

JAMAICA NATIONAL BUILDING SOCIETY
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
4.1.2	Using MultiLink:							
4.1.2.1	Withdrawal	N/A	50.00	50.00	\$50.00	100%	\$0.00	0%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	\$50.00	100%
4.1.2.3	Enquiry	N/A	50.00	50.00	\$50.00	100%	\$0.00	0%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	\$50.00	100%
4.1.2.5	Declined	N/A	N/A	50.00	N/A	N/A	\$50.00	100%
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	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	N/A	N/A	\$0.00	0%
4.3.2	Corporate	Free	Free	Free	N/A	N/A	\$0.00	0%
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	Qualified Member-N/A; Resident Loans & Mortg-N/A; All other Loans-1.165% of loan amount; Commercial -2.33% of loan amount	Qualified Member-N/A; Resident Loans & Mortg-0.5% of loan amount with a maximum of \$100,000.00; All other Loans-1.175% of loan amount; Commercial -2.35% of loan amount	Residential, home improvements & construction :0.5% of loan amount + GCT (Maximum of \$100,000); Commercial 2.33% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	N/A	0.02% - 0.5%	N/A	0% - 0.2%
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.3	Overrun / Over Limit Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment / Penalty Fee	0.05%	0.05%	0.06%	N/A	0%	N/A	0%

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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)	450.00	500.00	500.00	\$50.00	11%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	250.00	250.00	N/A	\$0.00	0%	(\$250.00)	-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	280.00	280.00	280.00	\$0.00	0%	\$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)	50.00	50.00	N/A	\$0.00	0%	(\$50.00)	-100%
8.8	Payroll Preparation	N/A	N/A	Free	N/A	N/A	\$0.00	0%
8.9	Audit Confirmation	2,000.00	2,500.00	2,500.00	\$500.00	25%	\$0.00	0%
8.10	Voucher Search	\$510.00 - \$3,500.00	\$510 - \$3,500	\$500 - \$3,500	\$0.00	0%	(\$10.00)	-2%

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

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