

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

	BNS	CBNA	FCIB	FGB	NCB	PCB	RBTT <sup>1</sup>
SERVICES	J\$	J\$	J\$	J\$	J\$	J\$	J\$
<b>1.0 CURRENT ACCOUNTS</b>							
<b>1.1 Personal:</b>							
1.1.1 Minimum Monthly Service Charge	425.00	N/A	\$302.58 - \$504.29	500.00	695.00	\$317.25 - \$517.00 depending on product chosen	300.00
1.1.2 Charge per Entry/Cheque	165.00	N/A	70.60	50.00	60.00	36.43	40.00
1.1.3 Minimum Balance Threshold and Fees	N/A	N/A	N/A	Free	See Above	Threshold dependent on acct ranges from J\$100,000 to J\$250,000 otherwise fee equal to minimum monthly service charge	N/A
1.1.4 Transfer Between Accounts	250.00	N/A	151.29	1,200.00	250.00	Free	300.00
1.1.5 Interim Statement	490.00	N/A	205.75	1,500.00	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	352.50	250.00
1.1.6 Cheque Returned NSF	955.00	N/A	403.44	850.00	1,250.00	1,057.50	845.00
<b>1.1.7 Stop Payment/Cancellation Order:</b>							
1.1.7.1 Local Cheque	455.00	N/A	302.57	600.00	450.00	305.50	305.00
1.1.7.2 Foreign Cheque	455.00	N/A	USD 50.43 + foreign bank charge	N/A	N/A	N/A	Foreign Draft - US\$71.00; CAD\$71.00; £61.00; €71.00 (plus FBC & all other expenses)
1.1.8 Dormant Account Fee (per annum)	\$1,000.00 after 2 years of inactivity, \$1,500.00 after 5 years of inactivity, \$2,500.00 after 7 years of inactivity	N/A	155.32	700.00	Suspended effective Dec 15, 2010	Free	360.00
<b>1.2 Corporate:</b>							
1.2.1 Minimum Monthly Service Charge	560.00	450.00	403.43	1,700.00	695.00	\$517.00 - \$763.75 depending on product chosen	300.00
1.2.2 Charge per Entry/Cheque	70.00	58.75	45.39	70.00	60.00	36.43	40.00
1.2.3 Minimum Balance Threshold and Fees	N/A	Free	N/A	Free	See Above	Free	N/A
1.2.4 Transfer Between Accounts	250.00	176.25	151.29	1,750.00	250.00	Free	300.00
1.2.5 Interim Statement	490.00	587.50	205.75	\$1,500.00 - \$2,000.00	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	352.50	250.00
1.2.6 Cheque Returned NSF	955.00	763.75	403.44	850.00	1,250.00	1,057.50	845.00
<b>1.2.7 Stop Payment/Cancellation Order:</b>							
1.2.7.1 Local Cheque	455.00	329.00	302.57	600.00	450.00	305.50	305.00
1.2.7.2 Foreign Cheque	455.00	N/A	USD 50.43 + foreign bank charge	N/A	N/A	N/A	Foreign Draft - US\$71.00; CAD\$71.00; £61.00; €71.00 (plus FBC & all other expenses)
1.2.8 Dormant Account Fee (per annum)	\$1,500.00 after 2 years of inactivity, \$2,500.00 after 5 years of inactivity, \$5,000.00 after 7 years of inactivity	N/A	155.32	700.00	Suspended effective Dec 15, 2010	Free	360.00
<b>2.0 SAVINGS ACCOUNTS</b>							
<b>2.1 Personal:</b>							
2.1.1 In-branch Deposit Transaction Fee	165.00	N/A	Free	Free	4.00	Free	N/A
2.1.2 In-branch Withdrawal Transaction Fee	165.00	N/A	70.60	Free	200.00	Free; Could be \$101.05 depending on product chosen.	N/A
2.1.3 Minimum Balance Threshold and Fees	N/A	N/A	\$151.29 - \$302.58	Free	180.00	Free	N/A
2.1.4 Dormant Account Fee (per annum)	\$1,000.00 after 2 years of inactivity, \$1,500.00 after 5 years of inactivity, \$2,500.00 after 7 years of inactivity	N/A	155.32	700.00	Suspended effective Dec 15, 2010	Free	360.00

