

**FIRST GLOBAL BANK 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
<b>1.0</b>	<b>CURRENT ACCOUNTS</b>							
1.1	<b>Personal:</b>							
1.1.1	Minimum Monthly Service Charge	300.00	400.00	500.00	\$100.00	33%	\$100.00	25%
1.1.2	Charge per Entry/Cheque	30.00	40.00	50.00	\$10.00	33%	\$10.00	25%
1.1.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	1,000.00	1,000.00	1,200.00	\$0.00	0%	\$200.00	20%
1.1.5	Interim Statement	1,000.00	1,500.00	1,500.00	\$500.00	50%	\$0.00	0%
1.1.6	Cheque Returned NSF	750.00	1,000.00	850.00	\$250.00	33%	-\$150.00	-27%
1.1.7	<b>Stop Payment/Cancellation Order:</b>							
1.1.7.1	Local Cheque	500.00	500.00	600.00	\$0.00	0%	\$100.00	20%
1.1.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.8	Dormant Account Fee (per annum)	600.00	600.00	700.00	\$0.00	0%	\$100.00	17%
1.2	<b>Corporate:</b>							
1.2.1	Minimum Monthly Service Charge	1,250.00	1,500.00	1,700.00	\$250.00	20%	\$200.00	3%
1.2.2	Charge per Entry/Cheque	50.00	65.00	70.00	\$15.00	30%	\$5.00	8%
1.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	1,500.00	1,500.00	1,750.00	\$0.00	0%	\$250.00	17%
1.2.5	Interim Statement	\$1,000.00 - \$1,500.00	\$1,500.00 - \$2,000.00	\$1,500.00 - \$2,000.00	\$500.00	50%-33%	\$0.00	0%
1.2.6	Cheque Returned NSF	750.00	1,000.00	850.00	\$250.00	33%	-\$150.00	-15%
1.2.7	<b>Stop Payment/Cancellation Order:</b>							
1.2.7.1	Local Cheque	500.00	600.00	600.00	\$100.00	20%	\$0.00	0%
1.2.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.8	Dormant Account Fee (per annum)	600.00	600.00	700.00	\$0.00	0%	\$100.00	17%
<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
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	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	30.00	Free	Free	-\$30.00	-100%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	600.00	600.00	700.00	\$0.00	0%	\$100.00	17%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	600.00	600.00	700.00	\$0.00	0%	\$100.00	17%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.2	Outward	3,200.00	3,200.00	4,000.00	\$0.00	0%	\$800.00	25%



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	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
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 Gold	5.00%	5.00%	5.00%	\$0.00	0%	\$0.00	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 Gold	\$1,000.00 - \$2,000.00	\$1,000.00 - \$2,000.00	\$1,250 - \$2,500.00	\$0.00	0%	\$250.00 - \$ 500.00	25% - 25%
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 Gold	\$1,200.00 - \$1,500.00	\$1,200.00 - \$1,500.00	\$1,500.00 - \$3,000.00	\$0.00	0%	\$300.00 - \$1,500.00	25% -100%
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:							
7.5.1	Visa Gold	\$1,500.00 - \$1,750.00	\$1,500.00 - \$1,750.00	\$1,875 - \$2,500.00	\$0.00	0%	\$375.00 - \$750.00	25% - 30%
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
<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	750.00	750.00	950.00	\$0.00	0%	\$200.00	27%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	300.00	300.00	350.00	\$0.00	0%	\$50.00	17%
8.3.2	Non-bank Customer	750.00	800.00	900.00	\$50.00	7%	\$100.00	13%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	400.00	400.00	450.00	\$0.00	0%	\$50.00	13%
8.6	Certification of Account Bal./Reference Letter	2,038.75	2,330.00	\$1,000 - \$2,500	\$291.25	14%	- \$1,330 to \$170	- 57% to 7%
8.7	Cheque Encashment Fee (Other Banks Cheques)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Payroll Preparation	175.00	500.00	600.00	\$325.00	186%	\$100.00	20%
8.9	Audit Confirmation	2,000.00	2,000.00	3,000.00	\$0.00	0%	\$1,000.00	50%
8.10	Voucher Search (per hour)	N/A	N/A	2,500.00	N/A	N/A	\$2,500.00	100%

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.