

PANCARIBBEANBANK 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	\$300.00 - \$500.00 depending on product chosen	\$317.25 - \$517.00 depending on product chosen	\$317.25 - \$517.00 depending on product chosen	\$17.25 - \$17.00	5.75% - 3.40%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	35.00	35.00	36.43	\$0.00	0%	\$1.43	4%
1.1.3	Minimum Balance Threshold and Fees	Threshold dependent on acct ranges from J\$100,000 to J\$250,000 otherwise fee equal to minimum monthly service charge	Threshold dependent on acct ranges from J\$100,000 to J\$250,000 otherwise fee equal to minimum monthly service charge	Threshold dependent on acct ranges from J\$100,000 to J\$250,000 otherwise fee equal to minimum monthly service charge	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.5	Interim Statement	300.00	300.00	352.50	\$0.00	0%	\$52.50	18%
1.1.6	Cheque Returned NSF	700.00	700.00	1,057.50	\$0.00	0%	\$357.50	51%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	300.00	300.00	305.50	\$0.00	0%	\$5.50	2%
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)	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$500 - \$750 depending on product chosen	\$517 - \$763.75 depending on product chosen	\$517.00 - \$763.75 depending on product chosen	\$17.00 - \$13.75	3.4% - 1.83%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	35.00	35.00	36.43	\$0.00	0%	\$1.43	4%
1.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.5	Interim Statement	300.00	300.00	352.50	\$0.00	0%	\$52.50	18%
1.2.6	Cheque Returned NSF	700.00	700.00	1,057.50	\$0.00	0%	\$357.50	51%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	300.00	300.00	305.50	\$0.00	0%	\$5.50	2%
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)	Free	Free	Free	\$0.00	0%	\$0.00	0%
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 Could be \$100.00 depending on product chosen.	Free Could be \$101.05 depending on product chosen.	Free Could be \$101.05 depending on product chosen.	\$1.05	1.05%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
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 Could be \$100.00 depending on product chosen.	Free Could be \$101.05 depending on product chosen.	Free or \$101.05 depending on product chosen.	\$1.05	1.05%	\$0.00	0%

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		R A T E S A N D C H A R G E S			A N N U A L / Y - T - D C H A N G E S			
	S E R V I C E S	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
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)	Free	Free	Free	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	924.96	1,156.27	1,110.82	\$231.31	25%	-\$45.45	-4%
3.2	Outward	2,697.80	3,257.76	3,129.72	\$559.96	21%	-\$128.04	-4%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own machine:							
4.1.1.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.3	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2	Using MultiLink:							
4.1.2.1	Withdrawal	31.00	31.00	36.43	\$0.00	0%	\$5.43	18%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	20.00	20.00	23.50	\$0.00	0%	\$3.50	18%
4.1.2.4	Transfer	10.00	10.00	11.75	\$0.00	0%	\$1.75	18%
4.1.2.5	Declined	20.00	20.00	23.50	\$0.00	0%	\$3.50	18%
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	11.75	\$0.00	0%	\$1.75	18%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	1,000.00	1,000.00	1,057.50	\$0.00	0%	\$57.50	6%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	<p>(Consumer Loans) Individual Personal Loan - Cash Secured 0.5% - 1% of the facility amount plus GCT Personal Loan - Non-Cash Secured 1% - 2% of the facility amount plus GCT (subject to minimum of \$10,000 + GCT)</p> <p>(Business Loans) Corporate General Business Loans: Corporate Loan - Cash Secured 0.25% - 1% of the facility amount plus GCT Corporate Loan Non-cash Secured 0.5% - 3% of the facility amount plus GCT (subject to minimum of \$10,000 + GCT)</p>	2.33% of facility amount. Minimum \$17,625.00	<p>(Consumer Loans) Cash secured - 0.58 % - 1.16 % of facility amount. Minimum \$17,625.00. Non-cash secured - 1.16 % - 2.33 % of facility amount. Minimum \$17,625.00</p> <p>(Business Loans) 0.29% - 3.35% of facility amount. Minimum - \$17,625.00</p>	\$7,625.00	76%	\$0.00 On the minimum charge	0% on the minimum charge

