

FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2009 - 2011
(J\$ TRANSACTIONS)

	SERVICES	RATES AND 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
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$300.00 - \$500.00	\$302.58 - \$504.29	\$302.58 - \$504.29	\$2.58 - \$4.29	1%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	70.00	70.60	\$70.60 - \$100.00 (4-12 free debits per month)	\$0.60	1%	\$0.00 - \$29.40	0% - 42%
1.1.3	Minimum Balance Threshold	0.00	N/A	\$302.58 - \$504.29 \$70,000 - \$150,000 (threshold)	\$0.00	0%	\$302.58 - \$504.29	100%
1.1.4	Transfer Between Accounts	150.00	151.29	220.00	\$1.29	1%	\$68.71	45%
1.1.5	Interim Statement	204.00	205.75	450.00	\$1.75	1%	\$244.25	119%
1.1.6	Cheque Returned NSF	400.00	403.44	960.00	\$3.44	1%	\$556.56	138%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	300.00	302.57	400.00	\$2.57	1%	\$97.43	32%
1.1.7.2	Foreign Cheque	USD 50.00 equivalent	USD 50.43 + foreign bank charge	USD 50.43 + foreign bank charge	\$0.43 + foreign bank charge	1%	\$0.00	0%
1.1.8	Dormant Account Fee (per annum)	154.00	155.32	350.00	\$1.32	1%	\$194.68	125%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	400.00	403.43	450.00 100.00	\$3.43	1%	\$46.57	12%
1.2.2	Charge per Entry/Cheque	45.00	45.39	(2 free debits per month)	\$0.39	1%	\$54.61	120%
1.2.3	Minimum Balance Threshold	0.00	N/A	N/A	\$0.00	0%	N/A	N/A
1.2.4	Transfer Between Accounts	150.00	151.29	220.00	\$1.29	1%	\$68.71	45%
1.2.5	Interim Statement	204.00	205.75	450.00	\$1.75	1%	\$244.25	119%
1.2.6	Cheque Returned NSF	400.00	403.44	960.00	\$3.44	1%	\$556.56	138%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	300.00	302.57	400.00	\$2.57	1%	\$97.43	32%
1.2.7.2	Foreign Cheque	USD 50.00 equivalent	USD 50.43 + foreign bank charge	USD 50.43 + foreign bank charge	\$0.43 + foreign bank charge	1%	\$0.00	0%
1.2.8	Dormant Account Fee (per annum)	154.00	155.32	350.00	\$1.32	1%	\$194.68	125%
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	Free	Free	Free 150.00	\$0.00	0%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	70.00	70.60	(0-2 free debits per month)	\$0.60	1%	\$79.40	112%
2.1.3	Minimum Balance Fees (also state threshold)	\$150.00 - \$300.00	\$151.29 - \$302.58	\$151.29 - \$302.58 \$35,000 - \$100,000 (threshold)	\$1.29 - \$2.58	1%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	154.00	155.32	350.00	\$1.32	1%	\$194.68	125%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	45.00	45.39	100.00 (4 free debits per month)	\$0.39	1%	\$54.61	120%
2.2.2	In-branch Withdrawal Transaction Fee	45.00	45.39	100.00 (2 free debits per month)	\$0.39	1%	\$54.61	120%
2.2.3	Minimum Balance Fees (also state threshold)	400.00	403.43	450.00	\$3.43	1%	\$46.57	12%
2.2.4	Dormant Account Fee (per annum)	154.00	155.32	350.00	\$1.32	1%	\$194.68	125%

FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2009 - 2011
(J\$ TRANSACTIONS)

	SERVICES	RATES AND 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	To credit an FCIB A/C \$1,400.00 To credit another local bank A/C \$1,550.00	To credit an FCIB A/C \$1,412.02 To credit another local bank A/C \$1,563.30	To credit an FCIB A/C \$2,000.00 To credit another local bank A/C \$2,000.00	\$12.02 - \$ 13.30	1%	\$436.70 - \$587.98	28% - 41%
3.2	Outward	International : Branch \$4,000.00 Internet \$2,000.00 Regional FCIB Branch Branch \$4,000.00 Internet \$1,900.00	International : Branch \$4,034.34 Internet \$2,017.17 Regional FCIB Branch Branch \$4,034.34 Internet \$1,916.31	International : Branch \$4,034.34 Internet \$2,017.17 Regional FCIB Branch Branch \$4,034.34 Internet \$1,916.31	\$16.31 - \$34.34	1%	\$0.00	0%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	15.50	15.63	20.00	\$0.13	1%	\$4.37	28%
4.1.1.2	Deposit	No Charge	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	8.00	8.07	8.07	\$0.07	1%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	35.00	35.30	40.00	\$0.30	1%	\$4.70	13%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	21.00	21.19	21.19	\$0.19	1%	\$0.00	0%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	21.00	21.19	21.19	\$0.19	1%	\$0.00	0%
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	12.00	12.10	12.10	\$0.10	1%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	Free	Free	Free	\$0.00	0%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	Disposable - \$ 3,000.00 Canvas - \$3,500.00 - \$ 6,000.00	Disposable - \$3,025.75 Canvas - \$3,530.04 - \$ 6,051.50	Disposable - \$3,025.75 Canvas - \$3,530.04 - \$ 6,051.50	Disposable - \$ 25.75 Canvas \$30.04 - \$51.50	Disposable - 1% Canvas - 1%	\$0.00	0%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$ 1,020.00 - \$ 4,077.50	\$ 1,028.76- \$ 4,112.50	\$ 1,028.76- \$ 4,112.50	\$8.76 - \$ 35.00	1%	\$0.00	0%

FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2009 - 2011
(J\$ TRANSACTIONS)

	SERVICES	RATES AND 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
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	2.33% Min \$7,500.00	2.35%, Min \$8,812.50	2.35%, Min \$8,812.50	\$1,312.50	18%	\$0.00	0%
6.2	Annual Renewal Fee	2.33% Min \$7,500.00	2.35%, Min \$8,812.50	2.35%, Min \$8,812.50	\$1,312.50	18%	\$0.00	0%
6.3	Overrun Fee	1% - 2% Min \$1,860.00	1.01%, Min \$1,875.97	1.01%, Min \$1,875.97	\$15.97	1%	\$0.00	0%
6.4	Late Payment Fee	305.00	358.38	1,500.00	\$53.38	18%	\$1,141.62	319%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5.2	Corporate	1,400.00	1,412.02	5,000.00	\$12.02	1%	\$3,587.98	254%
6.6	Letter of Undertaking	1,400.00	1,412.02	5,000.00	\$12.02	1%	\$3,587.98	254%
7.0	CREDIT CARD SERVICES							
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)	2,900.00 3,600.00 11,000.00 6,000.00	2,900.00 3,600.00 11,000.00 6,000.00	\$3,525.00 - Classic \$5,288.00 - Gold \$15,863.00 - Platinum \$6,000.00 - Corporate/Commercial	\$0.00	0%	\$0.00 - \$4,863.00	0% - 47%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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)	6.50%	6.50%	7.50% Classic/Gold/Platinum 6.50% Corporate/Commercial	N/A	0%	N/A	0% - 1%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	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)	2,200 2,200 2,200 3,600	2,200 2,200 2,200 3,600	\$2,585.00 Classic/Gold/Platinum \$3,600.00 Corporate/Commercial	\$0.00	0%	\$0.00 - \$385.00	0% - 18%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.3	Other	N/A	N/A	N/A	N/A	N/A	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)	2,200.00	2,200.00	\$2,585.00 Classic/Gold/Platinum \$ 2,200.00 Corporate/Commercial	\$0.00	0%	\$0.00 - \$385.00	0% - 18%

FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2009 - 2011
(J\$ TRANSACTIONS)

	SERVICES	RATES AND 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
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	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 (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
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	120.00	121.03	121.03	\$1.03	1%	\$0.00	0%
8.2	Foreign Draft (sold)	400.00	403.44	550.00	\$3.44	1%	\$146.56	36%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	260.00	262.24	300.00	\$2.24	1%	\$37.76	14%
8.3.2	Non-bank Customer	260.00	262.20	300.00	\$2.20	1%	\$37.80	14%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$156.00 - \$200.00 (plus cost of draft/wire fee)	\$157.34 - \$201.71 (plus cost of draft/wire fee)	\$220.00 - \$201.71 (plus cost of draft/wire fee)	\$ 1.34 - \$1.71	1%	\$62.66 - \$0.00	40% - 0%
8.6	Certification of Account Bal./Reference Letter	1,000.00	1,008.58	1,900.00	\$8.58	1%	\$891.42	88%
8.7	Cheque Encashment Fee (Other Banks Cheques)	120.00	121.03	121.03	\$1.03	1%	\$0.00	0%
8.8	Payroll Preparation	\$15.00 - \$60.00	\$15.13 - \$60.52	\$15.13 - \$60.52	\$ 0.13 - \$ 0.52	1%	\$0.00	0%
8.9	Audit Confirmation	1,500.00	1,512.87	2,500.00	\$12.87	1%	\$987.13	65%
8.10	Voucher Search	Held at branch - Free Archives - \$300 - \$700	\$302.57 - \$706.01	\$302.57 - \$706.01	\$2.57 - \$6.01	1% - 1%	\$0.00	0%

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.