

MF&G TRUST & FINANCE LIMITED
SCHEDULE OF FEES & CHARGES 2011-2013

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2011 (J\$)	December 2012 (J\$)	December 2013 (J\$)	J\$ Value Change '11 - '12	% Change '11 - '12	J\$ Value Change '12 - '13	% Change '12 - '13
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	Replacement 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
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)	Other Bank Charges plus Handling Fee of USD 11.75	Other Bank's Charges plus Handling Fee of USD 11.65	Other Bank's Charges plus Handling Fee of USD 11.65	(\$0.10)	-1%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3.2	Non-bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$411.25	\$407.75	\$407.75	(\$3.50)	-1%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$988.75	\$990.25	\$990.25	(\$8.50)	-1%	\$0.00	0%
8.7	Cheque Encashment Fee :							
8.7.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.7.2	Other Banks' Cheque	N/A	N/A	N/A	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	\$2,350.00 - \$2,937.50	\$2,330.00 - \$2,912.50	\$2,330.00 - \$2,912.50	(\$20.00) - (\$25.00)	-1%	\$0.00	0%
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 licensee as at 31 December of the respective years.

Notes:

- (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) 100% increase represents either a doubling of the particular fee or charge, or instances where the fee or charge is being introduced/re-introduced for the first time.
- (iv) 'N/A' Represents service not applicable to institution.