



**Go ahead,
take it personally.**

Personal Accounts Redefined.

A subsidiary of Cayman National

International Banking Group

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Banking Hours

Monday to Thursday 9am to 3:30pm

Friday 9am to 4:30pm

Office Hours

Monday to Friday 8:30am to 5pm

www.ibgtci.com



Our Philosophy

Savings accounts should be for saving. They should be free of monthly fees. They should earn interest.

Current accounts should be easy to use and provide all the functionality you need for every day transactions – including VISA Debit Cards, internet banking, cheques and access to ATMs worldwide.

All of this should be underpinned by service with a smile to make you smile and make getting on with life and its pleasures that much easier.

Banking Redefined

Banking, but not as you know it.

Our accounts are designed to help you reach your financial goals, plan for the future and make everyday transactions with ease and convenience.

Banking designed to improve your life.

Happy Banking!

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Savings Accounts

Finally FREE to save!

Saving is not always easy, but it's important.

A savings account is a place where you can hold your hard-earned money for a rainy day, a big purchase, a dream holiday, your retirement or children's education.

International Banking Group Savings Accounts are free and designed to help you save, making your dreams come into reality a little sooner.

Make your money work for you

Both Priority and Prestige Savings Accounts put your money to work and pay interest on your savings. The Prestige Account, with a higher minimum deposit, pays higher interest for larger amounts – the more you save, the more your money can earn for you!

Free Internet Banking access

Watch your money grow from the comfort of your home!

Together with your free savings account, you also get free access to International Banking Group's Internet Banking. This will allow you to check your balances and watch your savings grow.

Fixed Deposits

Got some cash saved up that you don't need access to for a little while? Consider International Banking Group's Fixed Deposits. These accounts pay a higher interest than savings accounts for a specified term.

Our Fixed Deposit pays tiered interest – the more you save, the more your return.

A great product for great savers!

"A penny saved
is a penny earned,
and every penny counts."



Current Accounts

Better than a Chequing Account

The International Banking Group everyday accounts carry the "Current Account" badge with pride. These are the accounts of the new millennium and now available in the Turks & Caicos.

The account is accessible online, at Automated Teller Machines (ATMs), through retailers and in stores around the world – it really is much more than just "chequing".

For your every-day-banking needs, Current Accounts offer cheque books, an International Banking Group VISA Debit Card, Internet Banking and much more as standard.

Once you enter the world of Current Accounts, you will never want to go back!

Fees that have you covered

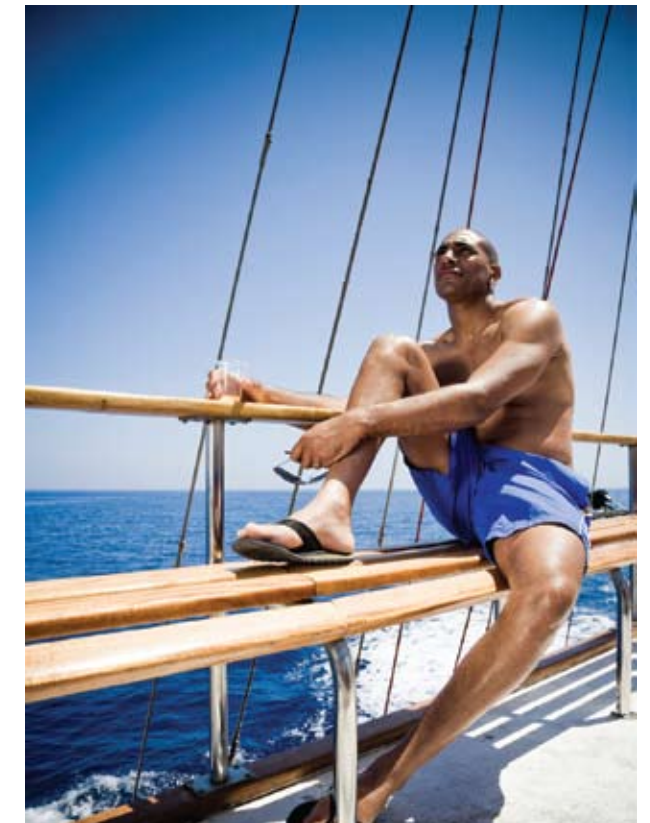
With both the Priority and Prestige Current Accounts the monthly fee includes the **International Banking Group VISA Debit Card, Internet Banking, regular statements and free access to International Banking Group ATMs** – as many times as you like.

Priority or Prestige, which one suits you?

Priority Current Accounts provide the world-class service offered by International Banking Group.

For the most discerning banking customers who also require attention deliverable only by a personal account manager, the Prestige Current Account is the answer. These accounts also offer higher daily withdrawal limits and higher debit card limits for those frequently making larger purchases, and more...

Soon you'll wonder how you ever lived without an International Banking Group Current Account.



The VISA Advantage

Using your VISA Debit Card is easy: hand your International Banking Group VISA Debit Card over at the check-out counter, sign the slip and you're out of there. That's it – no searching for your pen and cheque book or waiting for change. It really is the better way to pay.

It's easy to control your spending too, and because it's a debit card, you can only spend the money you actually have in your account and you never risk getting yourself into debt.

Plus, every transaction you make is itemised on your regular bank statement, so you always know your current financial status.

