

THE SCOTIA JAMAICA BUILDING SOCIETY
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
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	\$165.00	\$150.00	\$195.00	(\$15.00)	-9%	\$45.00	30%
2.1.2	In-branch Withdrawal Transaction Fee	\$165.00	\$150.00	\$195.00	(\$15.00)	-9%	\$45.00	30%
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)	\$1,000.00 - \$2,500.00	\$500.00 - \$1,000.00	\$500.00 - \$1,000.00	(\$500.00) - (\$1,500.00)	-60% to -50%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	\$165.00	N/A	\$195.00	(\$165.00)	-100%	\$195.00	100%
2.2.2	In-branch Withdrawal Transaction Fee	\$165.00	N/A	\$195.00	(\$165.00)	-100%	\$195.00	100%
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)	\$1,500.00 - \$5,000.00	\$500.00 - \$1,000.00	\$500.00 - \$1,000.00	(\$1,000.00) - (\$4,000.00)	-80% to -67%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	N/A	\$2,950.00	N/A	2,950.00	100%	(\$2,950.00)	-100%
3.2	Outward	N/A	\$3,535.00	\$3,535.00	3,535.00	100%	\$0.00	0%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own machine:							
4.1.1.1	Withdrawal	\$33.00	N/A	\$33.00	(\$33.00)	-100%	\$33.00	100%
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	\$33.00	N/A	\$33.00	(\$33.00)	-100%	\$33.00	100%
4.1.1.5	Declined	\$12.10	N/A	\$12.10	(\$12.10)	-100%	\$12.10	100%
4.1.1.6	Statement	\$20.90	N/A	\$22.00	(\$20.90)	-100%	\$20.90	100%
4.1.2	Using MultiLink:							
4.1.2.1	Withdrawal	\$55.00	\$33.00 Proprietary; \$56.00 Non-Proprietary	58.00	(\$22.00) - \$1.00	-40% to 2%	\$2.00 - \$25.00	4% - 78%
4.1.2.2	Deposit	N/A	Free Proprietary; \$30.00 Non- Proprietary	Free Proprietary; Free Non- Proprietary	\$0.00 - \$30.00	100%	(\$30.00)	-100%
4.1.2.3	Enquiry	\$27.60	Free	\$32.00	(\$27.60)	-100%	\$32.00	100%
4.1.2.4	Transfer	\$55.00	\$33.00 Proprietary; \$56.00 Non-Proprietary	\$58.00	(\$22.00) - \$1.00	-40% to 2%	\$2.00 - \$25.00	4% - 78%
4.1.2.5	Declined	\$27.60	\$12.10 Proprietary; \$30.00 Non-Proprietary	\$32.00	(\$15.50) - \$2.40	-56% to 9%	\$2.00 - \$19.99	6% - 164%
4.1.2.6	Statement	N/A	\$20.90	Free	20.9	100%	(\$20.90)	-100%
4.2	Point of Sale Transactions	\$15.00 - \$18.20	\$15.00	\$15.95 - \$19.25	(\$3.20) - \$0.00	-18% to 0%	\$0.95 - \$4.25	6% - 28%

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7.4	Overlimit Charge:							
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	Replacment Card Fee:							
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
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	\$1.00 of currency	N/A	USD 1.00 per cheque encashed + Stamp Duty	(\$1.00) of currency	-100%	USD 1.00 per cheque encashed	100%
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	\$355.00	\$355.00	Less than \$3million -\$355.00, greater than \$3 million \$5,875.00	\$0.00	0%	\$0.00 - \$5,520.00	0% - 1554%
8.3.2	Non-bank Customer	\$880.00	N/A	Less than \$3million -\$880.00, greater than \$3 million \$5,875.00	(\$880.00)	-100%	\$880.00 - \$5, 875.00	100%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$360.00 monthly (set-up - \$250.00)	\$360.00 monthly	\$360.00 monthly (set-up - \$250.00)	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	1,250.00	\$1,250.00	\$1,350.00	\$0.00	0%	\$100.00	8%
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	\$2,525.00	\$2,255.00	\$2,750 per certificate plus \$1,060 per hour for detailing securities.	(\$270.00)	-11%	\$495.00	22%
8.10	Voucher Search	\$1,700.00	N/A	\$1,700 per hour or part thereof. Minimum \$1,700.	(\$1,700.00)	-100%	\$1,700.00	100%

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.