

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

	SERVICES	RATES AND 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	\$695.00	\$695.00	\$689.09	\$0.00	0%	(\$5.91)	-1%
1.1.2	Charge per Entry/Cheque	\$60.00	\$60.00	\$69.60	\$0.00	0%	\$9.60	16%
1.1.3	Minimum Balance Threshold and Fees	\$695.00	N/A	N/A	(\$695.00)	-100%	N/A	N/A
1.1.4	Transfer Between Accounts	\$250.00	\$250.00	\$247.88	\$0.00	0%	(\$2.12)	-1%
1.1.5	Interim Statement	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$495.74 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	\$0.00	0%	(\$4.26) per statement request (Up to 10 pages). Thereafter, (\$0.64) per additional page.	-1%
1.1.6	Cheque Returned NSF	\$1,250.00	\$1,250.00	\$1,239.36	\$0.00	0%	(\$10.64)	-1%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$450.00	\$450.00	\$446.17	\$0.00	0%	(\$3.83)	-1%
1.1.7.2	Foreign Cheque	N/A	USD 40.00	USD 39.66	\$40.00	100%	(USD 0.34)	-1%
1.1.8	Dormant Account Fee (per annum)	Suspended effective Dec 15, 2010	N/A	N/A	N/A	N/A	N/A	N/A
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$695.00	\$695.00	\$689.09	\$0.00	0%	(\$5.91)	-1%
1.2.2	Charge per Entry/Cheque	\$60.00	\$60.00	\$69.60	\$0.00	0%	\$9.60	16%
1.2.3	Minimum Balance Threshold and Fees	\$695.00	N/A	N/A	(\$695.00)	-100%	N/A	N/A
1.2.4	Transfer Between Accounts	\$250.00	\$250.00	\$247.88	\$0.00	0%	(\$2.12)	-1%
1.2.5	Interim Statement	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$495.74 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	\$0.00	0%	(\$4.26) per statement request (Up to 10 pages). Thereafter, (\$0.64) per additional page.	-1%
1.2.6	Cheque Returned NSF	\$1,250.00	\$1,250.00	\$1,239.36	\$0.00	0%	(\$10.64)	-1%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$450.00	\$450.00	\$446.17	\$0.00	0%	(\$3.83)	-1%
1.2.7.2	Foreign Cheque	N/A	USD 40.00	USD 39.66	\$40.00	100%	(USD 0.34)	-1%
1.2.8	Dormant Account Fee (per annum)	Suspended effective Dec 15, 2010	N/A	N/A	N/A	N/A	N/A	N/A

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2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	\$4.00	\$4.00 per J\$ 1,000.00 on deposit amount in excess of J\$1,000,000.00 per day	\$3.96 per J\$ 1,000.00 on deposit amount in excess of J\$1,000,000.00 per day	\$0.00	0%	(\$0.04)	-1%
2.1.2	In-branch Withdrawal Transaction Fee	\$200.00	\$200.00 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts	\$198.29 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts	\$0.00	0%	(\$1.71)	-1%
2.1.3	Minimum Balance Threshold and Fees	\$180.00	Threshold varies from \$2,000.00 - \$10,000.00 based on account type/\$180.00 per month (Not applicable to all savings accounts and Midas Plus accounts)	Threshold varies from \$2,000.00 - \$10,000.00 based on account type/\$178.47 per month (Not applicable to all savings accounts and Midas Plus accounts)	\$0.00	0%	(\$1.53)	-1%
2.1.4	Dormant Account Fee (per annum)	Suspended effective Dec 15, 2010	N/A	N/A	N/A	N/A	N/A	N/A
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	\$4.00	N/A	N/A	(\$4.00)	-100%	N/A	N/A
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.3	Minimum Balance Threshold and Fees	\$180.00	N/A	N/A	(\$180.00)	-100%	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	Suspended effective Dec 15, 2010	N/A	N/A	N/A	N/A	N/A	N/A
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$2,300.00	\$2,300.00	\$2,280.43	\$0.00	0%	(\$19.57)	-1%
3.2	Outward	\$1,850.00 plus (Cost of telex-J\$1,450.00)	\$1,850.00 plus (Cost of telex-J\$1,450.00)	\$1,834.26 plus (Cost of telex-J\$1,437.66)	\$0.00	0.00%	(\$15.74); Cost of telex-(J\$12.34)	1% (Cost of telex -1%)
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using own machine:</i>							
4.1.1.1	Withdrawal	\$30.00	\$30.00	\$30.00	\$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	\$12.00	\$12.10	\$12.10	\$0.10	1%	\$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	\$44.45	\$49.35	\$58.00	\$4.90	11%	\$8.65	18%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$27.00	\$30.06	\$30.00	\$3.06	11%	(\$0.06)	0%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$27.00	\$30.06	\$30.00	\$3.06	11%	(\$0.06)	0%
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	\$15.05	\$15.05	\$12.10	\$0.00	0%	(\$2.95)	-20%

