THE SCOTIA JAMAICA BUILDING SOCIETY SCHEDULE OF RATES AND CHARGES 2009 - 2011 (J\$ TRANSACTIONS)

		RATES AND CHARGES			ANNUAL / Y-T-D CHANGES				
	SERVICES	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	
2.0	SAVINGS ACCOUNTS								
2.1	Personal:								
2.1.1	In-branch Deposit Transaction Fee	85.10	165.00	150.00	\$79.90	94%	(\$15.00)	-9%	
2.1.2	In-branch Withdrawal Transaction Fee	85.10	165.00	150.00	\$79.90	94%	(\$15.00)	-9%	
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)	374.47	\$1,000.00 - \$2,500.00	\$500.00 - \$1,000.00	\$625.53 - \$2,125.53	167% - 568%	(\$500.00) to (\$1,500.00)	-50% to -60%	
2.2	Corporate:								
2.2.1	In-branch Deposit Transaction Fee	N/A	165.00	N/A	165.00	100%	(\$165.00)	-100%	
2.2.2	In-branch Withdrawal Transaction Fee	N/A	165.00	N/A	165.00	100%	(\$165.00)	-100%	
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	\$1,500.00 - \$5,000.00	\$500.00 - \$1,000.00	\$1,500.00 - \$5,000.00	100%	(\$1,000.00) to (\$4,000.00)	-67% to -80%	
3.0	TELEGRAPHIC TRANSFER OF FUNDS								
3.1	Inward	N/A	N/A	2,950.00	N/A	N/A	2,950.00	100%	
3.2	Outward	N/A	N/A	3,535.00	N/A	N/A	3,535.00	100%	
4.0	E-BANKING								
4.1	Automated Banking Machine (ABM)								
4.1.1	Using own machine:								
4.1.1.1	Withdrawal	N/A	33.00	N/A	\$33.00	100%	(\$33.00)	-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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1.4	Transfer	N/A	33.00	N/A	\$33.00	100%	(\$33.00)	-100%	
4.1.1.5	Declined	N/A	12.10	N/A	\$12.10	100%	(\$12.10)	-100%	
4.1.1.6	Statement	N/A	20.90	N/A	\$20.90	100%	(\$20.90)	-100%	
4.1.2	Using MultiLink:								
4.1.2.1	Withdrawal	N/A	55.00	\$33.00 Proprietary; \$56.00 Non-Proprietary	\$55.00	100%	(\$22.00) to \$1.00	- 40% to 2%	
4.1.2.2	Deposit	N/A	N/A	Free Proprietary; \$30.00 Non- Proprietary	N/A	N/A	Free - \$30.00	100%	
4.1.2.3	Enquiry	N/A	27.60	Free	\$27.60	100%	(\$27.60)	-100%	
4.1.2.4	Transfer	N/A	55.00	\$33.00 Proprietary; \$56.00 Non-Proprietary	\$55.00	100%	(\$22.00) to \$1.00	- 40% to 2%	
4.1.2.5	Declined	N/A	27.60	\$12.10 Proprietary; \$30.00 Non-Proprietary	\$27.60	100%	(\$15.50) to \$2.40	-56% to 9%	
4.1.2.6	Statement	N/A	N/A	20.90	N/A	N/A	\$20.90	100%	
4.2	Point of Sale Transactions	N/A	\$15.00 / \$18.20	15.00	\$15.00/ \$18.00	100%	\$0.00/ (\$3.20)	0%/ -18%	

THE SCOTIA JAMAICA BUILDING SOCIETY SCHEDULE OF RATES AND CHARGES 2009 - 2011 (J\$ TRANSACTIONS)

		RATES AND CHARGES			ANNUAL / Y-T-D CHANGES				
	SERVICES	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	
4.3	Internet Banking:								
4.3.1	Personal	N/A	N/A	Free	N/A	N/A	\$0.00	0%	
4.3.2	Corporate	N/A	\$555.00 - \$5,180.00	Free	\$555.00 - \$5,180.00	100%	(\$555.00) to (\$5,180.00)	-100%	
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	2.75%	3.53%	1.52% of loan amount	N/A	0.78%	N/A	-2.01%	
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	5.00%	5.00%	5.00%	N/A	0%	N/A	0%	
6.5	Guarantees/Indemnities:								
6.5.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.5.2	Corporate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.6	Letter of Undertaking	3,400.00	4,000.00	N/A	\$600.00	18%	(\$4,000.00)	-100%	
7.0	CREDIT CARD SERVICES								
7.1	Annual Membership Fee:								
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	Cash Advance Charge:								
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	Late Payment Charge:								
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	

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	RATES AND CHARGES			ANNUAL / Y-T-D CHANGES				
SERVICES	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	
7.4 Overlimit Charge:								
7.4.1 Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.4.2 Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.4.3 Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.5 Repalcement Card Fee:								
5.1 Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
5.2 Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
5.3 Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
0 MISCELLANEOUS CHARGES								
1 Foreign Cheque negotiated	N/A	1.00 of currency	N/A	\$1.00 of currency	100%	(\$1.00) of currency	-100%	
2 Foreign Draft (sold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3 Manager's Cheque:								
3.1 Bank Customer	290.00	355.00	355.00	\$65.00	22%	\$0.00	0%	
3.2 Non-bank Customer	720.00	880.00	N/A	\$160.00	22%	(\$880.00)	-100%	
4 Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.5 Standing Order	290.00	\$360.00 monthly (set-up - \$250.00)	\$360.00 monthly	\$70.00	24%	\$0.00	0%	
6 Certification of Account Bal./Reference Letter	1,194.13	1,250.00	1,250.00	\$55.87	5%	\$0.00	0%	
7 Cheque Encashment Fee (Other Banks Cheques)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.8 Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
9 Audit Confirmation	2,000.00	2,525.00	2,255.00	\$525.00	26%	(\$270.00)	-11%	
10 Voucher Search	1,000.00	1,700.00	N/A	\$700.00	70%	(\$1,700.00)	-100%	

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.