to $2,500; for withdrawals over $2,500, the fee is $100 plus 3% of the withdrawal amount
Extension/Waiver	$100.00
Delinquency	$50 per loan payment made from the escrow savings account

Payment Services

These fees are effective 1st of November 2026 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.

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
Tracer on Local Drafts	$50.00	$50.00
Drafts hand delivered within George Town and SMB area (+ draft fee)	$10.00	$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	$15.00	
Wire Callback Fee	$5.00	
Request for Confirmation of Credit (Beneficiary Claiming Non-Receipt)	$55.00	
Payment Return / Cancellation / Amendment Request	$55.00	
Return of Funds from Beneficiary as Incorrect Information Provided	$50.00	
SWIFT Confirmation	$15.00	

SCHEDULE OF CHARGES

Effective November 1, 2026

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	$15.00	
Wire Callback Fee – Corporate	$10.00	
Request for Confirmation of Credit (Beneficiary Claiming Non-Receipt)	$55.00	
Payment Return / Cancellation / Amendment Request	$55.00	
Return of Funds from Beneficiary as Incorrect Information Provided	$50.00	
SWIFT Confirmation	$15.00	

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

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

PROVEN BANK

Proven (Cayman) Limited

Visit us at our two locations:

Cayman Financial Centre

Dr. Roy's Drive George Town

P.O. Box 914

Grand Cayman, KY1-1103 Cayman Islands

PROVEN Financial Centre

West Bay Road / Esterley Tibbetts Highway

Visit us online at provenbank.com

PROVEN
BANK