

FIRST CARIBBEAN INTERNATIONAL BANK (JA.) LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2008 - 2010
(J\$ TRANSACTIONS)

	SERVICES	RATES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2008 (J\$)	December 2009 (J\$)	December 2010 (J\$)	J\$ Value Change '08 - '09	% Change '08 - '09	J\$ Value Change '09 - '10	% Change '09 - '10
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	130.00	\$300.00 - \$500.00	\$302.58 - \$504.29	\$170.00 - \$500.00	131% - 385%	2.58 - 4.29	1%
1.1.2	Charge per Entry/Cheque	35.00	70.00	70.60	\$35.00	100%	\$0.60	1%
1.1.3	Minimum Balance Threshold	0.00	0.00	N/A	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	150.00	150.00	151.29	\$0.00	0%	\$1.29	1%
1.1.5	Interim Statement	204.00	204.00	205.75	\$0.00	0%	\$1.75	1%
1.1.6	Cheque Returned NSF	400.00	400.00	403.44	\$0.00	0%	\$3.44	1%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	300.00	300.00	302.57	\$0.00	0%	\$2.57	1%
1.1.7.2	Foreign Cheque	USD 50.00 equivalent	USD 50.00 equivalent	USD 50.43 + foreign bank charge	\$0.00	0%	\$0.43 + foreign bank charge	1%
1.1.8	Dormant Account Fee (per annum)	154.00	154.00	155.32	\$0.00	0%	\$1.32	1%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	400.00	400.00	403.43	\$0.00	0%	\$3.43	1%
1.2.2	Charge per Entry/Cheque	45.00	45.00	45.39	\$0.00	0%	\$0.39	1%
1.2.3	Minimum Balance Threshold	0.00	0.00	N/A	\$0.00	0%	N/A	N/A
1.2.4	Transfer Between Accounts	150.00	150.00	151.29	\$0.00	0%	\$1.29	1%
1.2.5	Interim Statement	204.00	204.00	205.75	\$0.00	0%	\$1.75	1%
1.2.6	Cheque Returned NSF	400.00	400.00	403.44	\$0.00	0%	\$3.44	1%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	300.00	300.00	302.57	\$0.00	0%	\$2.57	1%
1.2.7.2	Foreign Cheque	USD 50.00 equivalent	USD 50.00 equivalent	USD 50.43 + foreign bank charge	\$0.00	0%	\$0.43 + foreign bank charge	1%
1.2.8	Dormant Account Fee (per annum)	154.00	154.00	155.32	\$0.00	0%	\$1.32	1%
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	50.00	70.00	70.60	\$20.00	40%	\$0.60	1%
2.1.3a	Minimum Balance Threshold	0.00	0.00	N/A	\$0.00	0%	\$0.00	0%
2.1.3	Minimum monthly service Fees	none	\$150.00 - \$300.00	\$151.29 - \$302.58	\$150 - \$300	100%	\$1.29 - \$2.58	1%
2.1.4	Dormant Account Fee (per annum)	154.00	154.00	155.32	\$0.00	0%	\$1.32	1%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	45.00	45.00	45.39	\$0.00	0%	\$0.39	1%
2.2.2	In-branch Withdrawal Transaction Fee	45.00	45.00	45.39	\$0.00	0%	\$0.39	1%
2.2.3a	Minimum Balance Threshold	0.00	0.00	N/A	\$0.00	0%	\$0.00	0%
2.2.3	Minimum monthly service Fees	400.00	400.00	403.43	\$0.00	0%	\$3.43	1%
2.2.4	Dormant Account Fee (per annum)	154.00	154.00	155.32	\$0.00	0%	\$1.32	1%

