

**FIRSTCARIBBEAN INTERNATIONAL BUILDING SOCIETY**  
**SCHEDULE OF RATES AND CHARGES**  
**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>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	3 free then \$36	3 free then \$36	3 free then \$36	\$0.00	0%	\$0.00	0%
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)	\$350.00	\$350.00	\$347.02	\$0.00	0%	(\$2.98)	-1%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	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	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.2	Outward	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>4.0</b>	<b>E-BANKING</b>							
4.1	Automated Banking Machine (ABM)							
4.1.1	<b>Using own machine:</b>							
4.1.1.1	Withdrawal	\$20.00	\$20.00	\$19.83	\$0.00	0%	(\$0.17)	-1%
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	\$8.07	\$8.07	\$8.00	\$0.00	0%	(\$0.07)	-1%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%





**FIRSTCARIBBEAN INTERNATIONAL BUILDING SOCIETY**  
**SCHEDULE OF RATES AND CHARGES**  
**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>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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	\$250.00 - \$400.00	\$218.12 - \$396.60	\$250.00 - \$400.00	100%	(\$31.88) - (\$3.40)	- 13% to -1%
8.6	Certification of Account Bal./Reference Letter	\$1,900.00	\$1,900.00	\$1,189.79	\$0.00	0%	(\$710.21)	-37%
8.7	Cheque Encashment Fee (Other Banks Cheques)	N/A	N/A	\$120.00	N/A	N/A	\$120.00	100%
8.8	Payroll Preparation	N/A	N/A	\$15.00 - \$60.00	N/A	N/A	\$15.00 - \$60.00	100%
8.9	Audit Confirmation	\$3,000.00	\$2,500.00	\$2,478.72	(\$500.00)	-17%	(\$21.28)	-1%
8.10	Voucher Search	Free where voucher held at branch; \$302.57 per hour	\$302.57	\$300.00 - \$700.00	\$0.00	0%	(\$2.57) - (\$394.86)	-1% to 131%

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

- (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.