

NATIONAL COMMERCIAL BANK JAMAICA 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	495.00	595.00	695.00	\$100.00	20%	\$100.00	17%
1.1.2	Charge per Entry/Cheque	44.50	50.00	60.00	\$5.50	12%	\$10.00	20%
1.1.3	Minimum Balance Threshold and Fee:	See Above	See Above	See Above	See Above	See Above	See Above	See Above
1.1.4	Transfer Between Accounts	200.00	200.00	250.00	\$0.00	0%	\$50.00	25%
1.1.5	Interim Statement	\$350.00 per statement request (Up to 10 pages). Thereafter, \$60.00 per additional page	\$400.00 per statement request (Up to 10 pages). Thereafter, \$60.00 per additional page	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page	\$50.00 - \$0.00	14% - 0%	\$100.00 - \$15.00	\$25%
1.1.6	Cheque Returned NSF	750.00	900.00	1,250.00	\$150.00	20%	\$350.00	39%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	325.00	400.00	450.00	\$75.00	23%	\$50.00	13%
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)	200.00	250.00	Suspended effective Dec 15, 2010	\$50.00	25%	-\$250.00	-100%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	495.00	595.00	695.00	\$100.00	20%	\$100.00	17%
1.2.2	Charge per Entry/Cheque	44.50	50.00	60.00	\$5.50	12%	\$10.00	20%
1.2.3	Minimum Balance Threshold and Fee:	See Above	See Above	See Above	See Above	See Above	See Above	See Above
1.2.4	Transfer Between Accounts	200.00	200.00	250.00	\$0.00	0%	\$50.00	25%
1.2.5	Interim Statement	\$350.00 per statement request (Up to 10 pages). Thereafter, \$60.00 per additional page	\$400.00 per statement request (Up to 10 pages). Thereafter, \$60.00 per additional page	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page	\$50.00 - \$0.00	14% - 0%	\$100.00 - \$15.00	25% - 25%
1.2.6	Cheque Returned NSF	750.00	900.00	1,250.00	\$150.00	20%	\$350.00	39%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	325.00	400.00	450.00	\$75.00	23%	\$50.00	13%
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)	200.00	250.00	Suspended effective Dec 15, 2010	\$50.00	25%	-\$250.00	-100%

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2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	3.04	3.50	4.00	\$0.46	15%	\$0.50	14%
2.1.2	In-branch Withdrawal Transaction Fee	100.00	100.00	200.00	\$0.00	0%	\$100.00	100%
2.1.3	Minimum Balance Threshold and Fee:	100.00	100.00	180.00	\$0.00	0%	\$80.00	80%
2.1.4	Dormant Account Fee (per annum)	200.00	250.00	Suspended effective Dec 15, 2010	\$50.00	25%	-\$250.00	-100%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	3.04	3.50	4.00	\$0.46	15%	\$0.50	14%
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.3	Minimum Balance Threshold and Fee:	Threshold - \$2,000 / \$100.00 per month	Threshold - \$2,000 / \$100.00 per month	180.00	\$0.00	0%	\$80.00	80%
2.2.4	Dormant Account Fee (per annum)	200.00	250.00	Suspended effective Dec 15, 2010	\$50.00	25%	-\$250.00	-100%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	2,000	2,000.00	2,300.00	\$0.00	0%	\$300.00	15%
3.2	Outward	\$1,7000 plus cost of telex- \$1,300	\$1,700 plus telex charge \$1,300	\$1,850.00 plus (Cost of telex- J\$1,450.00)	\$0.00	0%	\$150.00 - \$150.00	8% - 11%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	14.00	18.50	30.00	\$4.50	32%	\$11.50	62%
4.1.1.2	Deposit	Free	Free	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	10.00	12.00	12.00	2.00	20%	\$0.00	0%
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	37.90	41.00	44.45	\$3.10	8%	\$3.45	8%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	23.97	25.00	27.00	\$1.03	4%	\$2.00	8%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	23.97	25.00	27.00	\$1.03	4%	\$2.00	8%
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	7.59	14.00	15.05	\$6.41	84%	\$1.05	8%

