

PANCARIBBEANBANK 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
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$317.25 - \$517.00 depending on product chosen	\$317.25 - \$517.00 depending on product chosen	\$317.25 - \$517.00 depending on product chosen	\$0.00	0%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	35.00	36.43	\$36.43 per debit entry if monthly average credit balance falls below minimum \$100,000- \$250,000 depending on the product chosen, otherwise free.	\$1.43	4%	\$0.00	0%
1.1.3	Minimum Balance Threshold and Fees	Threshold dependent on account ranges from J\$100,000 to J\$250,000 otherwise fee equal to minimum monthly service charge	Threshold dependent on account ranges from J\$100,000 to J\$250,000 otherwise fee equal to minimum monthly service charge	Free if minimum monthly balance of \$250,000 is maintained	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.5	Interim Statement	300.00	352.50	352.50	\$52.50	18%	\$0.00	0%
1.1.6	Cheque Returned NSF	700.00	1,057.50	1,057.50	\$357.50	51%	\$0.00	0%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	300.00	305.50	352.50	\$5.50	2%	\$47.00	15%
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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$517 - \$763.75 depending on product chosen	\$517.00 - \$763.75 depending on product chosen	\$517.00 - \$763.75 depending on product chosen	\$0.00	0%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	35.00	36.43	36.43	\$1.43	4%	\$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	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.5	Interim Statement	300.00	352.50	352.50	\$52.50	18%	\$0.00	0%
1.2.6	Cheque Returned NSF	700.00	1,057.50	1,057.50	\$357.50	51%	\$0.00	0%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	300.00	305.50	305.50	\$5.50	2%	\$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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
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 Could be \$101.05 depending on product chosen.	Free Could be \$101.05 depending on product chosen.	Free Could be \$101.05 depending on product chosen.	\$0.00	0%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	N/A	N/A	N/A	\$0.00	0%	\$0.00	0%
2.2	Corporate:							
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 Could be \$101.05 depending on product chosen.	Free or \$101.05 depending on product chosen.	Free or \$101.05 depending on product chosen.	\$0.00	0%	\$0.00	0%

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2.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	USD 12.93	USD 12.93	USD 12.93	\$0.00	0%	\$0.00	0%
3.2	Outward	USD36.43	USD36.43	USD 36.43	\$0.00	0%	\$0.00	0%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own machine:							
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	Using MultiLink:							
4.1.2.1	Withdrawal	31.00	36.43	36.50	\$5.43	18%	\$0.07	0%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	20.00	23.50	27.50	\$3.50	18%	\$4.00	17%
4.1.2.4	Transfer	10.00	11.75	10.00	\$1.75	18%	(\$1.75)	-15%
4.1.2.5	Declined	20.00	23.50	27.50	\$3.50	18%	\$4.00	17%
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	11.75	12.00	\$1.75	18%	\$0.25	2%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	1,000.00	1,057.50	\$17.63 per transaction, \$2937.50 per annum -access fee	\$57.50	6%	\$1,880.00	178%
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	2.33% of facility amount. Minimum \$17,625.00	(Consumer Loans) Cash secured - 0.58 % - 1.16 % of facility amount. Minimum \$17,625.00. Non-cash secured - 1.16 % - 2.33 % of facility amount. Minimum \$17,625.00 (Business Loans) 0.29% - 3.35% of facility amount. Minimum - \$17,625.00	(Consumer Loans) Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,625.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,625.00 (Business Loans) 0.29% - 3.35% of facility amount. Minimum - \$17,625.00	\$0.00 on the minimum charge	0% on the minimum charge	\$0.00 on the minimum charge	0% on the minimum charge

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8.5	Standing Order	Setup - \$205.63, \$258.50 per transaction	Setup - \$205.63, \$258.50 per transaction	Setup - \$205.63, \$258.50 per transaction	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	499.99	587.50	587.50	\$87.51	18%	\$0.00	0%
8.7	Cheque Encashment Fee (Other Banks Cheques)	Not accepted	Not accepted	Not accepted	N/A	N/A	N/A	N/A
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	\$1,500 for current year and \$2,000 for each prior year	\$1,762 for current year and \$2,350 for each prior year	\$1,762 for current year and \$2,350 for each prior year	\$262.00 - \$350.00	17% - 18%	\$0.00	0%
8.10	Voucher Search	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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.