

THE SCOTIA JAMAICA 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							
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	85.10	85.10	165.00	\$0.00	0%	\$79.90	94%
2.1.2	In-branch Withdrawal Transaction Fee	85.10	85.10	165.00	\$0.00	0%	\$79.90	94%
2.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	374.47	374.47	\$1,000.00 - \$2,500.00	\$0.00	0%	\$625.53 - \$2,125.53	167% - 568%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	165.00	N/A	N/A	\$165.00	100%
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	165.00	N/A	N/A	\$165.00	100%
2.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	N/A	N/A	\$1,500.00 - \$5,000.00	N/A	N/A	\$1,500.00 - \$5,000.00	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	30.00	N/A	33.00	-\$30.00	-100%	\$33.00	100%
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	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.4	Transfer	30.00	N/A	33.00	-\$30.00	-100%	\$33.00	100%
4.1.1.5	Declined	N/A	N/A	12.10	N/A	N/A	\$12.10	100%
4.1.1.6	Statement	20.70	N/A	20.90	-\$20.70	-100%	\$20.90	100%
4.1.2	Using MultiLink:							
4.1.2.1	Withdrawal	45.00	N/A	55.00	-\$45.00	-100%	\$55.00	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	27.30	N/A	27.60	-\$27.30	-100%	\$27.60	100%
4.1.2.4	Transfer	N/A	N/A	55.00	N/A	N/A	\$55.00	100%
4.1.2.5	Declined	27.30	N/A	27.60	-\$27.30	-100%	\$27.60	100%
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	9.00	N/A	\$15.00 / \$18.20	-\$9.00	-100%	\$15.00 / \$18.20	100%

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	SERVICES							
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	60.00	N/A	1.00 of currency	-\$60.00	-100%	\$1.00 of currency	100%
8.2	Foreign Draft (sold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3	Manager's Cheque:							
8.3.1	Bank Customer	350.00	290.00	355.00	-\$60.00	-17%	\$65.00	22%
8.3.2	Non-bank Customer	870.00	720.00	880.00	-\$150.00	-17%	\$160.00	22%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	350.00	290.00	\$360.00 monthly (set-up - \$250.00)	-\$60.00	-17%	\$70.00	24%
8.6	Certification of Account Bal./Reference Letter	1,194.13	1,194.13	1,250.00	\$0.00	0%	\$55.87	5%
8.7	Cheque Encashment Fee (Other Banks Cheques)	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	2,500.00	2,000.00	2,525.00	-\$500.00	-20%	\$525.00	26%
8.10	Voucher Search	1,500.00	1,000.00	1,700.00	-\$500.00	-33%	\$700.00	70%

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.