

**VICTORIA MUTUAL 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
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	50.00	51.00	51.00	\$1.00	2%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	1,335.83	1,369.62	1,381.89	\$33.79	3%	\$12.27	1%
3.2	Outward	3,562.22	3,509.65	3,541.09	(\$52.57)	-1%	\$31.44	1%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own machine:							
4.1.1.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	N/A	Free	Free	N/A	N/A	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	Using MultiLink:							
4.1.2.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%

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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
7.4	Overlimit Charge:							
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	Repalcement Card Fee:							
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	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	470.00	475.00	475.00	\$5.00	1%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	600.00	606.00	606.00	\$6.00	1%	\$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	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.9	Audit Confirmation	600.00	606.00	606.00	\$6.00	1%	\$0.00	0%
8.10	Voucher Search	600.00	605.00	\$605.00 (current year) \$1,010.00 - \$3,026.00 (Prior Years)	\$5.00	1%	\$0.00 (Current Year)	0% (Current Year)

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.