

**BUILDING SOCIETIES
SCHEDULE OF RATES AND CHARGES
AS AT 31 DECEMBER 2011
(J\$ TRANSACTIONS)**

		FCIBS	JNBS	SJBS	VMBS
	SERVICES	J\$	J\$	J\$	J\$
2.0	SAVINGS ACCOUNTS				
2.1	Personal:				
2.1.1	In-branch Deposit Transaction Fee	Free	Cash > \$5M: Amount x 0.1% x \$5.5	150.00	Free
2.1.2	In-branch Withdrawal Transaction Fee	3 free then \$36	50.00	150.00	51.00
2.1.3	Minimum Balance Threshold and Fees	N/A	\$50.00 (threshold \$2,500.00)	N/A	Free
2.1.4	Dormant Account Fee (per annum)	350.00	500.00	\$500.00 - \$1,000.00	Free
2.2	Corporate:				
2.2.1	In-branch Deposit Transaction Fee	N/A	Cash > \$5M: Amount x 0.1% x \$5.5	N/A	Free
2.2.2	In-branch Withdrawal Transaction Fee	N/A	50.00	N/A	Free
2.2.3	Minimum Balance Threshold and Fees	N/A	\$50.00 (threshold \$2,500.00)	N/A	Free
2.2.4	Dormant Account Fee (per annum)	N/A	500.00	\$500.00 - \$1,000.00	Free
3.0	TELEGRAPHIC TRANSFER OF FUNDS				
3.1	Inward	N/A	235	2,950.00	1,381.89
3.2	Outward	N/A	3,500.00	3,535.00	3,541.09
4.0	E-BANKING				
4.1	Automated Banking Machine (ABM)				
4.1.1	Using own machine:				
4.1.1.1	Withdrawal	20.00	Free	N/A	Free
4.1.1.2	Deposit	Free	Free	N/A	Free
4.1.1.3	Enquiry	Free	Free	N/A	Free
4.1.1.4	Transfer	Free	N/A	N/A	Free
4.1.1.5	Declined	8.07	Free	N/A	Free
4.1.1.6	Statement	Free	N/A	N/A	Free
4.1.2	Using MultiLink:				
4.1.2.1	Withdrawal	40.00	50.00	\$33.00 Proprietary; \$56.00 Non-Proprietary	Free
4.1.2.2	Deposit	N/A	N/A	Free Proprietary; \$30.00 Non-Proprietary	Free
4.1.2.3	Enquiry	21.19	50.00	Free	Free
4.1.2.4	Transfer	N/A	N/A	\$33.00 Proprietary; \$56.00 Non-Proprietary	Free
4.1.2.5	Declined	21.19	50.00	\$12.10 Proprietary; \$30.00 Non-Proprietary	Free
4.1.2.6	Statement	N/A	N/A	20.90	Free
4.2	Point of Sale Transactions	12.10	Free	15.00	Free

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4.3	Internet Banking:				
4.3.1	Personal	Free	Free	Free	N/A
4.3.2	Corporate	N/A	Free	Free	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%	Residential, home improvements & construction :0.5% of loan amount + GCT (Maximum of \$100,000); Commerical 2.33% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	1.52% of loan amount	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% Outstanding monthly payment	0.06%	5.00%	1.666% of principal & Interest Outstanding
6.5	Guarantees/Indemnities:				
6.5.1	Personal	N/A	Residential: 7.5%	N/A	N/A
6.5.2	Corporate	N/A	Commercial: 8.0%	N/A	N/A
6.6	Letter of Undertaking	N/A	Free	N/A	6,052.00
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

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7.4.3	Other	N/A	N/A	N/A	N/A
7.5	Repalcement 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	N/A	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	N/A	355.00	N/A
8.3.2	Non-bank Customer	N/A	N/A	N/A	N/A
8.4	Money Order	N/A	N/A	N/A	N/A
8.5	Standing Order	\$250.00 - \$400.00	280.00	\$360.00 monthly	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	N/A	N/A	N/A
8.8	Payroll Preparation	N/A	Free	N/A	Free
8.9	Audit Confirmation	2,500.00	2,500.00	2,255.00	606.00
8.10	Voucher Search	\$302.57	\$500 - \$3,500	N/A	\$605.00 (current year) \$1,010.00 - \$3,026.00 (Prior Years)

Notes:

1. The above schedule is compiled from information submitted to the Bank of Jamaica by the building societies as at 31 December 2011.
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.