

**SAGICOR BANK JAMAICA 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
<b>1.0</b>	<b>CURRENT ACCOUNTS</b>							
1.1	<b>Personal:</b>							
1.1.1	Minimum Monthly Service Charge	\$317.25 - \$517.00 depending on product chosen	\$317.25 - \$517.00 depending on product chosen	\$314.55 - \$512.60 depending on product chosen	\$0.00	0%	(\$4.40) - (\$2.70)	-1%
1.1.2	Charge per Entry/Cheque	\$36.43	\$36.43 per debit entry if monthly average credit balance falls below minimum \$100,000- \$250,000 depending on the product chosen, otherwise free.	\$36.12 per debit entry if monthly average credit balance falls below minimum \$100,000- \$250,000 depending on the product chosen, otherwise free.	\$0.00	0%	(\$0.31)	-1%
1.1.3	Minimum Balance Threshold and Fees	Threshold dependent on account ranges from J\$100,000 to J\$250,000 otherwise fee equal to minimum monthly service charge	Free if minimum monthly balance of \$250,000 is maintained	Free if minimum monthly balance of \$250,000 is maintained	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.5	Interim Statement	\$352.50	\$352.50	\$349.50	\$0.00	0%	(\$3.00)	-1%
1.1.6	Cheque Returned NSF	\$1,057.50	\$1,057.50	\$1,048.50	\$0.00	0%	(\$9.00)	-1%
1.1.7	<b>Stop Payment/Cancellation Order:</b>							
1.1.7.1	Local Cheque	\$305.50	\$352.50	\$302.90	\$47.00	15%	(\$49.60)	-14%
1.1.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.8	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2	<b>Corporate:</b>							
1.2.1	Minimum Monthly Service Charge	\$517.00 - \$763.75 depending on product chosen	\$517.00 - \$763.75 depending on product chosen	\$512.60 - \$757.25 depending on product chosen	\$0.00	0%	(\$6.50) - (\$4.40)	-1%
1.2.2	Charge per Entry/Cheque	\$36.43	\$36.43	\$36.12	\$0.00	0%	(\$0.31)	-1%
1.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.5	Interim Statement	\$352.50	\$352.50	\$349.50	\$0.00	0%	(\$3.00)	-1%
1.2.6	Cheque Returned NSF	\$1,057.50	\$1,057.50	\$1,048.50	\$0.00	0%	(\$9.00)	-1%
1.2.7	<b>Stop Payment/Cancellation Order:</b>							
1.2.7.1	Local Cheque	\$305.50	\$305.50	\$302.90	\$0.00	0%	(\$2.60)	-1%
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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
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 Could be \$101.05 depending on product chosen.	Free Could be \$101.05 depending on product chosen.	Free Could be \$100.19 depending on product chosen.	\$0.00	0%	(\$0.86)	-1%
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)	N/A	N/A	N/A	N/A	N/A	\$0.00	0%
2.2	<b>Corporate:</b>							
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 or \$101.05 depending on product chosen.	Free or \$101.05 depending on product chosen.	Free or \$100.19 depending on product chosen.	\$0.00	0%	(\$0.86)	-1%

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	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
2.2.3	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	N/A	N/A	N/A	N/A	N/A	N/A
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	USD 12.93	USD 12.93	USD 12.82	USD 0.00	0%	(USD 0.11)	-1%
3.2	Outward	USD 36.43	USD 36.43	USD 36.12	USD 0.00	0%	(USD 0.31)	-1%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own machine:							
4.1.1.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2	Using MultiLink:							
4.1.2.1	Withdrawal	\$36.43	\$36.50	\$36.19	\$0.07	0%	(\$0.31)	-1%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$23.50	\$27.50	\$27.26	\$4.00	17%	(\$0.24)	-1%
4.1.2.4	Transfer	\$11.75	\$10.00	\$9.92	(\$1.75)	-15%	(\$0.08)	-1%
4.1.2.5	Declined	\$23.50	\$27.50	\$27.26	\$4.00	17%	(\$0.24)	-1%
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	\$11.75	\$12.00	\$11.90	\$0.25	2%	(\$0.10)	-1%
4.3	Internet Banking:							
4.3.1	Personal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate	\$1,057.50	\$17.63 per transaction, \$2937.50 per annum -access fee	\$17.48 per transaction, \$2,912.50 per annum -access fee	\$1,880.00	178%	(\$0.15) per transaction, (\$25.00) per annum -access fee	-1%
<b>5.0</b>	<b>DEPOSITORY SERVICES</b>							
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
<b>6.0</b>	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	(Consumer Loans) Cash secured - 0.58 % - 1.16 % of facility amount. Minimum \$17,625.00. Non-cash secured - 1.16 % - 2.33 % of facility amount. Minimum \$17,625.00 (Business Loans) 0.29% - 3.35% of facility amount. Minimum - \$17,625.00	(Consumer Loans) Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,625.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,625.00 (Business Loans) 0.29% - 3.35% of facility amount. Minimum - \$17,625.00	(Consumer Loans) Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,475.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,475.00 (Business Loans) 0.29% - 3.50% of facility amount. Minimum - \$17,475.00	\$0.00 on the minimum charge	0% on the minimum charge	(\$150.00) on the minimum charge	-1% on the minimum charge





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	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
8.5	Standing Order	Setup - \$205.63, \$258.50 per transaction	Setup - \$205.63, \$258.50 per transaction	Setup - \$203.88, \$256.30 per transaction	\$0.00	0%	Setup - (\$1.75), (\$2.20) per transaction	-1%
8.6	Certification of Account Bal./Reference Letter	\$587.50	\$587.50	\$582.50	\$0.00	0%	(\$5.00)	-1%
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	\$1,762 for current year and \$2,350 for each prior year	\$1,762 for current year and \$2,350 for each prior year	\$1,747.50 for current year and \$2,330 for each prior year	\$0.00	0.00%	Prior Years (\$20.00) Current Year (\$14.50)	-1%
8.10	Voucher Search	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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.

\* In December 2012 PanCaribbeanBank Limited was rebranded as Sagicor Bank Jamaica Limited