

CITIBANK N.A.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2009 - 2011
(J\$ TRANSACTIONS)

	SERVICES	RATES & CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2009 (J\$)	December 2010 (J\$)	December 2011 (J\$)	J\$ Value Change '09 - '10	% Change '09 - '10	J\$ Value Change '10 - '11	% Change '10 - '11
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	USD 15.00	USD 20.00	USD 23.50	\$5.00	33%	\$3.50	18%
3.2	Outward	USD 30.00	USD 30.00 plus Foreign Bank Charge	USD 35.25 plus Foreign Bank Charge	\$0.00	0%	\$5.25	18%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A
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	USD 125 -150 per month	USD 125 -150 per month	USD 146.88	\$0.00	0%	\$21.88 to (\$3.12)	18% to -2%
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	priced based on client relationship	priced based on client relationship	priced based on client relationship	N/A	N/A	N/A	N/A
6.2	Annual Renewal Fee	None typically charged	None typically charged	None typically charged	\$0.00	0%	\$0.00	0%
6.3	Overrun Fee	3% added to interest rate of facility	3% added to interest rate of facility	3% added to interest rate of facility	\$0.00	0%	N/A	-3%
6.4	Late Payment Fee	Interest rate at which loan is booked plus 2% applied on a penal basis	Interest rate at which loan is booked plus 2% applied on a penal basis	Interest rate at which loan is booked plus 2% applied on a penal basis	N/A	0%	N/A	-2%

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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 (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	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	USD 1.00	USD 1.00	1% of cheque amount	\$0.00	0%	1% of cheque amount	N/A
8.2	Foreign Draft (sold)	USD 6.00	USD 6.00	USD 7.05	\$0.00	0%	\$1.05	18%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	200.00	376.00	376.00	\$176.00	88%	\$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	N/A	200.00	N/A	\$200.00	100%	(\$200.00)	-100%
8.6	Certification of Account Bal./Reference Letter	1,747.50	1,747.50	1,175.00	\$0.00	0%	(\$572.50)	-33%
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	0.1%, min, J\$1,000; No charge if amount < \$300,000.00	N/A	1,000.00	100%	(\$1,000.00)	-100%
8.9	Audit Confirmation	\$1,500.00 per cert plus min of \$300 per hr	2,000.00	2,350.00	\$500.00	33%	\$350.00	18%
8.10	Voucher Search	\$500 / hr / item (under 3 mths), \$600 / hr / item (over 3 mths)	\$500 / hr / item (under 3 mths), \$600 / hr / item (over 3 mths)	\$587.50 / hr (under 3 mths), \$705.00 / hr (over 3 mths)	\$0.00	0%	\$87.50 / hr (under 3 mths), \$105.00 / hr (over 3 mths)	18%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December 2011.

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