

**FINANCIAL INSTITUTIONS LICENSEES
SCHEDULE OF RATES AND CHARGES
AS AT 31 DECEMBER 2011
(J\$ TRANSACTIONS)**

		CCMB	MF&G
	SERVICES	J\$	J\$
2.0	SAVINGS ACCOUNTS		
2.1	Personal:		
2.1.1	In-branch Deposit Transaction Fee	0.5% calculated on the excess of cash over \$1M deposited.	N/A
2.1.2	In-branch Withdrawal Transaction Fee	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	N/A
2.1.3	Minimum Balance Threshold and Fees	\$100.00/month below threshold. Threshold set per product.	N/A
2.1.4	Dormant Account Fee (per annum)	\$250.00 (if balance below the minimum for the product)	N/A
2.2	Corporate:		
2.2.1	In-branch Deposit Transaction Fee	0.5% calculated on the excess of cash over \$1M deposited.	N/A
2.2.2	In-branch Withdrawal Transaction Fee	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	N/A
2.2.3	Minimum Balance Threshold and Fees	\$100.00/month below threshold. Threshold set per product.	N/A
2.2.4	Dormant Account Fee (per annum)	\$250.00 (if balance below the minimum for the product)	N/A
3.0	TELEGRAPHIC TRANSFER OF FUNDS		
3.1	Inward	N/A	USD 11.75
3.2	Outward	N/A	USD 47.00

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4.0	E-BANKING		
4.1	Automated Banking Machine (ABM)		
4.1.1	Using own machine:		
4.1.1.	Withdrawal	N/A	N/A
4.1.1.	Deposit	N/A	N/A
4.1.1.	Enquiry	N/A	N/A
4.1.1.	Transfer	N/A	N/A
4.1.1.	Declined	N/A	N/A
4.1.1.	Statement	N/A	N/A
4.1.2	Using MultiLink:		
4.1.2.	Withdrawal	42.00	N/A
4.1.2.	Deposit	N/A	N/A
4.1.2.	Enquiry	32.00	N/A
4.1.2.	Transfer	N/A	N/A
4.1.2.	Declined	30.00	N/A
4.1.2.	Statement	N/A	N/A
4.2	Point of Sale Transactions	\$16.00 Successful transaction; \$14.00 Declined transaction	N/A
4.3	Internet Banking:		
4.3.1	Personal	N/A	N/A
4.3.2	Corporate	N/A	N/A

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5.0	DEPOSITORY SERVICES		
5.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	N/A
6.0	LOANS AND DISCOUNTS		
6.1	Commitment/Acceptance Fee	1% - 3.5%, Min \$6,462.50	1 - 5% of facility per annum
6.2	Annual Renewal Fee	0.25% - 1%	N/A
6.3	Overrun / Over Limit Fee	N/A	N/A
6.4	Late Payment / Penalty Fee	1,175.00	N/A
6.5	Guarantees/Indemnities:		
6.5.1	Personal	4,112.50	1 - 5% of facility per annum
6.5.2	Corporate	1% - 3.5%, Min \$5,875.00	1 - 5% of facility per annum
6.6	Letter of Undertaking	1% - 2%, Min \$5,875.00	1 - 5% of facility per annum
7.0	CREDIT CARD SERVICES		
7.1	Annual Membership Fee:		
7.1.1	Visa	N/A	N/A
7.1.2	Mastercard	N/A	N/A
7.1.3	Other	N/A	N/A
7.2	Cash Advance Charge:		
7.2.1	Visa	N/A	N/A
7.2.2	Mastercard	N/A	N/A
7.2.3	Other	N/A	N/A
7.3	Late Payment Charge:		

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7.3.1	Visa	N/A	N/A
7.3.2	Mastercard	N/A	N/A
7.3.3	Other	N/A	N/A
7.4	Overlimit Charge:		
7.4.1	Visa	N/A	N/A
7.4.2	Mastercard	N/A	N/A
7.4.3	Other	N/A	N/A
7.5	Replacment Card Fee:		
7.5.1	Visa	N/A	N/A
7.5.2	Mastercard	N/A	N/A
7.5.3	Other	N/A	N/A
8.0	MISCELLANEOUS CHARGES		
8.1	Foreign Cheque negotiated	N/A	N/A
8.2	Foreign Draft (sold)	N/A	Other bank's charges plus Handling fee of USD 11.75
8.3	Manager's Cheque:		
8.3.1	Bank Customer	\$252.63+Other Bank Charges (OBC)	N/A
8.3.2	Non-bank Customer	N/A	N/A
8.4	Money Order	N/A	N/A
8.5	Standing Order	252.63	411.25
8.6	Certification of Account Bal./Reference Letter	1,000.00	Free

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8.7	Cheque Encashment Fee (Other Banks Cheques)	500.00	N/A
8.8	Payroll Preparation	N/A	N/A
8.9	Audit Confirmation	3,525.00	\$2,350.00 - \$2,937.50
8.10	Voucher Search	1,000 per hour	N/A

Notes:

1. The above schedule is compiled from information submitted to the Bank of Jamaica by the licensees as at 31 December 2011.
2. Rates and Charges reflect a sample of the fees applicable to the individual licensee's product/services, and are not to be interpreted as an exhaustive list.
3. Rates and Charges include applicable taxes.