

MF&G TRUST & FINANCE LIMITED
SCHEDULE OF RATES & 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
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque Negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	Other bank's charges plus Handling fee of \$209.50	Other bank's charges plus Handling fee of USD 11.75	Other bank's charges plus Handling fee of USD 11.75	N/A	N/A	\$0.00	0%
8.3	Manager's Cheque							
8.3.1	Bank Customer	Other bank's charges plus Handling fee of \$209.50	Other bank's charges plus Handling fee of \$293.75	N/A	\$84.25	40%	(293.75)	-100%
8.3.2	Non-bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	209.70	411.25	411.25	\$201.55	96%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	582.50	998.75	Free	\$416.25	71%	(998.75)	-100%
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	\$1,747.50 - \$2,621.00	\$2,350.00 - \$2,937.50	\$2,350.00 - \$2,937.50	\$602.50 - \$316.50	34% - 12%	\$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 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.