



IN THE GRAND COURT OF THE CAYMAN ISLANDS

B E T W E E N:

CAUSE NO: GC OF 2025

BUTTERFIELD BANK (CAYMAN) LIMITED

Plaintiff

-V-

ROGER SMALL

Defendant

WRIT OF SUMMONS

TO: Mr. Roger Small
18 McField Lane
PO Box 12409
Grand Cayman
KY1-1011
CAYMAN ISLANDS

THIS WRIT OF SUMMONS has been issued against you by the above-named Plaintiff in respect of the claim set out on the next page.

Within 14 days after the service of this Writ on you, counting the day of service, you must either satisfy the claim or return to the Court Office, PO Box 495, Grand Cayman, KY1-1106, Cayman Islands, the accompanying Acknowledgement of Service stating therein whether you intend to contest these proceedings.

If you fail to satisfy the claim or to return the Acknowledgement within the time stated, or if you return the Acknowledgement without stating therein an intention to contest the proceedings, the Plaintiff may proceed with the action and judgment may be entered against you forthwith without further notice.

Issued this 28th day of August 2025

NOTE – This Writ may not be served later than 4 calendar months (or, if leave is required to effect service out of the jurisdiction, 6 months) beginning with the date of issue unless renewed by order of the Court.

IMPORTANT

Directions for Acknowledgement of Service are given with the accompanying form.

STATEMENT OF CLAIM

1. The Plaintiff is and was at all material times a Class A Bank organised and carrying on business pursuant to the laws of the Cayman Islands. The Plaintiff's address for service is care of its attorneys, HSM Chambers, 68 For Street, PO Box 31726, George Town, Grand Cayman, KY1-1207, Cayman Islands.
2. The Defendant is an individual resident in the Cayman Islands with a mailing address of PO Box 12409, Grand Cayman KY1-1011, Cayman Islands.
3. The Defendant holds two facilities with the Plaintiff, one for a personal savings account and the other for a AAdvantage Mastercard credit card, the particulars of which are laid out below. He has since incurred an overdraft on the savings account and defaulted on the credit card facility. This Writ of Summons is being filed to claim the sums owed on both facilities.

Credit Card Facility

4. On or around October 2014, the Defendant entered into an agreement with the Plaintiff for a credit card (the "Credit Card Facility"). The terms of the agreement were, inter alia, as follows:
 - a. that the Plaintiff would advance credit to the Defendant;
 - b. that the Defendant would repay a minimum monthly amount of US\$10.00 or 3.5% of the outstanding balance, whichever was the greater;
 - c. that the interest would accrue at the rate of 21.5% per annum, however for accounts that were delinquent for 60 days or more, interest would accrue at 26.5% per annum, and
 - d. that the Defendant would be liable for the Plaintiff's collection costs and legal fees in the event that the Defendant defaulted on the payment terms.
5. The Plaintiff advanced credit to the Defendant from time to time in accordance with the terms of the Credit Card Facility.

6. In breach of the Credit Agreement, the Defendant defaulted upon the terms of repayment of the Credit Card Facility.
7. The Plaintiff, through its Attorneys-at-Law, issued a formal Demand Letter dated 20 February 2025, which was personally served on the Defendant on 24 February 2025, demanding payment of the outstanding sum due under the Credit Card Facility.
8. The Defendant failed to comply with the formal Demand Letter and the Plaintiff has suffered loss and damage as a result.
9. Accordingly, the Plaintiff claims the sum of US\$3,043.31 under the Credit Card Facility, together with pre- and post-Judgment interest from 1 August 2025 at the contractual rate of 26.5% per annum and continuing at the rate of US\$2.21 per diem, until repaid in full.

Overdraft on Savings Account.

