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

		RATES AND CHARGES			ANNUAL/Y-T-D CHANGES			
	SERVICES	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	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	Stop Payment/Cancellation Order:							
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	Corporate:							
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	Stop Payment/Cancellation Order:							
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%
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	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	Corporate:							
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%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
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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		ANNUAL/Y-T-D CHANGES						
	SERVICES	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
4.0	E-BANKING	, ,	, ,					
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own machine:							
4.1.1.1	Withdrawal	13.50	13.50	15.00	\$0.00	0%	\$1.50	11%
4.1.1.2	Deposit	N/A	N/A	N/A	\$0.00 N/A	N/A	\$1.50 N/A	N/A
4.1.1.3	Enquiry	6.00	6.00	30.00	\$0.00	0%	\$24.00	400%
4.1.1.4	Transfer	N/A	N/A	N/A	\$0.00 N/A	N/A	\$24.00 N/A	N/A
	Declined	N/A N/A		30.00	N/A	N/A N/A		N/A N/A
4.1.1.5		· · · · · · · · · · · · · · · · · · ·	N/A	30.00 N/A			\$30.00 N/A	
4.1.1.6	Statement	6.00	6.00	N/A	\$0.00	0%	N/A	N/A
4.1.2	Using MultiLink:				***			
4.1.2.1	Withdrawal	31.00	31.00	33.00	\$0.00	0%	\$2.00	6%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	19.00	19.00	30.00	\$0.00	0%	\$11.00	58%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	19.35	19.35	30.00	\$0.00	0%	\$10.65	55%
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	10.00	10.00	10.00	\$0.00	0%	\$0.00	0%
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							
	Deposit Wallets (range of rental charges per	4.570.00	4.570.00	<b>A</b> 5 000 <b>A</b> 0 500	<b>A</b> 0.00	20/	A 400 00 A4 000 00	0.40/ 400/
5.1	annum) Safety Deposit Boxes (range of rental charges	4,570.00	4,570.00	\$5,000 - \$6,500	\$0.00	0%	\$430.00 - \$1,930.00	9.4% - 42%
5.2	per annum)	\$2,300.00 - \$4,600.00	\$2,300.00 - \$4,600.00	\$3,500.00 - \$6,500.00	\$0.00	0%	\$1,200.00 - \$1,900.00	52% - 41%
6.0	LOANS AND DISCOUNTS							
				2 - 4% of amount or				
6.1	Commitment/Acceptance Fee	2.33 - 3.49% of amount	2.33 - 3.49% of amount	minimum \$15,000.00	N/A	0%	N/A	-0.3% to 0.5%
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.3	Overrun Fee	N/A	N/A	1,500.00	N/A	N/A	\$1,500.00	100%
6.4	Late Payment Fee	1,500.00	1,500.00	1,200.00	\$0.00	0%	-\$300.00	-20%
6.5	Guarantees/Indemnities:	1,500.00	1,500.00	1,200.00	ψ0.00	070	-φ300.00	-2070
6.5.1	Personal	2.33 - 3.49% of amount	2.33 - 3.49% of amount	2 - 4% ( Min \$10,000)	N/A	0%	N/A	-0.3% to 0.5%
6.5.2	Corporate	2.33 - 3.49% of amount	2.33 - 3.49% of amount	2 - 4% ( Min \$10,000)	N/A	0%	N/A	-0.3% to 0.5%
6.6	Letter of Undertaking	2.33 - 3.49% of amount	2.33 - 3.49% of amount	6,500.00	\$0.00	0%	N/A N/A	-0.3% to 0.5% N/A
7.0	CREDIT CARD SERVICES	2.00 - 0.40 /0 or amount	2.50 - 5.45 /6 of airiount	0,500.00	ψυ.υυ	070	INA	IN/A
7.1	Annual Membership Fee:							
7.1.1	Visa Gold	\$2,400.00 - \$3,500.00	\$2,400.00 - \$3,500.00	\$0.00 - \$4,375.00	\$0.00	0%	-\$2,400.00 to \$875.00	-100% to 25%
	Mastercard (Local Classic, Dual Classic,	<b>.</b>				A172	,	
7.1.2	Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	SERVICES	R A 1	ES AND CHARGE	S	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%	
	Mastercard (Local Classic, Dual Classic,								
7.4.2	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	
8.0	MISCELLANEOUS CHARGES								
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.