

**CAPITAL & CREDIT MERCHANT BANK LIMITED
SCHEDULE OF RATES AND CHARGES
2008 - 2010
(J\$ TRANSACTIONS)**

		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
SERVICES								
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	N/A	N/A	0.5% of cash in excess of \$1M	N/A	N/A	0.5% of cash in excess of \$1M	100%
2.1.2	In-branch Withdrawal Transaction Fee	N/A	N/A	0.8% (if amount exceeds \$100,000)	N/A	N/A	0.8% (if amount exceeds \$100,000)	100%
2.1.3	Minimum Balance Threshold and Fees	\$100/month (threshold varies by product)	\$100.00/month	\$100.00/month	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	\$60/year	N/A	250	-\$60	-100%	\$250.00	100%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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 Fees	100.00	100.00	100.00 per month	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	\$60/year	N/A	250	-\$60	-100%	\$250.00	100%
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own machine:							
4.1.1.1	Withdrawal	N/A	14.28	14.28	\$14.28	100%	\$0.00	0%
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	7.12	7.12	\$7.12	100%	\$0.00	0%
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	7.12	7.12	\$7.12	100%	\$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	Using MultiLink:							
4.1.2.1	Withdrawal	N/A	31.99	31.99	\$31.99	100%	\$0.00	0%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	N/A	20.25	20.25	N/A	100%	\$0.00	0%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	N/A	20.25	20.25	\$20.25	100%	\$0.00	0%
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	N/A	10.18	10.18	\$10.18	100%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3.2	Corporate	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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SERVICES								
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	1% - 2.50% (Min \$2,400 incl. GCT)	1% - 3.5%, Min \$5,000	N Cash secured 2% - 3.5%; Min\$5,000+GCT; Cash Secured 1% - 2.5%; Min \$5,000+GCT	\$2,600.00	108%	\$0.00	0%
6.2	Annual Renewal Fee	0.25% - 1% of loan facility	0.25% - 1% + GCT	0.25% - 1%+GCT	N/A	0%	N/A	0%
6.3	Overrun Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment Fee	N/A	N/A	1,175.00	N/A	N/A	\$1,175.00	100%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	1% (min \$3,000 + GCT)	\$ 3,000 + GCT	\$3,500+GCT	\$0.00	0%	\$500.00	17%
6.5.2	Corporate	1% (min \$3,000 + GCT)	1% - 2% (min \$5,000)	Cash Secured 1%-2%: Min \$5,000+GCT; N cash Secured 1.75%-3.5%:Min\$5,000+GCT	\$2,000.00	67%	\$0.00	0%
6.6	Letter of Undertaking	1% (min \$3,000 + GCT)	5,000.00	Cash Secured 1%-2%: Min \$5,000+GCT; N cash Secured 1.75%-3.5%:Min\$5,000+GCT	\$2,000.00	67%	\$0.00	0%
7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.2	Mastercard	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.2	Mastercard	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.2	Mastercard	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4.2	Mastercard	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	Repalcement Card Fee:							
7.5.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.2	Mastercard	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

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SERVICES								
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque Negotiated	60.00	N/A	N/A	-\$60.00	-100%	N/A	N/A
8.2	Foreign Draft (sold)	360.00	810.75	1,000.00	\$450.75	125%	\$189.25	23%
8.3	Manager's Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3.1	Bank Customer	\$200 + Other Bank's Chage (OBC)	250 + Other Bank's Chage (OBC)	\$252.63+Other Bank Charges (OBC)	\$50.00	25%	\$2.63	1%
8.3.2	Non-bank Customer	N/A	N/A	\$252.63+Other Bank Charges (OBC)	N/A	N/A	\$252.63	100%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	150.00	250.00	252.63	\$100.00	67%	\$2.63	1%
8.6	Certification of Account Bal./Reference Letter	850	1,000.00	1,000.00	\$150.00	18%	\$0.00	0%
8.7	Cheque Encashment Fee (Other Banks Cheques)	N/A	N/A	500.00	N/A	N/A	\$500.00	N/A
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	1,800.00	2,915.00	3,525.00	\$1,115.00	62%	\$610.00	21%
8.10	Voucher Search	400.00	700/Hr	1,000 per hour	\$300.00	75%	\$300.00	43%

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

- (i) Rates and Charges reflect a sample of the fees applicable to the licensee'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.