10. The Defendant holds a Savings Account with the Plaintiff bearing account number 1361526140028. The said facility does not allow for an overdraft.
11. On or around 17 May 2024, the Defendant wrote a cheque on the Savings Account in the amount of CI\$30,000, which the bank erroneously honoured but which caused the said account to become overdrawn (the "Overdrawn Account").
12. Pursuant to a formal Demand Letter dated 20 February 2025, which was personally served on the Defendant on 24 February 2025, the Plaintiff demanded from the Defendant the sum due under the Overdrawn Account. The Defendant failed to comply with the Demand and the Plaintiff has suffered loss and damage as a result.
13. Accordingly, the Plaintiff claims the sum of CI\$34,545.34 under the Overdrawn Account, together with pre- and post-Judgment interest from 1 August 2025 at the contractual rate of 14.5% per annum and continuing at the rate of CI\$13.72 per diem, until repaid in full.
14. Alternatively, the Plaintiff claims pre- and post-judgment interest, on both facilities, pursuant to section 34 of the Judicature Act (2021 Revision) and the Judgment Debts (Rates of Interest) Rules (2021 Revision) at the statutory rate of 2.375% for such period as the Court deems fit.

AND THE PLAINTIFF CLAIMS:

- a) The Outstanding sum due under the Credit Card Facility of US\$3,043.31.
- b) Pre- and Post-Judgment interest from 1 August 2025 at the contractual rate of 26.5% per annum and continuing at the rate of US\$2.21 per diem, until repaid in full.
- c) The Outstanding sum due under the Overdrawn Account of CI\$34,545.34.
- d) Pre- and Post-Judgment interest from 1 August 2025 at the contractual rate of 14.5% per annum and continuing at the rate of CI\$13.72 per diem, until repaid in full.
- e) Alternatively, pre- and post-judgment interest, on both facilities, in accordance with section 34 of the *Judicature Act (2021 Revision)* and the *Judgment Debts (Rates of Interest) Rules (2021 Revision)* at the statutory rate of 2.375% for such period as the Court thinks fit;
- f) Costs; and
- g) Such further and other relief as this Court may deem just.

HSM chambers

HSM Chambers
Attorneys-at-Law for the Plaintiff

Dated this 28th day of August 2025

INDORSEMENT

The amount claimed in respect of the Credit Card Facility is US\$3,043.31 and in respect of the Overdrawn Account is CI\$34,545.34. The amount of the filing fees to commence the proceeding is CI\$200.00 plus AD Valorem in the sum of CI\$270.41. If, within the time for returning the acknowledgement of service, the Defendant pays the plaintiff or its attorneys-at-law the total amount claimed in principal, interest and the costs of issuing the Writ of Summons, further proceedings will be stayed. The money must be paid to the plaintiff or to its attorneys-at-law.

INDORSEMENT REGARDING INTEREST

1. The contractual term upon which interest is claimed is as set out in paragraphs 4 and 13 above;
2. The prescribed rate of interest on the Credit Card Facility is 26.5% and on the Overdrawn Account is 14.5% per annum;
3. The date from which interest is payable is 1 August 2025; and
4. The amount of interest accruing due each day is US\$ CI\$2.21 on the Credit Card Facility and CI\$13.72 on the Overdrawn Account.

This WRIT OF SUMMONS was filed by HSM Chambers, Attorneys-at-Law for the Plaintiff whose address for service is 68 Fort Street, PO Box 31726, George Town, Grand Cayman, KY1-1207, Cayman Islands (ref: 300138.1603)

No.8

Acknowledgment of service of writ of summons (O.12, r.3)

**DIRECTIONS FOR ACKNOWLEDGMENT OF SERVICE
OF WRIT OF SUMMONS**

1. The accompanying form of *Acknowledgment of Service* should be completed by an Attorney acting on behalf of each Defendant or by each Defendant if acting in person.

After completion it must be delivered or sent by post to the Law Courts, PO Box 495 GT, Grand Cayman.

2. A Defendant who states in his Acknowledgment of Service that he intends to contest the proceedings *must also serve a defence* on the Attorney for the Plaintiff (or on the Plaintiff if acting in person).

If a Statement of Claim is indorsed on the Writ (i.e. the words "Statement of Claim" appear on the top of page 2), the Defence must be served within 14 days after the time for acknowledging service of the Writ, unless in the meantime a summons for judgment is served on the Defendant.

