

**NATIONAL COMMERCIAL BANK JAMAICA 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
<b>1.0</b>	<b>CURRENT ACCOUNTS</b>							
1.1	<b>Personal:</b>							
1.1.1	Minimum Monthly Service Charge	595.00	695.00	695.00	\$100.00	17%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	50.00	60.00	60.00	\$10.00	20%	\$0.00	0%
1.1.3	Minimum Balance Threshold and Fees	595.00	695.00	N/A	100.00	17%	(695.00)	-100%
1.1.4	Transfer Between Accounts	200.00	250.00	250.00	\$50.00	25%	\$0.00	0%
1.1.5	Interim Statement	\$400.00 per statement request (Up to 10 pages). Thereafter, \$60.00 per additional page.	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$100.00 - \$15.00	25%	\$0.00	0%
1.1.6	Cheque Returned NSF	900.00	1,250.00	1,250.00	\$350.00	39%	\$0.00	0%
1.1.7	<b>Stop Payment/Cancellation Order:</b>							
1.1.7.1	Local Cheque	400.00	450.00	450.00	\$50.00	13%	\$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)	250.00	Suspended effective Dec 15, 2010	N/A	(\$250.00)	-100%	N/A	N/A
1.2	<b>Corporate:</b>							
1.2.1	Minimum Monthly Service Charge	595.00	695.00	695.00	\$100.00	17%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	50.00	60.00	60.00	\$10.00	20%	\$0.00	0%
1.2.3	Minimum Balance Threshold and Fees	595.00	695.00	N/A	\$100.00	17%	(\$695.00)	-100%
1.2.4	Transfer Between Accounts	200.00	250.00	250.00	\$50.00	25%	\$0.00	0%
1.2.5	Interim Statement	\$400.00 per statement request (Up to 10 pages). Thereafter, \$60.00 per additional page.	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$100.00 - \$15.00	25.00%	\$0.00	0%
1.2.6	Cheque Returned NSF	900.00	1,250.00	1,250.00	\$350.00	39%	\$0.00	0%
1.2.7	<b>Stop Payment/Cancellation Order:</b>							
1.2.7.1	Local Cheque	400.00	450.00	450.00	\$50.00	13%	\$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)	250.00	Suspended effective Dec 15, 2010	N/A	(\$250.00)	-100%	N/A	N/A

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<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
2.1.1	In-branch Deposit Transaction Fee	3.50	4.00	\$4.00 per J\$ 1,000.00 on deposit amount in excess of J\$1,000,000.00 per day	\$0.50	14%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	100.00	200.00	\$200.00 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts	\$100.00	100%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	100.00	180.00	Threshold varies from \$2,000.00 - \$10,000.00 based on account type/\$180.00 per month (Not applicable to all savings accounts and Midas Plus accounts)	\$80.00	80%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	250.00	Suspended effective Dec 15, 2010	N/A	(\$250.00)	-100%	N/A	N/A
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	3.50	4.00	N/A	\$0.50	14%	(\$4.00)	-100%
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.3	Minimum Balance Threshold and Fees	Threshold - \$2,000 / \$100.00 per month	180.00	N/A	\$80.00	80%	(\$180.00)	-100%
2.2.4	Dormant Account Fee (per annum)	250.00	Suspended effective Dec 15, 2010	N/A	(\$250.00)	-100%	N/A	N/A
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	2,000.00	2,300.00	2,300.00	\$300.00	15%	\$0.00	0%
3.2	Outward	\$1,700 plus telex charge \$1,300	\$1,850.00 plus ( Cost of telex- J\$1,450.00)	\$1,850.00 plus ( Cost of telex- J\$1,450.00)	\$150.00 ( Cost of telex- J\$150.00)	9% (Cost of telex12%)	\$0.00	0%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	<b>Automated Banking Machine (ABM)</b>							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	18.50	30.00	30.00	\$11.50	62%	\$0.00	0%
4.1.1.2	Deposit	Free	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	12.00	12.00	12.10	\$0.00	0%	\$0.10	1%
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	41.00	44.45	49.35	\$3.45	8%	\$4.90	11%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	25.00	27.00	30.06	\$2.00	8%	\$3.06	11%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	25.00	27.00	30.06	\$2.00	8%	\$3.06	11%
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	14.00	15.05	15.05	\$1.05	8%	\$0.00	0%

