

**BUILDING SOCIETIES
SCHEDULE OF RATES AND CHARGES
AS AT 31 DECEMBER 2010
(J\$ TRANSACTIONS)**

| | SERVICES | FCIBS J\$ | JNBS J\$ | SJBS J\$ | VMBS J\$ |
|------------|--|----------------------------|--|-------------------------|--|
| 2.0 | SAVINGS ACCOUNTS | | | | |
| 2.1 | Personal: | | | | |
| 2.1.1 | In-branch Deposit Transaction Fee | Free | N/A | 165.00 | Free |
| 2.1.2 | In-branch Withdrawal Transaction Fee | 3 free then \$36 | N/A | 165.00 | 51.00 |
| 2.1.3 | Minimum Balance Threshold and Fees | N/A | N/A | N/A | Free |
| 2.1.4 | Dormant Account Fee (per annum) | 350.00 | 500.00 | \$1,000.00 - \$2,500.00 | Free |
| 2.2 | Corporate: | | | | |
| 2.2.1 | In-branch Deposit Transaction Fee | N/A | N/A | 165.00 | Free |
| 2.2.2 | In-branch Withdrawal Transaction Fee | N/A | N/A | 165.00 | Free |
| 2.2.3 | Minimum Balance Threshold and Fees | N/A | N/A | N/A | Free |
| 2.2.4 | Dormant Account Fee (per annum) | N/A | 500.00 | \$1,500.00 - \$5,000.00 | Free |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | |
| 3.1 | Inward | N/A | N/A | N/A | 1,369.62 |
| 3.2 | Outward | N/A | 3,500.00 | N/A | 3,509.65 |
| 4.0 | E-BANKING | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | |
| 4.1.1 | Using own machine: | | | | |
| 4.1.1.1 | Withdrawal | 20.00 | N/A | 33.00 | Free |
| 4.1.1.2 | Deposit | Free | N/A | N/A | Free |
| 4.1.1.3 | Enquiry | N/A | N/A | N/A | Free |
| 4.1.1.4 | Transfer | N/A | N/A | 33.00 | Free |
| 4.1.1.5 | Declined | 8.07 | N/A | 12.10 | Free |
| 4.1.1.6 | Statement | Free | N/A | 20.90 | Free |
| 4.1.2 | Using MultiLink: | | | | |
| 4.1.2.1 | Withdrawal | 40.00 | 50.00 | 55.00 | Free |
| 4.1.2.2 | Deposit | N/A | N/A | N/A | Free |
| 4.1.2.3 | Enquiry | 21.19 | 50.00 | 27.60 | Free |
| 4.1.2.4 | Transfer | N/A | N/A | 55.00 | Free |
| 4.1.2.5 | Declined | 21.19 | N/A | 27.60 | Free |
| 4.1.2.6 | Statement | N/A | N/A | N/A | Free |
| 4.2 | Point of Sale Transactions | 12.10 | N/A | \$15.00 / \$18.20 | Free |
| 4.3 | Internet Banking: | | | | |
| 4.3.1 | Personal | N/A | N/A | N/A | N/A |
| 4.3.2 | Corporate | N/A | N/A | \$555.00 - \$5,180.00 | N/A |
| 5.0 | DEPOSITORY SERVICES | | | | |
| 5.1 | Deposit Wallets (range of rental charges per annum) | 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 | 3,026.00 |
| 6.0 | LOANS AND DISCOUNTS | | | | |
| 6.1 | Commitment/Acceptance Fee | 0.50% | Qualified Member-N/A; Resident Loans & Mortg-0.5% of loan amount with a maximum of \$100,000.00; All other Loans-1.175% of loan amount; Commercial -2.35% of loan amount | 3.53% | 1.50 % - 2.00 % of Loan Amount |
| 6.2 | Annual Renewal Fee | N/A | N/A | N/A | N/A |
| 6.3 | Overrun / Over Limit Fee | N/A | N/A | N/A | N/A |
| 6.4 | Late Payment / Penalty Fee | 1% of outstanding interest | 0.05% | 5.00% | 1.666% of principal & Interest Outstanding |
| 6.5 | Guarantees/Indemities: | | | | |
| 6.5.1 | Personal | N/A | N/A | N/A | N/A |
| 6.5.2 | Corporate | N/A | N/A | N/A | N/A |
| 6.6 | Letter of Undertaking | N/A | N/A | 4,000.00 | 6,052.00 |

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| | SERVICES | FCIBS J\$ | JNBS J\$ | SJBS J\$ | VMBS J\$ |
|------------|--|--|-----------------|---|-------------|
| 7.0 | CREDIT CARD SERVICES | | | | |
| 7.1 | Annual Membership Fee: | | | | |
| 7.1.1 | Visa | N/A | N/A | N/A | N/A |
| 7.1.2 | Mastercard | N/A | N/A | N/A | N/A |
| 7.1.3 | Other | 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 |
| 7.2.2 | Mastercard | N/A | N/A | N/A | N/A |
| 7.2.3 | Other | 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 |
| 7.3.2 | Mastercard | N/A | N/A | N/A | N/A |
| 7.3.3 | Other | N/A | N/A | N/A | N/A |
| 7.4 | Overlimit Charge: | | | | |
| 7.4.1 | Visa | N/A | N/A | N/A | N/A |
| 7.4.2 | Mastercard | N/A | N/A | N/A | N/A |
| 7.4.3 | Other | 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 |
| 7.5.2 | Mastercard | N/A | N/A | N/A | N/A |
| 7.5.3 | Other | N/A | N/A | N/A | N/A |
| 8.0 | MISCELLANEOUS CHARGES | | | | |
| 8.1 | Foreign Cheque negotiated | N/A | N/A | 1.00 of currency | Free |
| 8.2 | Foreign Draft (sold) | N/A | 500.00 | N/A | 475.00 |
| 8.3 | Manager's Cheque: | | | | |
| 8.3.1 | Bank Customer | N/A | 250.00 | 355.00 | N/A |
| 8.3.2 | Non-bank Customer | N/A | N/A | 880.00 | N/A |
| 8.4 | Money Order | N/A | N/A | N/A | N/A |
| 8.5 | Standing Order | N/A | 280.00 | \$360.00 monthly (set-up - \$250.00) | Free |
| 8.6 | Certification of Account Bal./Reference Letter | 1,900.00 | 1,000.00 | 1,250.00 | 606.00 |
| 8.7 | Cheque Encashment Fee (Other Banks Cheques) | N/A | 50.00 | N/A | N/A |
| 8.8 | Payroll Preparation | N/A | N/A | N/A | Free |
| 8.9 | Audit Confirmation | 3,000.00 | 2,500.00 | 2,525.00 | 606.00 |
| 8.10 | Voucher Search | Free where voucher held at branch; \$302.57 per hour | \$510 - \$3,500 | 1,700.00 | 605.00 |

Notes:

1. The above schedule is compiled from information submitted to the Bank of Jamaica by the building societies as at 31 December 2010.
2. Rates and Charges reflect a sample of the fees applicable to the individual building society's product/services, and are not to be interpreted as an exhaustive list.
3. Rates and Charges include applicable taxes.