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4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	\$2,250.00	Free	Free	(\$2,250.00)	-100%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$4,500.00 - \$8,000.00	\$4,500.00	\$4,461.71	\$0.00 - (\$3,500.00)	-44% to 0%	(\$38.29)	-1%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$3,500.00 - \$14,000.00	\$3,500.00	\$3,470.21	\$0.00 - (\$10,500.00)	-75% to 0%	(\$29.79)	-1%
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	\$8,000.00	\$8,000.00	\$10,000.00	\$0.00	0%	\$2,000.00	25%
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.3	Overrun Fee	\$1,700.00	N/A	N/A	(\$1,700.00)	-100%	N/A	N/A
6.4	Late Payment Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5	Guarantees/Indemnities:							
6.5.1	Personal	\$6,000.00	\$6,000.00	\$5,949.00	\$0.00	0%	(\$1.00)	-1%
6.5.2	Corporate	\$6,000.00	\$6,000.00	\$5,949.00	\$0.00	0%	(\$1.00)	-1%
6.6	Letter of Undertaking	\$6,000.00	\$6,000.00	\$5,949.00	\$0.00	0%	(\$1.00)	-1%
7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	Visa International Business US\$60.00-US\$145.00; Visa Local \$3,000; Visa Gold- \$6,000.00	Visa Classic -\$3,000.00; Visa Gold- \$6,000.00	Visa Classic -\$3,272.00; Visa Gold- \$5,949.00	\$0.00	0%	Visa Classic -\$272.00; Visa Gold- (\$51.00)	Visa Classic 9%; Visa Gold -1%
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	Mastercard International -US\$70.00-US\$145.00	USD 75.00	USD 79.00 - USD 145.00	(USD 70.00) - USD 5.00	-48% to 7%	USD 4.00 - USD 70.00	5% - 93%
7.1.3	Other	\$970.00- \$16,920.00	\$1,210.00	\$991.00 - \$3,004.00	(\$15,710.00) - \$240.00	-93% to 25%	(\$219.00) - (\$1,794.00)	-18% to 148%
7.2	Cash Advance Charge:							
7.2.1	Visa (Classic Gold, Platinum, Corporate Commercial) Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	Visa International 7.3% at ABM and 7.3% in branch + GCT; Visa International Business 7.5% at ABM and 10% in branch +GCT; Visa (Classic, Gold) 7.3% at ABM and 10% in branch +GCT	Visa Classic - 8.58%	Visa Classic - 11.65%	N/A	Visa Classic 1.28% and 10% in branch +GCT	N/A	Visa Classic 3.07%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	7.3% at ABM and 7.3%+ GCT in branch	N/A	N/A	N/A	-7.3%	N/A	N/A
7.2.3	Other	Keycard Local 7.3% at ABM and 10% in branch +GCT; Keycard Business 10% at ABM and 15% in branch +GCT	8.58%	11.65%	N/A	Keycard Local 1.3% at ABM and 0% in branch +GCT; Keycard Business - 1.4% at ABM and -6.4% in branch +GCT	N/A	3.07%