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		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
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	2,000.00	2,250.00	Free	\$250.00	13%	(\$2,250.00)	-100%
<b>5.0</b>	<b>DEPOSITORY SERVICES</b>							
5.1	Deposit Wallets (range of rental charges per annum)	\$4,000.00 - \$7,500.00	\$4,500.00 - \$8,000.00	4,500.00	\$500.00 - \$500.00	13% - 7%	\$0.00 - (\$3,500.00)	0% to -44%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$3,000.00 - \$12,000.00	\$3,500.00 - \$14,000.00	3,500.00	\$500.00 - \$2,000.00	17%	\$0.00 - (\$10,500.00)	0% to -75%
<b>6.0</b>	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	6,100.00	8,000.00	8,000.00	\$1,900.00	31%	\$0.00	0%
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.3	Overrun Fee	1,250.00	1,700.00	N/A	\$450.00	36%	(\$1,700.00)	-100%
6.4	Late Payment Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5	Guarantees/Indemnities:							
6.5.1	Personal	5,100.00	6,000.00	6,000.00	\$900.00	18%	\$0.00	0%
6.5.2	Corporate	5,100.00	6,000.00	6,000.00	\$900.00	18%	\$0.00	0%
6.6	Letter of Undertaking	5,100.00	6,000.00	6,000.00	\$900.00	18%	\$0.00	0%
<b>7.0</b>	<b>CREDIT CARD SERVICES</b>							
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)	Visa International Business US\$60.00-US\$120.00; Visa Local \$1,600; Visa Gold- N/A	Visa International Business US\$60.00-US\$145.00; Visa Local \$3,000; Visa Gold- \$6,000.00	Visa Classic -\$3,000.00; Visa Gold- \$6,000.00	Visa International Business US\$0.00-US\$25.00; Visa Local \$1,400.00; Visa Gold \$6,000.00	Visa International Business 0%-21%; Visa Local 88%; Visa Gold 100%	\$0.00	0%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	Mastercard International -US\$60.00-US\$120.00	Mastercard International -US\$70.00-US\$145.00	N/A	\$10.00 - \$25.00	17% - 21%	(\$US70.00) - (\$US145.00)	-100%
7.1.3	Other	\$800.00- \$14,100.00	\$970.00- \$16,920.00	1,210.00	\$170.00 - \$ 2,820.00	21% - 20%	\$240.00 - (\$15,710.00)	25% to -93%
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)	Visa International 6.5% at ABM and 6.5% in branch + GCT; Visa International Business 7.5% at ABM and 10% in branch +GCT; Visa (Classic, Gold) N/A	Visa International 7.3% at ABM and 7.3% in branch + GCT; Visa International Business 7.5% at ABM and 10% in branch +GCT; Visa (Classic, Gold) 7.3% at ABM and 10% in branch +GCT	Visa Classic - 8.58%	N/A	Visa International 0.8% at ABM and 0.8% in branch + GCT; Visa International Business 0% at ABM and 0% in branch +GCT; Visa (Classic, Gold) -7.3% at ABM and 10% in branch +GCT.	N/A	Visa Classic 1.28% and 10% in branch +GCT
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	6.5% at ABM & 6.5% in branch + GCT	7.3% at ABM and 7.3%+ GCT in branch	N/A	N/A	0.8% at ABM & 0.8% in branch + GCT	N/A	-7.3%
7.2.3	Other	Keycard Local 6.5% at ABM and 10% in branch +GCT; Keycard Business 10% at ABM and 15% in branch +GCT	Keycard Local 7.3% at ABM and 10% in branch +GCT; Keycard Business 10% at ABM and 15% in branch +GCT	8.58%	N/A	Keycard Local 0.8% at ABM and 0% in branch +GCT	N/A	Keycard Local 1.3% at ABM and 0% in branch +GCT; Keycard Business -1.4% at ABM and -6.4% in branch +GCT