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4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	2,000.00	2,000.00	2,250.00	\$0.00	0%	\$250.00	13%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$3,500 - \$6,100	\$4,000.00 - \$7,500.00	\$4,500.00 - \$8,000.00	\$500.00 - \$1,400.00	14% - 23%	\$500.00 - \$500.00	12.5% - 7%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$2,000 - \$8,000	\$3,000.00 - \$12,000.00	\$3,500.00 - \$14,000.00	\$1,000 - \$4,000.00	50% - 50%	\$500.00 - \$2,000.00	17% - 17%
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	5,500.00	6,100.00	8,000.00	\$600.00	11%	\$1,900.00	31%
6.2	Annual Renewal Fee							
6.3	Overrun Fee	950.00	1,250.00	1,700.00	\$300.00	32%	\$450.00	36%
6.4	Late Payment Fee							
6.5	Guarantees/Indemnities:							
6.5.1	Personal	Cash Secured \$5,000 per letter or 2.91% - 5.24% p.a (minimum \$5,050) if non-cash secured	5,100.00	6,000.00	Cash Secured- \$100; Non-Cash Secured \$50	Cash Secured 2%; Non-Cash Secured 1%	\$900.00	18%
6.5.2	Corporate	Cash Secured \$5,000 per letter or 2.91% - 5.24% p.a (minimum \$5,050) if non-cash secured	5,100.00	6,000.00	Cash Secured- \$100; Non-Cash Secured \$50	Cash Secured 2%; Non-Cash Secured 1%	\$900.00	18%
6.6	Letter of Undertaking	3,900.00	5,100.00	6,000.00	\$1,200.00	31%	\$900.00	18%
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)	Visa International Business US\$45.00- US\$95.00; Visa Local \$1,500; Visa Gold- N/A	Visa International Business US\$60.00- US\$120.00; Visa Local \$1,600; Visa Gold- N/A	Visa International Business US\$60.00- US\$145.00; Visa Local \$3,000; Visa Gold- \$6,000.00	Visa International Business US\$15.00- US\$25.00; Visa Local \$100; Visa Gold- N/A	Visa International Business 33% - 26%; Visa Local 6%; Visa Gold N/A	Visa International Business US\$0.00- US\$25.00; Visa Local \$1,400.00; Visa Gold \$6,000.00	Visa International Business 0%-21%; Visa Local 88%; Visa Gold 100%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	Mastercard International -US\$50.00- US\$100.00	Mastercard International -US\$60.00- US\$120.00	Mastercard International -US\$70.00- US\$145.00	\$10.00 - \$ 20.00	20%	\$10.00 - \$25.00	17% - 21%
7.1.3	Other	\$700 - \$12,000	\$800.00- \$14,100.00	\$970.00- \$16,920.00	\$100.00 - \$ 2,100.00	14% - 18%	\$170.00 - \$ 2,820.00	21% - 20%
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)	Visa International 4% at ABM and 4% in branch + GCT; Visa International Business 7.5% at ABM and 10% in branch +GCT; Visa (Classic, Gold) N/A	Visa International 6.5% at ABM and 6.5% in branch + GCT; Visa International Business 7.5% at ABM and 10% in branch +GCT; Visa (Classic, Gold) N/A	Visa International 7.3% at ABM and 7.3% in branch + GCT; Visa International Business 7.5% at ABM and 10% in branch +GCT; Visa (Classic, Gold) 7.3% at ABM and 10% in branch +GCT	N/A	Visa International 2.5% at ABM and 2.5% in branch + GCT; Visa International Business 0% at ABM and 0% in branch +GCT; Visa (Classic, Gold) N/A	N/A	Visa International 0.8% at ABM and 0.8% in branch + GCT; Visa International Business 0% at ABM and 0% in branch +GCT; Visa (Classic, Gold) -7.3%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	4% at ABM and 4% in branch + GCT	6.5% at ABM & 6.5% in branch + GCT	7.3% at ABM and 7.3%+ GCT in branch	N/A	2.5% at ABM & 2.5% in branch + GCT	N/A	0.8% at ABM & 0.8% in branch + GCT
7.2.3	Other	Keycard Local 6.5% at ABM and 10% in branch +GCT; Keycard Business 10% at ABM and 15% in branch +GCT	Keycard Local 6.5% at ABM and 10% in branch +GCT; Keycard Business 10% at ABM and 15% in branch +GCT	Keycard Local 7.3% at ABM and 10% in branch +GCT; Keycard Business 10% at ABM and 15% in branch +GCT	N/A	0%	N/A	Keycard Local 0.8% at ABM and 0% in branch +GCT; Keycard Business 0% at ABM and 0% in branch +GCT