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	SERVICES	J\$	J\$	J\$	J\$	J\$	J\$	J\$
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	165.00	N/A	45.39	Free	4.00	Free	N/A
2.2.2	In-branch Withdrawal Transaction Fee	165.00	N/A	45.39	Free	N/A	Free or \$101.05 depending on product chosen.	N/A
2.2.3	Minimum Balance Threshold and Fees	N/A	Free	403.43	Free	180.00	Free	N/A
2.2.4	Dormant Account Fee (per annum)	\$1,500.00 after 2 years of inactivity, \$2,500.00 after 5 years of inactivity, \$5,000.00 after 7 years of inactivity	N/A	155.32	700.00	Suspended effective Dec 15, 2010	Free	360.00
3.0	<b>Telegraphic Transfer of Funds</b>							
3.1	Inward	2,600.00	USD 20.00	To credit an FCIB A/C \$1,412.02 To credit another local bank A/C \$1,563.30	N/A	2,300.00	1,110.82	1,010.00
3.2	Outward	3,535.00	USD 30.00 plus FBC	<b>International :</b> Branch \$4,034.34 Internet \$2,017.17 <b>Regional FCIB Branch</b> Branch \$4,034.34 Internet \$1,916.31	4,000.00	\$1,850.00 plus ( Cost of telex- J\$1,450.00)	3,129.72	JMD equivalent to USD 47.40
4.0	<b>E-Banking</b>							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	33.00	N/A	15.63	15.00	30.00	N/A	15.00
4.1.1.2	Deposit	Free	N/A	Free	N/A	Free	N/A	Free
4.1.1.3	Enquiry	Free	N/A	Free	30.00	Free	N/A	Free
4.1.1.4	Transfer	33.00	N/A	Free	N/A	Free	N/A	N/A
4.1.1.5	Declined	12.10	N/A	8.07	30.00	12.00	N/A	12.00
4.1.1.6	Statement	20.90	N/A	Free	N/A	N/A	N/A	Free
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	55.00	N/A	35.30	33.00	44.45	36.43	35.50
4.1.2.2	Deposit	Free	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	27.60	N/A	21.19	30.00	27.00	23.50	21.20
4.1.2.4	Transfer	55.00	N/A	N/A	N/A	N/A	11.75	N/A
4.1.2.5	Declined	27.60	N/A	21.19	30.00	27.00	23.50	20.20
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	15.00	N/A	12.10	10.00	15.05	11.75	Purchase - \$10.10 per entry; Decline Transaction - \$9.10 per transaction
4.3	Internet Banking:							
4.3.1	Personal	Free	N/A	Free	Free	Free	Free	Free
4.3.2	Corporate	Base monthly fee of \$1,210 - \$5,126 and Per Item Fee of \$19.20 - \$32 depending on the Package and Options selected	USD 125 -150 per month	Free	Free	2,250.00	1,057.50	Free
5.0	<b>Depository Services</b>							
5.1	Deposit Wallets (range of rental charges per annum)	\$5,500.00 - \$9,010.00 depending on size	N/A	Disposable - \$3,025.75 Canvas - \$3,530.04 - \$ 6,051.50	\$5,000 - \$6,500	\$4,500.00 - \$8,000.00	N/A	\$4,550.00 - \$6,000.00
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$1,970.00 - \$22,160.00 depending on size	N/A	\$ 1,028.76 - \$ 4,112.50	\$3,500.00 - \$6,500.00	\$3,500.00 - \$14,000.00	N/A	\$2,020.00 - \$7,600.00