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6.2	Annual Renewal Fee	N/A	2.33% of facility amount. Minimum \$17,625.00	Cash secured - 0.58 % - 1.16 % of facility amount. Minimum \$17,625.00. Non-cash secured - 1.16 % - 2.33 % of facility amount. Minimum \$17,625.00	\$17,625.00	0%	\$0.00 On the minimum charge	0% on the minimum charge
6.3	Overrun Fee	N/A	1,551.00	1,551.00	1,551.00	100%	\$0.00	0%
6.4	Late Payment Fee	This is charged at a rate of the loan and is based on the number of days outstanding	N/A	Interest charged on outstanding payment at contracted loan rate.	N/A	N/A	N/A	N/A
6.5	Guarantees/Indemnities:							
6.5.1	Personal	Value Range - JD (or USD Equiv) \$500,000 - \$5,000,000 / US\$5,000,001 & Above - Cash Secured Non-cash Secured 2% + GCT p.a. / 2% - 3% + GCT p.a 1.50% + GCT p.a / 1.50% - 3% + GCT	2.33% of guaranteed amount	Cash secured - \$0.5M - \$5M, 2.33% of guaranteed amount, over \$5M - 1.74% of guaranteed amount. Non-cash secured - \$0.5M - \$5M, 2.33% of guarantee amount, over \$5M - 1.74% - 3.49% of guarantee amount.	N/A	0.8% on minimum charge.	N/A	0% on the minimum charge
6.5.2	Corporate	Value Range - JD (or USD Equiv) \$500,000 - \$5,000,000 / \$5,000,001 & Above - Cash Secured / Non-cash Secured 2% + GCT p.a./ 2% - 3% + GCT p.a / 1.50% + GCT p.a / 1.50% - 3% + GCT p.a	2.33% of guaranteed amount	Cash secured - \$0.5M - \$5M, 2.33% of guaranteed amount, over \$5M - 1.75% of guaranteed amount. Non-cash secured - 0.5M - 5M, 2.33% of guarantee amount, over \$5M - 1.75% - 3.49% of guarantee amount.	N/A	0.8% on minimum charge.	N/A	0% on the minimum charge
6.6	Letter of Undertaking	Value Range - J\$ (or USD Equiv) 500,000 - 5,000,000 5,000,001 & Above Cash Secured 1.5% + GCT p.a 0.5%+GCT p.a Non-cash secured 1.75% + GCT p.a 1.25%+GCT p.a	1.75% of undertaking amount	Cash secured - 0.5M - 5M, 1.75% of undertaking amount, over \$5M - 0.58% of undertaking amount. Non-cash secured - 0.5M - 5M, 2.04% of undertaking amount, over \$5M - 1.46% of undertaking amount.	N/A	0.5% on minimum charge.	N/A	-0.3% on the minimum charge
7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							

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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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3	Manager's Cheque:							
8.3.1	Bank Customer	175.00	235.00	235.00	60.00	34%	\$0.00	0%
8.3.2	Non-bank Customer	175.00	235.00	235.00	60.00	34%	\$0.00	0%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	Standing Order: Set Up Fee - \$200 each Per Transaction - \$250 Declined Charge - \$500 Transfer between accounts held with PanCaribbean - Free Sweep between accounts - \$50	Setup - \$205.63, \$258.50 per transaction	Setup - \$205.63, \$258.50 per transaction	\$5.63 \$8.50	3% 3%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	499.99	499.99	587.50	\$0.00	0%	\$87.51	18%
8.7	Cheque Encashment Fee (Other Banks Cheques)	Not accepted	Not accepted	Not accepted	N/A	N/A	N/A	N/A
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	\$1,500 for current year and \$2,000 for each prior year	\$1,500 for current year and \$2,000 for each prior year	\$1,762 for current year and \$2,350 for each prior year	\$0.00	0%	\$262.00 - \$350.00	17% - 18%
8.10	Voucher Search	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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.