There's more too: as a VISA Debit Card, it's accepted throughout the Turks & Caicos Islands and around the world.

Your travel companion of choice

Your VISA Debit Card is the travel companion of choice!

Pay for your tickets online or at travel agents on the spot and without waiting for your cheque to clear. Go shopping for the latest fashion, buy souvenirs for the family, a romantic meal for your special someone or a hair raising adventure without the need to carry cash, convert money, figure out exchange rates or order travellers cheques.

The VISA Debit Card is there when you need it.

- Accepted at over 19 million VISA locations worldwide, and across the Turks & Caicos
- Accepted at over 650,000 VISA/PLUS ATMs worldwide 24/7
- In shops, restaurants and gas stations in Turks & Caicos and around the world.



Amazing Benefits

- Free with any International Banking Group Current Account
- Free use at International Banking Group ATMs
- No interest or fees and spend only what you have

Free – The International Banking Group Debit Card has no annual fees and no transaction fees if used at an International Banking Group ATM. Charges may apply if used at other ATMs and abroad.

Fast – Saves you time.

Unique – International Banking Group is the only bank in the TCI with a drive-through ATM dedicated to both left and right hand drive vehicles so now you don't need to get out of your car to access your cash.

Easy – User-friendly system provides simple instructions to guide you through each step.

Convenient – 24/7 access to ATMs.

Real Time – Withdrawal transactions are done in real time and will reflect your account balance immediately.

Same-day Deposits – Deposit your funds at our in-branch ATMs before 3:30pm on any business day, and it will be processed the same day.



Additional VISA Benefits

- Emergency Cash Replacement & Emergency Cash Advance plus other VISA benefits
- Free travel accident insurance of \$75,000

(conditions may apply)

ATMs

With your VISA Debit Card you can access our network of 6 automated teller machines (ATM) for a fast, easy and reliable way to complete many of your routine banking transactions at any time of the day or night. Best of all, with your International Banking Group VISA Debit Card – it's free!

International Banking Group ATMs allow you to:

- Withdraw funds
- Deposit funds (at in-branch locations)
- Check account balances on International Banking Group accounts
- Transfer funds (between accounts on the same card)
- Access savings, current and credit card accounts
- Enquire into account activity – print mini-statements or view them on screen

“Fast & Convenient”



Internet Banking

Banking on your schedule, at your convenience and at your pace!

Millions of access points across the world - any computer connected to the internet - will be your secure gateway to your accounts in seconds.

We have made International Banking Group's Internet Banking, as simple and secure as possible so you can have total control of your finances and peace of mind.

On International Banking Group's Internet Banking you can:

- View accounts
- Check balances
- View account transactions
- View & print running statements
- View & print cheque images
- Submit wire transfer requests
- Submit draft requests
- Order cheque books
- Order cash
- Transfer funds between your accounts
- Send standing order set up requests
- Pay bills online
- Submit loan payments & view loan accounts
- Send & receive secure messages to the bank
- Place stop payments
- View credit card transactions and statements
- Make payments to IBG Credit cards
- Set up alerts on your accounts

Benefits

Free – Access to Internet Banking is a free service to International Banking Group customers.

Simple – We have made internet banking as simple and user-friendly as possible and are here for any guidance or questions you may have.

It's all about you – Internet Banking allows you the freedom to do most of your banking in minutes from any computer with internet access.

Your schedule. Your place. Your time.



Personal Accounts Comparison



	Savings		Fixed Deposit	Current Account	
	Priority	Prestige		Priority	Prestige
Monthly fee	FREE	FREE	FREE	\$15	\$30 (\$1 per day)
Internet Banking	✓ ₁	✓ ₁	✓ ₁	✓	✓
VISA Debit Card	X ₂	X	X	✓	✓
ATM Access	X	X	X	✓ ₃	✓ ₃
Cheque book	X	X	X	✓	✓
Cheque Images	-	-	-	✓	✓
Personal Account Manager	X	X	X	X	✓
Overdraft (on application)	X	X	X	✓	✓
Statement Delivery	On-line only		Post	By Post or On-line	
Statement Frequency	Bi-annual		When interest is posted	Quarterly	Monthly
Initial Deposit / Min. Balance	\$500	\$5000	\$5000	\$500	\$2,500
Min. Balance Penalty Fee	\$5	\$10	-	\$0 or \$5 ₄	\$0 or \$10 ₄
Daily Withdrawal limit (at ATM)	-	-	-	\$1,000	\$2,000
Daily spend limit (with Debit card)	-	-	-	\$3,000	\$5,000
Withdrawal fee	\$1.50 (only at Teller)		-	\$0 or \$1.50 ₅	Free (including in branch)
Discount on Safe Deposit Box (extra small, small & medium)	X	X	X	X	✓ 15% discount
Closed Account Fee (if closed within 180 days)	\$50		No fee, but interest earned defaults to Prestige Savings rate	\$50	\$75

1 Limited functionality (e.g. cannot effect bill payments)

2 Can be set up as secondary account on Current Account with Debit Card

3 Free at IBG ATMs with an IBG Debit Card

4 Fee is waived if customer holds a savings account, loan or mortgage with International Banking Group

5 Fee is charged only on amounts of less than \$1000 – ATM is free for all withdrawals with IBG Debit Card

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