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	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
7.3	Late Payment Charge:							
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	Visa International Business US\$ 40.00- US\$50.00 ; Visa Local \$1,600.00; Visa Gold- N/A	Visa International Business US\$ 50.00- US\$65.00 ; Visa Local \$1,940.00; Visa Gold- \$1,940.00	Visa - \$1,940.00	Visa International Business US\$10.00- US\$15.00 ; Visa Local \$340.00; Visa Gold \$1,940.00	Visa International Business 25%-30%; Visa Local 21%; Visa Gold 100%	\$0.00	0.00
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	US\$40.00	US\$50.00	N/A	US\$10.00	25%	(US\$50.00)	-100%
7.3.3	Other	\$1,600.00- \$1,750.00	\$1,940.00 - \$2,120.00	2,120.00	\$340.00 - \$370.00	21% - 21%	\$180.00 - \$0.00	9% - 0%
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	Visa International Business US\$ 40.00- US\$50.00 ; Visa Local \$1,600.00; Visa Gold- N/A	Visa International Business US\$ 50.00- US\$65.00 ; Visa Local \$1,940.00; Visa Gold- \$1,940.00	Visa - \$1,940.00	Visa International Business US\$10.00- US\$15.00 ; Visa Local \$340.00; Visa Gold \$1,940.00	Visa International Business 25% - 30%; Visa Local 21%; Visa Gold 100%	\$0.00	0%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	US\$40.00	US\$50.00	N/A	US\$10.00	25%	(US\$50.00)	-100%
7.4.3	Other	\$1,600.00- \$1,750.00	\$1,940.00 - \$2,120.00	2,120.00	\$340.00 - \$370.00	21% - 21%	\$180.00 - \$0.00	9% - 0%
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)	Visa International Business US\$ 40.00- US\$45.00 ; Visa Local \$800.00; Visa Gold- N/A	Visa International Business US\$ 50.00- US\$55.00 ; Visa Local \$1,750.00; Visa Gold- Free	Visa \$1,750.00	Visa International Business US\$10.00- US\$10.00; Visa Local US\$ 950.00; Visa Gold- Free	Visa International Business 25%-22%; Visa Local 119%; Visa Gold-0%	\$0.00	0%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	US\$45.00 - US\$80.00	US\$55.00 - US\$100.00	N/A	US\$10.00 - US\$20.00	22%- 25%	(US\$55.00) - (US\$100.00)	-100%
7.5.3	Other	\$ 500.00 - \$ 2,000.00	\$ 610.00 - \$ 2,820.00	1,210.00	\$110.00 - \$820.00	22% - 41%	\$600.00 - (\$1,610.00)	98% to -57%
8.0	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	N/A	N/A	60.00	N/A	N/A	\$60.00	100%
8.2	Foreign Draft (sold)	550.00	600.00	600.00	\$50.00	9%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	320.00	350.00	350.00	\$30.00	9%	\$0.00	0%
8.3.2	Non-bank Customer	850.00	880.00	880.00	\$30.00	4%	\$0.00	0%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	220.00	250.00	250.00	\$30.00	14%	\$0.00	0%

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8.6	Certification of Account Bal./Reference Letter	858.37	1,100.00	1,100.00	\$241.63	28%	\$0.00	0%
8.7	Cheque Encashment Fee (Other Banks Cheques)	200.00	250.00	250.00	\$50.00	25%	\$0.00	0%
8.8	Payroll Preparation (charge per \$1,000)	4.00	4.90	\$4.90 per J\$1,000.00	\$0.90	23%	\$0.00	0%
8.9	Audit Confirmation	\$2,000.00 plus \$900.00 (per hour for detailing securities).	2,400.00	3,000.00	\$400.00 [(\$900.00) per hour for detailing securities]	20%	\$600.00	25%
8.10	Voucher Search	1,200.00	1,400.00	1,400.00	\$200.00	17%	\$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.