

**THE SCOTIA JAMAICA 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
<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
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	<b>Corporate:</b>							
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%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
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%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	Automated Banking Machine (ABM)							
4.1.1	<b>Using own machine:</b>							
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	<b>Using MultiLink:</b>							
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%



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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>Replacment 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
8.0	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	N/A	1.00 of currency	N/A	\$1.00 of currency	100%	(\$1.00) of currency	-100%
8.2	Foreign Draft (sold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	290.00	355.00	355.00	\$65.00	22%	\$0.00	0%
8.3.2	Non-bank Customer	720.00	880.00	N/A	\$160.00	22%	(\$880.00)	-100%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	290.00	\$360.00 monthly (set-up - \$250.00)	\$360.00 monthly	\$70.00	24%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	1,194.13	1,250.00	1,250.00	\$55.87	5%	\$0.00	0%
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	2,000.00	2,525.00	2,255.00	\$525.00	26%	(\$270.00)	-11%
8.10	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.