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7.3	Late Payment Charge:							
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card) Mastercard (Local Classic, Dual Classic, Dual Gold)	Visa International Business US\$ 35.00- US\$40.00 ; Visa Local \$1,200.00; Visa Gold- N/A US\$35.00	Visa International Business US\$ 40.00- US\$50.00 ; Visa Local \$1,600.00; Visa Gold- N/A US\$40.00	Visa International Business US\$ 50.00- US\$65.00 ; Visa Local \$1,940.00; Visa Gold- \$1,940.00 US\$50.00	Visa International Business US\$5.00- US\$10.00 ; Visa Local \$400.00; Visa Gold- N/A US\$5.00	Visa International Business 14% - 25% ; Visa Local 33%; Visa Gold- N/A 14%	Visa International Business US\$10.00- US\$15.00 ; Visa Local \$340.00; Visa Gold \$1,940.00 US\$10.00	Visa International Business 25%-30%; Visa Local 21%; Visa Gold 100% 25%
7.3.2	Other	\$1,200.00 - \$1,500.00	\$1,600.00- \$1,750.00	\$1,940.00 - \$2,120.00	\$ 400.00- \$250.00	33% - 17%	\$340.00 - \$370.00	21% - 21%
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card) Mastercard (Local Classic, Dual Classic, Dual Gold)	Visa International Business US\$ 35.00- US\$50.00 ; Visa Local \$1,200.00; Visa Gold- N/A US\$35.00	Visa International Business US\$ 40.00- US\$50.00 ; Visa Local \$1,600.00; Visa Gold- N/A US\$40.00	Visa International Business US\$ 50.00- US\$65.00 ; Visa Local \$1,940.00; Visa Gold- \$1,940.00 US\$50.00	Visa International Business US\$5.00- US\$0.00 ; Visa Local \$400.00; Visa Gold- N/A US\$5.00	Visa International Business 14% - 25% ; Visa Local 33%; Visa Gold- N/A 14%	Visa International Business US\$10.00- US\$15.00 ; Visa Local \$340.00; Visa Gold \$1,940.00 US\$10.00	Visa International Business 25% - 0%; Visa Local 21%; Visa Gold 100% 25%
7.4.2	Other	\$1,200.00 - \$1,500.00	\$1,600.00- \$1,750.00	\$1,940.00 - \$2,120.00	\$ 400.00- \$250.00	33% - 17%	\$340.00 - \$370.00	21% - 21%
7.5	Replacement Card Fee:							
7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold) Mastercard (Local Classic, Dual Classic, Dual Gold)	Visa International Business US\$ 35.00- US\$42.00 ; Visa Local \$550.00; Visa Gold- N/A US\$42.00 - US\$75.00	Visa International Business US\$ 40.00- US\$45.00 ; Visa Local \$800.00; Visa Gold- N/A US\$45.00 - US\$80.00	Visa International Business US\$ 50.00- US\$55.00 ; Visa Local \$1,750.00; Visa Gold- Free US\$55.00 - US\$100.00	Visa International Business US\$ 5.00- US\$3.00; Visa Local \$250.00; Visa Gold- N/A US\$3.00 - US\$5.00	Visa International Business 14% -7%; Visa Local 45%; Visa Gold- N/A 7% - 6%	Visa International Business US\$10.00- US\$10.00; Visa Local US\$ 950.00; Visa Gold-Free US\$10.00 - US\$20.00	Visa International Business 25%-22%; Visa Local 119%; Visa Gold-0% 22%- 25%
7.5.2	Other	\$ 450.00 - \$ 2,000.00	\$ 500.00 - \$ 2,000.00	\$ 610.00 - \$2,820.00	US\$50.00 - US\$0.00	11%- 0%	US\$110.00 - US\$820.00	22% - 41%
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)	550.00	550.00	600.00	\$0.00	0%	\$50.00	9%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	320.00	320.00	350.00	\$0.00	0%	\$30.00	9%
8.3.2	Non-bank Customer	850.00	850.00	880.00	\$0.00	0%	\$30.00	4%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$220 per item (Setup fee) \$220 per item (Success fee) \$280 per item (Failure fee)	220.00	250.00	\$0.00	0%	\$30.00	14%

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8.6	Certification of Account Bal./Reference Letter	695.28	858.37	1,100.00	\$163.09	23%	\$241.63	28%
8.7	Cheque Encashment Fee (Other Banks Cheques)	N/A	200.00	250.00	\$0.00	0%	\$50.00	25%
8.8	Payroll Preparation (charge per \$1,000)	3.50	4.00	4.90	0.50	14%	\$0.90	23%
8.9	Audit Confirmation	\$1,700 per confirmation plus \$750 per hour for detailing securities	\$2,000.00 plus \$900.00 (per hour for detailing securities).	2,400.00	\$300.00 - \$150.00	18% - 21%	\$400.00	20%
8.10	Voucher Search	\$658.48 per item plus \$550 per hour or part thereof if information supplied is incomplete.	1,200.00	1,400.00	\$541.52	82%	\$200.00	17%

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.