

JAMAICA NATIONAL BUILDING SOCIETY
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							
4.1.2	Using MultiLink:							
4.1.2.1	Withdrawal	N/A	N/A	50.00	\$0.00	0%	\$50.00	100%
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	N/A	50.00	\$0.00	0%	\$50.00	100%
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	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A	N/A
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
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	Qualified Member-N/A; Resident Loans & Mortgage-N/A; All other Loans-1.165% of loan amount; Commercial 3.60% of loan amount	Qualified Member-N/A; Resident Loans & Mortgage-N/A; All other Loans-1.165% of loan amount; Commercial 2.33% of loan amount	Qualified Member-N/A; Resident Loans & Mortgage-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	N/A	Qualified Member-N/A; Resident Loans & Mortgage: N/A; All other Loans:0% of loan amount; Commercial:1.27% of loan amount	N/A	Qualified Member-N/A; Resident Loans & Mortgage: 0.5%; All other Loans:0.01% of loan amount; Commercial: 0.02% of loan amount
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.3	Overrun / Over Limit Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment / Penalty Fee	0.05%	0.05%	0.05%	N/A	0%	N/A	0%

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	SERVICES							
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)	450.00	450.00	500.00	\$0.00	0%	\$50.00	11%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	150.00	250.00	250.00	\$100.00	67%	\$0.00	0%
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	220.00	280.00	280.00	\$60.00	27%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	1,000.00	1,000.00	1,000.00	\$0.00	0%	\$0.00	0%
8.7	Cheque Encashment Fee (Other Banks Cheques)	50.00	50.00	50.00	\$0.00	0%	\$0.00	0%
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	1,700.00	2,000.00	2,500.00	\$300.00	18%	\$500.00	25%
8.10	Voucher Search	\$510.00 - \$3,000.00	\$510.00 - \$3,500.00	\$510 - \$3,500	\$0.00 - \$500.00	0% - 17%	\$0.00	0%

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

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