

FIRST GLOBAL BANK LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2010 - 2012
(J\$ TRANSACTIONS)

	SERVICES	RATES & CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2010 (J\$)	December 2011 (J\$)	December 2012 (J\$)	J\$ Value Change '10 - '11	% Change '10 - '11	J\$ Value Change '11 - '12	% Change '11 - '12
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$500.00	\$500.00	\$550.00	\$0.00	0%	\$50.00	10%
1.1.2	Charge per Entry/Cheque	\$50.00	\$50.00	\$60.00	\$0.00	0%	\$10.00	20%
1.1.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	\$1,200.00	\$1,300.00	\$1,300.00	\$100.00	8%	\$0.00	0%
1.1.5	Interim Statement	\$1,500.00	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$200.00 less than 5 sheets & \$700.00 greater than 5 sheets	13% 47%	\$0.00	0%
1.1.6	Cheque Returned NSF	\$850.00	\$900.00	\$1,200.00	\$50.00	6%	\$300.00	33%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$600.00	\$600.00	\$650.00	\$0.00	0%	\$50.00	8%
1.1.7.2	Foreign Cheque	USD 5.00	USD 25.00	USD 15.00	\$20.00	400%	(\$10.00)	-40.00%
1.1.8	Dormant Account Fee (per annum)	\$700.00	\$700.00 per annum (when notices are sent)	\$700.00 per annum (when notices are sent)	\$0.00	0%	\$0.00	0%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$1,700.00	\$1,700.00	\$2,000.00	\$0.00	0%	\$300.00	18%
1.2.2	Charge per Entry/Cheque	\$70.00	\$70.00	\$80.00	\$0.00	0%	\$10.00	14%
1.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	\$1,750.00	\$1,850.00	\$1,850.00	\$100.00	6%	\$0.00	0%
1.2.5	Interim Statement	\$1,500.00 - \$2,000.00	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$200.00	13% 10%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$850.00	\$900.00	\$900.00	\$50.00	6%	\$0.00	0%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$600.00	\$600.00	\$600.00	\$0.00	0%	\$0.00	0%
1.2.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.8	Dormant Account Fee (per annum)	\$700.00	\$700.00 per annum (when notices are sent)	\$700.00 per annum (when notices are sent)	\$0.00	0%	\$0.00	0%
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	Free	Free	Free	\$0.00	0%	\$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)	\$700.00	\$700.00 per annum (when notices are sent)	\$700.00 per annum (when notices are sent)	\$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%

FIRST GLOBAL BANK LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2010 - 2012
(J\$ TRANSACTIONS)

	SERVICES	RATES & CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2010 (J\$)	December 2011 (J\$)	December 2012 (J\$)	J\$ Value Change '10 - '11	% Change '10 - '11	J\$ Value Change '11 - '12	% Change '11 - '12
2.2.4	Dormant Account Fee (per annum)	\$700.00	\$700.00 per annum (when notices are sent)	\$700.00 per annum (when notices are sent)	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	USD 15.00	USD 20.00	USD 18.00	\$5.00	33%	(\$2.00)	-10.00%
3.2	Outward	\$4,000.00	\$4,000.00	\$4,000.00	\$0.00	0%	\$0.00	0%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:Credit Union Machines*</i>							
4.1.1.1	Withdrawal	\$15.00	\$20.00	\$25.00	\$5.00	33%	\$5.00	25%
4.1.1.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.3	Enquiry	\$30.00	\$30.00	\$30.00	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	\$30.00	\$30.00	\$30.00	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2	<i>Using MultiLink:</i>							
4.1.2.1	Withdrawal	\$33.00	\$39.00	\$45.00	\$6.00	18%	\$6.00	15%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$30.00	\$30.00	\$35.00	\$0.00	0%	\$5.00	17%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$30.00	\$30.00	\$35.00	\$0.00	0%	\$5.00	17%
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	\$10.00	\$12.00	\$15.00	\$2.00	20%	\$3.00	25%
4.3	Internet Banking:							
4.3.1	Personal	Free	Transaction Based	Transaction Based	N/A	N/A	N/A	N/A
4.3.2	Corporate	Free	Transaction Based	Transaction Based	N/A	N/A	N/A	N/A
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$5,000.00 - \$6,500.00	\$3,000.00- \$7,500.00	\$3,000.00- \$9,500.00	(\$2,000.00) - \$1,000.00	-40% to 15%	\$0.00 - \$2,000.00	0% - 27%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$3,500.00 - \$6,500.00	\$3,500.00 - \$7,500.00	\$1,800.00 - \$8,000.00	\$0.00 - \$1,000.00	0% - 15%	(\$1,700.00) - \$500.00	-48% to 6%
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	2 - 4% of amount or minimum \$15,000.00	2.33 - 3.49% of amount or minimum \$12,000.00	2.33 - 3.49% of amount or minimum \$12,000.00	Minimum (\$3,000.00)	0.33%- 0.51%; change on min amount -20%	\$0.00	0%
6.2	Annual Renewal Fee	N/A	1 - 4%	1 - 4%	N/A	1 - 4%	N/A	0%
6.3	Overrun Fee	\$1,500.00	\$2,500.00 - \$3,000.00	\$2,500.00	\$1,000.00 - \$1,500.00	67% - 100%	(\$500.00) - \$0.00	-17% to 0%
6.4	Late Payment Fee	\$1,200.00	1% of payment amount minimum \$1,200.00	1% of payment amount minimum \$1,200.00	\$0.00	0%	\$0.00	0%

FIRST GLOBAL BANK LTD.
SCHEDULE OF RATES AND CHARGES - CURRENT / SAVINGS ACCOUNTS
2010 - 2012
(J\$ TRANSACTIONS)

	SERVICES	RATES & CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2010 (J\$)	December 2011 (J\$)	December 2012 (J\$)	J\$ Value Change '10 - '11	% Change '10 - '11	J\$ Value Change '11 - '12	% Change '11 - '12
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	\$950.00	\$1,000.00	\$1,000.00	\$50.00	5%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$350.00	\$350.00	\$350.00	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$900.00	\$1,000.00	\$1,200.00	\$100.00	11%	\$200.00	20%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$450.00	\$550.00 (Set-up \$500.00)	\$550.00 (Set-up \$300.00)	\$100.00	22%	\$0.00; Set-up (\$200.00)	0%; Set-up -40%
8.6	Certification of Account Bal./Reference Letter	\$1,000 - \$2,500	\$2,750.00	\$2,750.00	\$1,750.00 - \$250.00	175% - 10%	\$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	\$600.00	\$250.00 - \$300.00	\$600.00 per packet; Minimum \$1,500.00	(\$350.00) to (\$300.00)	-58% to -50%	\$300.00 - \$350.00	50% - 58%
8.9	Audit Confirmation	\$3,000.00	\$2,600.00	\$2,700.00 per certificate (plus \$1,000.00 per hour for detailing)	(\$400.00)	-13%	\$100.00	4%
8.10	Voucher Search (per hour)	\$2,500.00	\$2,650.00	\$2,650.00	\$150.00	6%	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December 2012.

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

* First Global Bank does not operate its own Automated Banking Machine (ABM), these charges reflect use of credit union machines.