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3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	To credit an FCIB A/C \$1,400. To credit another local bank A/C \$1,550	To credit an FCIB A/C \$1,400. To credit another local bank A/C \$1,550	To credit an FCIB A/C \$1,412.02 To credit another local bank A/C \$1,563.30	\$0.00	0%	\$12.02 - \$12.30	1% - 1%
3.2	Outward	International : Branch \$4,000 Internet \$2,000 Regional FCIB Branch - Branch \$4,000 - Internet \$1,900	International : Branch \$4,000 Internet \$2,000 Regional FCIB Branch Branch \$4,000 Internet \$1,900	International : Branch \$4,034.34 Internet \$2,017.17 Regional FCIB Branch Branch \$4,034.34 Internet \$1,916.31	\$0.00	0%	\$16.31 - \$34.34	1%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	15.50	15.50	15.63	\$0.00	0%	\$0.13	1%
4.1.1.2	Deposit	No Charge	No Charge	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	8.00	8.00	8.07	\$0.00	0%	\$0.07	1%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	35.00	35.00	35.30	\$0.00	0%	\$0.30	1%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	21.00	21.00	21.19	\$0.00	0%	\$0.19	1%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	21.00	21.00	21.19	\$0.00	0%	\$0.19	1%
4.1.2.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.2	Point of Sale Transactions	12.00	12.00	12.10	\$0.00	0%	\$0.10	1%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	Free	Free	Free	\$0.00	0%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	Disposable - \$3,000.00 Canvas - \$ 3,500.00 - \$6,000.00	Disposable - \$ 3,000.00 Canvas - \$3,500.00 - \$ 6,000.00	Disposable - \$3,025.75 Canvas - \$3,530.04 - \$ 6,051.50	\$0.00	0%	Disposable - \$ 25.75 Canvas \$30.04 - \$51.50	Disposable - 1% Canvas - 1%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$ 1,020.00 - \$ 4,077.50	\$ 1,020.00 - \$ 4,077.50	\$ 1,028.76- \$ 4,112.50	\$0.00	0%	\$8.76 - \$ 35.00	1%

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6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	2.33% Min \$7,500	2.33% Min \$7,500	2.35%, Min \$8,812.50	\$0.00	0%	\$1,312.50	18%
6.2	Annual Renewal Fee	2.33% Min \$7,500	2.33% Min \$7,500	2.35%, Min \$8,812.50	\$0.00	0%	\$1,312.50	18%
6.3	Overrun Fee	1% - 2% Min \$1,860	1% - 2% Min \$1,860	1.01%, Min \$1,875.97	\$0.00	0%	\$15.97	1%
6.4	Late Payment Fee	305.00	305.00	358.38	\$0.00	0%	\$305.00	85%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5.2	Corporate	1,400.00	1,400.00	1,412.02	\$0.00	0%	\$12.02	1%
6.6	Letter of Undertaking	1,400.00	1,400.00	1,412.02	\$0.00	0%	\$12.02	1%
7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	2,900.00 3,600.00 11,000.00 6,000.00	2,900.00 3,600.00 11,000.00 6,000.00	2,900.00 3,600.00 11,000.00 6,000.00	\$0.00	0%	\$0.00	0%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2	Cash Advance Charge:							
7.2.1	Visa (Classic Gold, Platinum, Corporate Commercial), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	6.50%	6.50%	6.50%	N/A	0%	N/A	0%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3	Late Payment Charge:							
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	2,200 2,200 2,200 3,600	2,200 2,200 2,200 3,600	2,200 2,200 2,200 3,600	\$0.00	0%	\$0.00	0%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	2,200.00	2,200.00	2,200.00	\$0.00	0%	\$0.00	0%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5	Replacement Card Fee:							

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7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	120.00	120.00	121.03	\$0.00	0%	\$1.03	1%
8.2	Foreign Draft (sold)	400.00	400.00	403.44	\$0.00	0%	\$3.44	1%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	260.00	260.00	262.24	\$0.00	0%	\$2.24	1%
8.3.2	Non-bank Customer	260.00	260.00	262.20	\$0.00	0%	\$2.20	1%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$156 - \$200 (plust cost of draft/wire fee)	\$156 - \$200 (plust cost of draft/wire fee)	\$157.34 - \$201.71 (plust cost of draft/wire fee)	\$0.00	0%	\$ 1.34 - \$1.71	1%
8.6	Certification of Account Bal./Reference Letter	1,000.00	1,000.00	1,008.58	\$0.00	0%	\$8.58	1%
8.7	Cheque Encashment Fee (Other Banks Cheques)	120.00	120.00	121.03	\$0.00	0%	\$1.03	1%
8.8	Payroll Preparation	\$15.00 - \$60.00	\$15.00 - \$60.00	\$15.13 - \$60.52	\$0.00	0%	\$ 0.13 - \$ 0.52	1%
8.9	Audit Confirmation	1,500.00	1,500.00	1,512.87	\$0.00	0%	\$12.87	1%
8.10	Voucher Search	Held at branch - Free Archives - \$300 - \$700	Held at branch - Free Archives - \$300 - \$700	\$302.57 - \$706.01	\$0.00	0%	\$2.57 - \$106.01	1% - 18%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December 2010.

- (i). Rates and Charges reflect a sample of the fees applicable to the bank's product / services, and are not to be interpreted as an exhaustive list.
- (ii) Rates and Charges include applicable taxes.
- (iii) A 100% increase represents either a doubling of the particular rate or charge, or instances where the rate or charge is being introduced for the first time.