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	SERVICES	J\$	J\$	J\$	J\$	J\$	J\$	J\$
6.0	<b>Loans and Discounts</b>							
6.1	Commitment/Acceptance Fee	1.55% x 1% of amount of increase. Minimum \$9,595.00. For RRC Secured facility - 50% of applicable fee.	priced based on client relationship	2.35%, Min \$8,812.50	2 - 4% of amount or minimum \$15,000.00	8,000.00	<b>(Consumer Loans)</b> 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 <b>(Business Loans)</b> 0.29% - 3.35% of facility amount. Minimum - \$17,625.00	2.02% - 4.03%; Min \$6,500.00
6.2	Annual Renewal Fee	Range \$6,565.00 - \$24,240.00 for loans up to \$2 million, for loans over \$2 million - 1.11% of amount loaned. For RRC Secured facility - 50% of applicable fee. Maximum fee \$485,040.00	None typically charged	2.35%, Min \$8,812.50	N/A		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	Personal - Discretionary; Business/Commercial - 2.02% - 4.03%; Min \$6,500.00
6.3	Overrun Fee	\$ 2,240.00 plus 0.65 x 1% of increase	3% added to interest rate of facility	1.01%, Min \$1,875.97	1,500.00	1,700.00	1,551.00	Penal Rate of 48% per annum. <b>With previous agreement</b> - Agreed rate of interest; Minimum \$1,200.00 per month. <b>With no Overdraft Agreement</b> - \$1,000.00 per item plus Bank's Penal Rate; Minimum \$760.00 per month.
6.4	Late Payment Fee	6.19%	Interest rate at which loan is booked plus 2% applied on a penal basis	358.38	1,200.00		Interest charged on outstanding payment at contracted loan rate.	<b>Personal:</b> \$2,020.00 monthly after 5 days. <b>Business:</b> \$4,050.00 monthly after 5 days
6.5	Guarantees/Indemnities:							
6.5.1	Personal	N/A	N/A	N/A	2 - 4% ( Min \$10,000)	6,000.00	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.	2.53% - 4.03%. Minimum - \$2,020.00
6.5.2	Corporate	1.50% - 5.60% of amount	priced based on client relationship	1,412.02	2 - 4% ( Min \$10,000)	6,000.00	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.	2.53% - 4.03% per guarantee; Minimum \$2,020.00
6.6	Letter of Undertaking	5,950.00	priced based on client relationship	1,412.02	6,500.00	6,000.00	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.	5,000.00
7.0	<b>Credit Card Services</b>							
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)	\$4,700.00 - \$7,600.00	N/A	2,900.00 3,600.00 11,000.00 6,000.00	\$0.00 - \$4,375.00	Visa International Business US\$60.00- US\$145.00; Visa Local \$3,000; Visa Gold- \$6,000.00	N/A	\$2,850.00 - \$6,000.00
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$3,250.00 - \$10,100.00	N/A	N/A	N/A	Mastercard International -US\$70.00- US\$145.00	N/A	3,000.00
7.1.3	Other	6,970.00	N/A	N/A	N/A	\$970.00- \$16,920.00	N/A	N/A

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	SERVICES	J\$	J\$	J\$	J\$	J\$	J\$	J\$
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)	7.00%	N/A	6.50%	5.00%	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	In Branch - 8.74%; ABM - 5.83%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	7.00% of advance. Min. \$500.00	N/A	N/A	N/A	7.3% at ABM and 7.3%+ GCT in branch	N/A	In Branch - 8.74%; ABM - 5.83%
7.2.3	Other	N/A	N/A	N/A	N/A	Keycard Local 7.3% at ABM and 10% in branch +GCT; Keycard Business 10% at ABM and 15% in branch +GCT	N/A	N/A
7.3	Late Payment Charge:							
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	2,000.00	N/A	2,200 2,200 2,200 3,600	\$1,250 - \$2,500.00	Visa International Business US\$ 50.00- US\$65.00 ; Visa Local \$1,940.00 Visa Gold- \$1,940.00	N/A	\$1,950.00 - \$5,000.00
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	2,000.00	N/A	N/A	N/A	US\$50.00	N/A	\$1,950.00 - \$2,000.00
7.3.3	Other	1,955.00	N/A	N/A	N/A	\$1,940.00 - \$2,120.00	N/A	N/A
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	2,000.00	N/A	2,200.00	\$1,500.00 - \$3,000.00	Visa International Business US\$50.00- US\$65.00 ; Visa Local \$1,940.00; Visa Gold- \$1,940.00	N/A	\$1,950.00 - \$5,000.00
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	2,000.00	N/A	N/A	N/A	US\$50.00	N/A	\$1,950.00 - \$2,000.00
7.4.3	Other	1,955.00	N/A	N/A	N/A	\$1,940.00 - \$2,120.00	N/A	N/A
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)	735.00	N/A	Free	\$1,875 - \$2,500.00	Visa International Business US\$ 50.00- US\$55.00; Visa Local \$1,750.00; Visa Gold- Free	N/A	\$1,750.00 - \$2,000.00
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	735.00	N/A	N/A	N/A	US\$55.00 - US\$100.00	N/A	1,750.00
7.5.3	Other	N/A	N/A	N/A	N/A	\$ 610.00 - \$2,820.00	N/A	N/A
8.0	Miscellaneous Charges							
8.1	Foreign Cheque negotiated	60.00	USD 1.00	121.03	N/A	N/A	N/A	1 unit of currency per transaction plus \$1.00 stamp duty
8.2	Foreign Draft (sold)	610.00	USD 6.00	403.44	950.00	600.00	N/A	600.00
8.3	Manager's Cheque:							
8.3.1	Bank Customer	355.00	376.00	262.24	350.00	350.00	235.00	350.00
8.3.2	Non-bank Customer	880.00	N/A	262.20	900.00	880.00	235.00	880.00
8.4	Money Order	255.00	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	360.00	200.00	\$157.34 - \$201.71 (plust cost of draft/wire fee)	450.00	250.00	Setup - \$205.63, \$258.50 per transaction	<b>Internal:</b> Set Up Fee - \$250.00 Amendment - \$100.00 Loan/Mtge. Payments - No Charge <b>Transfer to Savings:</b> \$200.00 per item. <b>External:</b> \$250.00 plus cost of M/C <b>NSF Charge</b> (after 3 attempts) \$101.00 per item