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7.3	Late Payment Charge:							
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	Visa International Business US\$ 50.00- US\$65.00 ; Visa Local \$1,940.00; Visa Gold- \$1,940.00	Visa - \$1,940.00	Visa - \$2,181.00	\$0.00	0%	\$241.00	12%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	US\$50.00	US\$50.00	N/A	(US\$50.00)	-100%	0%	0%
7.3.3	Other	\$1,940.00 - \$2,120.00	\$2,120.00	USD 55.00 - USD 64.00	\$0.00 - \$180.00	0% - 9%	approx ⁺ . USD 30.56 - USD 39.56	approx ⁺ . 125% - 162%
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	Visa International Business US\$ 50.00- US\$65.00 ; Visa Local \$1,940.00; Visa Gold- \$1,940.00	Visa - \$1,940.00	Visa - \$2,181.00	Visa International Business US\$10.00- US\$15.00 ; Visa Local \$340.00; Visa Gold \$1,940.00	Visa International Business 25% - 30%; Visa Local 21%; Visa Gold 100%	\$241.00	12%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	USD 50.00	USD 50.00	USD 55.00 - USD 64.00	USD 0.00	0%	USD 5.00 - USD 14.00	10% - 28%
7.4.3	Other	\$1,940.00 - \$2,120.00	\$2,120.00	USD 55.00 - USD 64.00	\$340.00 - \$370.00	21% - 21%	N/A	N/A
7.5	Replacement Card Fee:							
7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	Visa International Business US\$ 50.00- US\$55.00 ; Visa Local \$1,750.00; Visa Gold- Free	Visa \$1,750.00	Visa Classic -\$1,983.00; Visa Gold- Free	\$0.00	0%	\$0.00 - \$233.00	0% - 13%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	US\$55.00 - US\$100.00	N/A	N/A	(US\$100.00) - (US\$55.00)	-100%	N/A	N/A
7.5.3	Other	\$ 610.00 - \$2,820.00	\$1,210.00	\$605.00 - \$1,800.00	(\$1,610.00) - \$600.00	-57% to 98%	(\$605.00) - \$590.00	-50% to 49%
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	N/A	\$60.00	\$59.48	\$60.00	100%	(\$0.52)	-100%
8.2	Foreign Draft (sold)	\$600.00	\$600.00	\$594.90	\$0.00	0%	(\$5.10)	-1%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$350.00	\$350.00	\$351.98	\$0.00	0%	\$1.98	1%
8.3.2	Non-bank Customer	\$880.00	\$880.00	\$872.52	\$0.00	0%	(\$7.48)	-1%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$250.00	\$250.00	\$247.88	\$0.00	0%	(\$2.12)	-1%

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8.6	Certification of Account Bal./Reference Letter	\$1,100.00	\$1,100.00	\$1,239.36	\$0.00	0%	\$139.36	13%
8.7	Cheque Encashment Fee (Other Banks Cheques)	\$250.00	\$250.00	\$247.88	\$0.00	0%	(\$2.12)	-1%
8.8	Payroll Preparation (charge per \$1,000)	\$4.90	\$4.90 per J\$1,000.00	\$4.86 per J\$1,000.00	\$0.00	0%	(\$0.04)	-1%
8.9	Audit Confirmation	\$2,400.00	\$3,000.00	\$2,974.47	\$600.00	25%	(\$25.53)	-1%
8.10	Voucher Search	\$1,400.00	\$1,400.00	\$1,388.09	\$0.00	0%	(\$11.91)	-1%

*Calculated using Monthly Average Exchange Rate for December 2011, of USD/JMD \$86.75 .

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.