

**CAPITAL & CREDIT MERCHANT BANK LIMITED**  
**SCHEDULE OF RATES AND CHARGES**  
**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>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
2.1.1	In-branch Deposit Transaction Fee	N/A	0.5% of cash in excess of \$1M	0.5% calculated on the excess of cash over \$1M deposited.	0.5% of cash in excess of \$1M	100%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	N/A	0.8% (if amount exceeds \$100,000)	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	0.8% (if amount exceeds \$100,000)	100%	\$305.50 (multiple cheque requests only). 0% of amt for withdrawals above \$100K cash.	100% 0%
2.1.3	Minimum Balance Threshold and Fees	\$100.00/month	\$100.00/month	\$100.00/month below threshold. Threshold set per product.	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	N/A	250	\$250.00 (if balance below the minimum for the product)	\$250.00	100%	\$0.00	0%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	0.5% calculated on the excess of cash over \$1M deposited.	N/A	N/A	0.5% calculated on the excess of cash over \$1M deposited.	100%
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	N/A	N/A	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	100%
2.2.3	Minimum Balance Threshold and Fees	100.00	100.00 per month	\$100.00/month below threshold. Threshold set per product.	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	N/A	250	\$250.00 (if balance below the minimum for the product)	\$250.00	100%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.2	Outward	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>4.0</b>	<b>E-BANKING</b>							
4.1	<b>Automated Banking Machine (ABM)</b>							
4.1.1	<b>Using own machine:</b>							
4.1.1.1	Withdrawal	14.28	14.28	N/A	\$0.00	0%	(\$14.28)	-100%
4.1.1.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.3	Enquiry	7.12	7.12	N/A	\$0.00	0%	(\$7.12)	-100%
4.1.1.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	7.12	7.12	N/A	\$0.00	0%	(\$7.12)	-100%
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2	<b>Using MultiLink:</b>							
4.1.2.1	Withdrawal	31.99	31.99	42.00	\$0.00	0%	\$10.01	31%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	20.25	20.25	32.00	\$0.00	0%	\$11.75	58%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	20.25	20.25	30.00	\$0.00	0%	\$9.75	48%
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	10.18	10.18	\$16.00 Successful transaction; \$14.00 Declined transaction	\$0.00	0%	\$5.82 Successful transaction; \$3.82 Declined transaction	\$57% Successful transaction; \$38% Declined transaction
4.3	<b>Internet Banking:</b>							
4.3.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3.2	Corporate	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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<b>5.0</b>	<b>DEPOSITORY SERVICES</b>							
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
<b>6.0</b>	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	1% - 3.5%, Min \$5,000	Non -Cash secured 2% - 3.5%: Min\$5,000+GCT; Cash Secured 1% - 2.5%: Min \$5,000+GCT	1% - 3.5%, Min \$6,462.50	\$0.00	0%	\$1,462.50	29%
6.2	Annual Renewal Fee	0.25% - 1% + GCT	0.25% - 1%+GCT	0.25% - 1%	N/A	0%	N/A	0%
6.3	Overrun Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment Fee	N/A	1,175.00	1,175.00	\$1,175.00	100%	\$0.00	0%
6.5	<b>Guarantees/Indemnities:</b>							
6.5.1	Personal	\$ 3,000 + GCT	\$3,500+GCT	4,112.50	\$500.00	17%	\$0.00	0%
6.5.2	Corporate	1% - 2% (min \$5,000)	Cash Secured 1%-2%: Min \$5,000+GCT; Non- cash Secured 1.75% - 3.5%:Min\$5,000+GCT	1% - 3.5%, Min \$5,875.00	\$0.00	0%	\$0.00	0%
6.6	Letter of Undertaking	5,000.00	Cash Secured 1%-2%: Min \$5,000+GCT; Non- cash Secured 1.75% - 3.5%:Min\$5,000+GCT	1% - 2%, Min \$5,875.00	\$0.00	0%	\$0.00	0%
<b>7.0</b>	<b>CREDIT CARD SERVICES</b>							
7.1	<b>Annual Membership Fee:</b>							
7.1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.2	Mastercard	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	<b>Cash Advance Charge:</b>							
7.2.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.2	Mastercard	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	<b>Late Payment Charge:</b>							
7.3.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.2	Mastercard	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	<b>Overlimit Charge:</b>							
7.4.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4.2	Mastercard	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	<b>Replacement Card Fee:</b>							
7.5.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.2	Mastercard	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

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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)	810.75	1,000.00	N/A	\$189.25	23%	(\$1000.00)	-100%
8.3	Manager's Cheque							
8.3.1	Bank Customer	250 + Other Bank's Charge (OBC)	\$252.63+Other Bank Charges (OBC)	\$252.63+Other Bank Charges (OBC)	\$2.63	1%	\$0.00	0%
8.3.2	Non-bank Customer	N/A	\$252.63+Other Bank Charges (OBC)	N/A	\$252.63	100%	(\$252.63)	-100%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	250.00	252.63	252.63	\$2.63	1%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	1,000.00	1,000.00	1,000.00	\$0.00	0%	\$0.00	0%
8.7	Cheque Encashment Fee (Other Banks Cheques)	N/A	500.00	500.00	\$500.00	100%	\$0.00	0%
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	2,915.00	3,525.00	3,525.00	\$610.00	21%	\$0.00	0%
8.10	Voucher Search	700/Hr	1,000 per hour	1,000 per hour	\$300.00	43%	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the licensee as at 31 December 2011.

- (i) Rates and Charges reflect a sample of the fees applicable to the licensee'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.