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	<b>SERVICES</b>	<b>J\$</b>	<b>J\$</b>	<b>J\$</b>	<b>J\$</b>	<b>J\$</b>	<b>J\$</b>	<b>J\$</b>
8.6	Certification of Account Bal./Reference Letter	1,250.00	1,747.50	1,008.58	\$1,000 - \$2,500	1,100.00	587.50	1,800.00
8.7	Cheque Encashment Fee (Other Banks Cheques)	200.00	N/A	121.03	N/A	250.00	Not accepted	N/A
8.8	Payroll Preparation	Deposits to employees a/cs from list : \$350 per account for BNS a/cs and \$500 per account+ cost of managers cheque for other Banks a/cs. Filing envelopes, recording names and amounts from list: \$570 per envelope. Making payment in cash in Bank from list supplied by Employer: \$570 per name.	0.1%, min, J\$1,000; No charge if amount < \$300,000.00	\$15.13 - \$60.52	600.00	4.90	N/A	Deposit to employees' account from list or deposit slips from non-customer. <b>Early submission: RBTT Accounts - \$250.00 per entry for accounts with RBTT. Other Bank's Accounts - \$300.00 per entry for accounts at other banks. Late Submission: RBTT Accounts - \$300.00 per entry for accounts with RBTT. Other Bank's Accounts - \$400.00 per entry for accounts at other banks. Payroll charge to be levied re RBTT customers - \$170.00. Filing envelopes - with names, amounts etc already recorded thereon by employer - \$450.00 per envelope. Filing envelopes and recording names, amounts etc from list - \$500.00 per envelope. Making salary payments in cash (in Bank) from list supplied by employer - \$505.00 per account Making payments in bulk specifying denominations only - \$3.50 per \$1000</b>
8.9	Audit Confirmation	\$2,525.00 per Certificate plus \$1,060.00 per hour for detailing securities	2,000.00	1,512.87	3,000.00	2,400.00	\$1,762 for current year and \$2,350 for each prior year	\$2,550.00 per audit plus \$350.00 per hour - cost of detailing securities / out of pocket expenses
8.10	Voucher Search	1,700.00	\$500 / hr / item (under 3 mths), \$600 / hr / item (over 3 mths)	\$302.57 - \$706.01	2,500.00	1,400.00	N/A	\$1,750.00 per hour or part thereof plus \$200.00 cost of photocopying plus \$1,250.00 cost of imaging.

**Notes:**

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

**Subsequent Event**

<sup>1</sup> On July 11, 2011, the Jamaica operations of RBC Financial Caribbean rebranded to RBC Royal Bank (Jamaica) Limited from RBTT Bank Jamaica Limited as a result of the acquisition of the RBTT Financial Group by Royal Bank of Canada in