

**CAPITAL & CREDIT MERCHANT BANK LIMITED**  
**SCHEDULE OF RATES AND CHARGES**  
**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
<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
2.1.1	In-branch Deposit Transaction Fee	0.5% of cash in excess of \$1M	0.5% calculated on the excess of cash over \$1M deposited.	0.5% calculated on the excess of cash over \$1M deposited.	\$0.00	0%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	0.8% (if amount exceeds \$100,000)	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	0.8% of amt for withdrawals above \$100K cash.	\$305.50 (multiple cheque requests only). 0% of amt for withdrawals above \$100K cash.	100% 0%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	\$100.00/month	\$100.00/month below threshold. Threshold set per product.	\$100.00/month below threshold. Threshold set per product.	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	\$250.00	\$250.00 (if balance below the minimum for the product)	\$250.00	\$0.00	0%	\$0.00	0%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	N/A	0.5% calculated on the excess of cash over \$1M deposited.	0.5% calculated on the excess of cash over \$1M deposited.	0.5% calculated on the excess of cash over \$1M deposited.	100%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	N/A	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	0.8% of amt for withdrawals above \$100K cash.	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	100%	\$0.00	0%
2.2.3	Minimum Balance Threshold and Fees	100.00 per month	\$100.00/month below threshold. Threshold set per product.	\$100.00	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	\$250.00	\$250.00 (if balance below the minimum for the product)	\$250.00	\$0.00	0%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	USD 12.00	USD 14.10	USD 14.10	\$2.10	18%	\$0.00	0%
3.2	Outward	USD 35.00	USD 41.13	USD 41.13	\$6.13	18%	\$0.00	0%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	<b>Automated Banking Machine (ABM)</b>							
4.1.1	<b>Using own machine:</b>							
4.1.1.1	Withdrawal	\$14.28	N/A	N/A	(\$14.28)	-100%	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	\$7.12	N/A	N/A	(\$7.12)	-100%	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	\$7.12	N/A	N/A	(\$7.12)	-100%	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	<b>Using MultiLink:</b>							
4.1.2.1	Withdrawal	\$31.99	\$42.00	\$39.66	\$10.01	31%	(\$2.34)	-6%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$20.25	\$32.00	\$29.75	\$11.75	58%	(\$2.25)	-7%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$20.25	\$30.00	\$29.75	\$9.75	48%	(\$0.25)	-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	\$10.18	\$16.00 Successful transaction; \$14.00 Declined transaction	\$13.88	\$5.82 Successful transaction; \$3.82 Declined transaction	57% Successful transaction; 38% Declined transaction	(\$2.12) - (\$0.12)	-13% to -1%
4.3	<b>Internet Banking:</b>							
4.3.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3.2	Corporate	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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<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	Non -Cash secured 2% - 3.5%; Min\$5,000+GCT; Cash Secured 1% - 2.5%; Min \$5,000+GCT	1% - 3.5%. Min \$6,462.50	2.50%	\$0.00	0%	N/A	-2% to 1%
6.2	Annual Renewal Fee	0.25% - 1% +GCT	0.25% - 1%	1%	N/A	0%	N/A	0% - 0.75%
6.3	Overrun Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment Fee	\$1,175.00	\$1,175.00	\$1,175.00	\$0.00	0%	\$0.00	0%
6.5	<b>Guarantees/Indemnities:</b>							
6.5.1	Personal	\$3,500+GCT	\$4,112.50	3.5%	\$0.00	0%	Now 3.5%	N/A
6.5.2	Corporate	Cash Secured 1%-2%: Min \$5,000+GCT; Non- cash Secured 1.75%-3.5%:Min\$5,000+GCT	1% - 3.5%. Min \$5,875.00	3.5%	\$0.00	0%	N/A	0% - 2.5%
6.6	Letter of Undertaking	Cash Secured 1%-2%: Min \$5,000+GCT; Non -cash Secured 1.75%-3.5%:Min\$5,000+GCT	1% - 2%, Min \$5,875.00	\$4,077.50	\$0.00	0%	(\$1,797.50)	-31%
<b>7.0</b>	<b>CREDIT CARD SERVICES</b>							
7.1	<b>Annual Membership Fee:</b>							
7.1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2	<b>Cash Advance Charge:</b>							
7.2.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3	<b>Late Payment Charge:</b>							
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	<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>Replacement 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

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<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque Negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	\$1,000.00	N/A	N/A	(\$1,000.00)	-100%	N/A	N/A
8.3	Manager's Cheque							
8.3.1	Bank Customer	\$252.63+Other Bank Charges (OBC)	\$252.63+Other Bank Charges (OBC)	\$252.63+Other Bank Charges (OBC)	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$252.63+Other Bank Charges (OBC)	N/A	N/A	(\$252.63)	-100%	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	\$252.63	\$252.63	\$305.50	\$0.00	0%	\$52.87	21%
8.6	Certification of Account Bal./Reference Letter	\$1,000.00	\$1,000.00	\$1,500.00	\$0.00	0%	\$500.00	50%
8.7	Cheque Encashment Fee (Other Banks Cheques)	\$500.00	\$500.00	Free	\$0.00	0%	(\$500.00)	-100%
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	\$3,525.00	\$3,525.00	\$3,525.00	\$0.00	0%	\$0.00	0%
8.10	Voucher Search	1,000 per hour	1,000 per hour	\$1,000 per hour	\$0.00	0%	\$0.00	0%

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

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