

**FIRST GLOBAL BANK LTD.**  
**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
<b>1.0</b>	<b>CURRENT ACCOUNTS</b>							
1.1	<b>Personal:</b>							
1.1.1	Minimum Monthly Service Charge	400.00	500.00	500.00	\$100.00	25%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	40.00	50.00	50.00	\$10.00	25%	\$0.00	0%
1.1.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	1,000.00	1,200.00	1,300.00	\$200.00	20%	\$100.00	8%
1.1.5	Interim Statement	1,500.00	1,500.00	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$0.00	0%	\$200.00 less than 5 sheets \$700.00 greater than 5 sheets	13% 47%
1.1.6	Cheque Returned NSF	1,000.00	850.00	900.00	(\$150.00)	-15%	\$50.00	6%
1.1.7	<b>Stop Payment/Cancellation Order:</b>							
1.1.7.1	Local Cheque	500.00	600.00	600.00	\$100.00	20%	\$0.00	0%
1.1.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.8	Dormant Account Fee (per annum)	600.00	700.00	700.00 per annum (when notices are sent)	\$100.00	17%	\$0.00	0%
1.2	<b>Corporate:</b>							
1.2.1	Minimum Monthly Service Charge	1,500.00	1,700.00	1,700.00	\$200.00	13%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	65.00	70.00	70.00	\$5.00	8%	\$0.00	0%
1.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	1,500.00	1,750.00	1,850.00	\$250.00	17%	\$100.00	6%
1.2.5	Interim Statement	\$1,500.00 - \$2,000.00	\$1,500.00 - \$2,000.00	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$0.00	0%	\$200.00	13% 10%
1.2.6	Cheque Returned NSF	1,000.00	850.00	900.00	(\$150.00)	-15%	\$50.00	6%
1.2.7	<b>Stop Payment/Cancellation Order:</b>							
1.2.7.1	Local Cheque	600.00	600.00	600.00	\$0.00	0%	\$0.00	0%
1.2.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.8	Dormant Account Fee (per annum)	600.00	700.00	700.00 per annum (when notices are sent)	\$100.00	17%	\$0.00	0%
<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
2.1.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	600.00	700.00	700.00 per annum (when notices are sent)	\$100.00	17%	\$0.00	0%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%

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2.2.4	Dormant Account Fee (per annum)	600.00	700.00	700.00 per annum (when notices are sent)	\$100.00	17%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	USD12.00	USD15.00	USD 20.00	\$3.00	25%	\$5.00	33%
3.2	Outward	3,200.00	4,000.00	4,000.00	\$800.00	25%	\$0.00	0%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own machine:							
4.1.1.1	Withdrawal	13.50	15.00	20.00	\$1.50	11%	\$5.00	33%
4.1.1.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.3	Enquiry	6.00	30.00	30.00	\$24.00	400%	\$0.00	0%
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	30.00	30.00	\$30.00	100%	\$0.00	0%
4.1.1.6	Statement	6.00	N/A	N/A	(\$6.00)	-100%	N/A	N/A
4.1.2	Using MultiLink:							
4.1.2.1	Withdrawal	31.00	33.00	39.00	\$2.00	6%	\$6.00	18%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	19.00	30.00	30.00	\$11.00	58%	\$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	19.35	30.00	30.00	\$10.65	55%	\$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	10.00	10.00	12.00	\$0.00	0%	\$2.00	20%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Transaction Based	\$0.00	0%	N/A	N/A
4.3.2	Corporate	Free	Free	Transaction Based	\$0.00	0%	N/A	N/A
<b>5.0</b>	<b>DEPOSITORY SERVICES</b>							
5.1	Deposit Wallets (range of rental charges per annum)	4,570.00	\$5,000.00 - \$6,500.00	\$3,000.00- \$7,500.00	\$430.00 - \$1,930.00	9% - 42%	(\$2,000.00) - \$1,000.00	-40% to 15%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$2,300.00 - \$4,600.00	\$3,500.00 - \$6,500.00	\$3,500.00 - \$7,500.00	\$1,200.00 - \$1,900.00	52% - 41%	\$0.00 - 1,000.00	0% - 15%
<b>6.0</b>	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	2.33 - 3.49% of amount	2 - 4% of amount or minimum \$15,000.00	2.33 - 3.49% of amount or minimum \$12,000.00	N/A	-0.3% to 0.5%	Minimum (\$3,000.00)	0.33%- 0.51%; change on min amount -20%
6.2	Annual Renewal Fee	N/A	N/A	1 - 4%	N/A	N/A	N/A	1 - 4%
6.3	Overrun Fee	N/A	1,500.00	\$2,500.00 - \$3,000.00	\$1,500.00	100%	\$1,000.00 - \$1,500.00	67% - 100%
6.4	Late Payment Fee	1,500.00	1,200.00	1% of payment amount minimum \$1,200.00	(\$300.00)	-20%	\$0.00	0%



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<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	750.00	950.00	1000.00	\$200.00	27%	\$50.00	5%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	300.00	350.00	350.00	\$50.00	17%	\$0.00	0%
8.3.2	Non-bank Customer	800.00	900.00	1000.00	\$100.00	13%	\$100.00	11%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	400.00	450.00	550.00 ( Set -up \$500.00)	\$50.00	13%	\$100.00	22%
8.6	Certification of Account Bal./Reference Letter	2,330.00	\$1,000 - \$2,500	2,750.00	(\$1,330.00) - \$170.00	-57% to 7%	\$1,750.00 - \$250.00	175% - 10%
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	500.00	600.00	\$250.00 - \$300.00	\$100.00	20%	(\$350.00) to (\$300.00)	-58% to -50%
8.9	Audit Confirmation	2,000.00	3,000.00	2,600.00	\$1,000.00	50%	(\$400.00)	-13%
8.10	Voucher Search (per hour)	N/A	2,500.00	2,650.00	\$2,500.00	100%	\$150.00	6%

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.