If the Statement of Claim is not indorsed on the Writ, the Defence need not be served until 14 days after a Statement of Claim has been served on the Defendant.

If the Defendant fails to serve his defence within the appropriate time, the Plaintiff may enter judgment against him without further notice.

3. A *Stay of Execution* against the Defendant's goods may be applied for where the Defendant is unable to pay the money for which any judgment is entered. If a Defendant to an action for a debt or liquidated demand (i.e. a fixed sum) who does not intend to contest the proceedings states, in answer to Question 3 in the Acknowledgment of Service, that he intends to apply for a stay, execution will be stayed for 14 days after his Acknowledgment, but he must, within that time, *issue a Summons* for a stay of execution, supported by an affidavit of his means. The affidavit should state any offer which the Defendant desires to make for payment of the money by instalments or otherwise.

***See over for notes for guidance
Please complete overleaf***

Notes for Guidance

1. Each Defendant (if there are more than one) is required to complete an Acknowledgement of Service and return it to the Courts Office.
2. For the purpose of calculating the period of 14 days for acknowledging service, a writ served on the Defendant personally is treated as having been served on the day it was delivered to him.
3. Where the Defendant is sued in a name different from his own, the form must be completed by him with the addition in paragraph 1 of the words "sued as (*the name stated on the Writ of Summons*)".
4. Where the Defendant is a **FIRM** and an attorney is not instructed, the form must be completed by a **PARTNER** by name, with the addition in paragraph 1 of the description "Partner in the firm of (.....)" after his name.
5. Where the Defendant is sued as an individual **TRADING IN A NAME OTHER THAN HIS OWN**, the form must be completed by him with the addition in paragraph 1 of the description "trading as (.....)" after his name.
6. Where the Defendant is a **LIMITED COMPANY** the form must be completed by an Attorney or by someone authorised to act on behalf of the Company, but the Company can take no further step in the proceedings without an Attorney acting on its behalf.
7. Where the Defendant is a **MINOR** or a **MENTAL PATIENT**, the form must be completed by an Attorney acting for a guardian *ad litem*.
8. A Defendant acting in person may obtain help in completing the form at the Courts Office.

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B E T W E E N:

BUTTERFIELD BANK (CAYMAN) LIMITED

Plaintiff

-V-

ROGER SMALL

Defendant

ACKNOWLEDGMENT OF SERVICE OF WRIT OF SUMMONS

If you intend to instruct an Attorney to act for you, give him this form IMMEDIATELY.

Important. Read the accompanying directions and notes for guidance carefully before completing this form. If any information required is omitted or given wrongly, **THIS FORM MAY HAVE TO BE RETURNED.**

Delay may result in judgment being entered against a Defendant whereby he may have to pay the costs of applying to set it aside.

1. State the full name of the Defendant by whom or on whose behalf the service of the Writ is being acknowledged.

2. State whether the Defendant intends to contest the proceedings (*tick appropriate box*)

☐ yes ☐ no

3. If the claim against the Defendant is for a debt or liquidated demand, AND he does not intend to contest the proceedings, state if the Defendant intends to apply for a stay of execution against any judgment entered by the Plaintiff (*tick box*).

☐ yes ☐ no

Service of the Writ is acknowledged accordingly

(Signed).....

[Attorney] for
[Defendant in person]
Address for service:

Please complete overleaf

Notes on address for service

Attorney: where the Defendant is represented by an attorney, state the attorney's place of business in the Cayman Islands. A Defendant may not act by a foreign attorney.

Defendant in person: where the Defendant is acting in person, he must give his post office box number and the physical address of his residence or, if he does not reside in the Cayman Islands, he must give an address in Grand Cayman where communication for him should be sent. In the case of a limited company, "residence" means its registered or principal office.

Indorsement by plaintiff's Attorney (or by plaintiff if suing in person) of his name, address and reference, if any, in the box below.

HSM Chambers
68 Fort Street
PO Box 31726
George Town
Grand Cayman KY1-1207
CAYMAN ISLANDS

Ref: 300138.1603

Indorsement by defendant's Attorney (or by defendant if suing in person) of his name, address and reference, if any, in the box below.