

**BUILDING SOCIETIES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2013**

	SERVICES	JNBS J\$	SJBS J\$	VMBS J\$
2.0	SAVINGS ACCOUNTS			
2.1	Personal:			
2.1.1	In-branch Deposit Transaction Fee	Deposit Value 0.1% x \$5.5 & > fx \$1,000.00: 0.75% x daily selling rate	\$215.00 per transaction	Free
2.1.2	In-branch Withdrawal Transaction Fee	\$70.00	\$215.00 per transaction	\$51.00
2.1.3	Minimum Balance Fees (also state threshold)	\$75.00 (threshold \$2,500.00)	N/A	Free
2.1.4	Dormant Account Fee (per annum)	\$500.00	\$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years	Free
2.2	Corporate:			
2.2.1	In-branch Deposit Transaction Fee	Deposit Value 0.1% x \$5.5 & > fx \$1,000.00: 0.75% x daily selling rate	\$215.00 per transaction	Free
2.2.2	In-branch Withdrawal Transaction Fee	\$70.00	\$215.00 per transaction	Free
2.2.3	Minimum Balance Threshold and Fees	\$75.00 (threshold \$2,500.00)	N/A	Free
2.2.4	Dormant Account Fee (per annum)	\$500.00	\$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years	Free
3.0	TELEGRAPHIC TRANSFER OF FUNDS			
3.1	Inward	\$235.00	\$2,950.00	\$1,908.85
3.2	Outward	\$4,000.00	\$3,535.00	\$4,347.93
4.0	E-BANKING			
4.1	Automated Banking Machine (ABM)			
4.1.1	Using Own Machine:			
4.1.1.1	Withdrawal	Free	\$33.00 per transaction	Free
4.1.1.2	Deposit	Free	Free	Free
4.1.1.3	Enquiry	Free	Free	Free
4.1.1.4	Transfer	Free	\$33.00 per transaction	Free
4.1.1.5	Declined	Free	\$12.10	Free
4.1.1.6	Statement	N/A	\$22.00	Free

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4.1.2	Using Other Machines:			
4.1.2.1	Withdrawal	\$60.00	\$66.00 per transaction	Free
4.1.2.2	Deposit	\$60.00	Free	Free
4.1.2.3	Enquiry	\$60.00	\$32.00	Free
4.1.2.4	Transfer	\$60.00	\$66.00 per transaction	Free
4.1.2.5	Declined	\$60.00	\$33.10	Free
4.1.2.6	Statement	N/A	N/A	Free
4.2	Point of Sale Transactions	\$7.00	\$16.50 - \$19.25	Free
4.3	Internet Banking:			
4.3.1	Personal			
4.3.1.1	Enquiry	Free	Free	Free
4.3.1.2	Funds Transfer	Free	Free	Free
4.3.2	Corporate			
4.3.2.1	Enquiry	Free	Free	Free
4.3.2.2	Funds Transfer	Free	Free	Free
5.0	DEPOSITORY SERVICES			
5.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	N/A	\$4,000.00
6.0	LOANS AND DISCOUNTS			
6.1	Commitment/Acceptance Fee	Residential, home improvements & construction :0.5825% of loan amount + GCT (Maximum of \$100,000); Commerical 2.35% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	3.535% (of the facility amount). Minimum \$12,000.00	1.50 % - 2.00 % of loan amount
6.2	Annual Renewal Fee	N/A	N/A	N/A
6.3	Overrun Fee	N/A	N/A	N/A
6.4	Late Payment Fee	0.0556% per day	6.185% of unpaid amount Maximum payment of J\$1,515.00	1.666% of principal & interest outstanding

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	SERVICES	J\$	J\$	J\$
6.5	Guarantees/Indemnities:			
6.5.1	Personal	Residential: 7.5%	3.535% (of the facility amount). Minimum \$12,000.00	N/A
6.5.2	Corporate	Commercial: 8.0%	3.535% (of the facility amount). Minimum \$12,000.00	N/A
6.6	Letter of Undertaking	Free	3.535% (of the facility amount). Minimum \$12,000.00	\$6,100.00
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)	N/A	N/A	N/A
7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A
7.1.3	Other	N/A	N/A	N/A
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)	N/A	N/A	N/A
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A
7.2.3	Other	N/A	N/A	N/A
7.3	Late Payment Charge:			
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	N/A	N/A	N/A
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A
7.3.3	Other	N/A	N/A	N/A
7.4	Overlimit Charge:			
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	N/A	N/A	N/A
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A
7.4.3	Other	N/A	N/A	N/A

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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)	N/A	N/A	N/A
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A
7.5.3	Other	N/A	N/A	N/A
8.0	MISCELLANEOUS CHARGES			
8.1	Foreign Cheque negotiated	N/A	N/A	Free
8.2	Foreign Draft (sold)	\$500.00	N/A	\$475.00
8.3	Manager's Cheque:			
8.3.1	Bank Customer	\$300.00 & withdrawal > \$2m- \$5,875.00	Less than \$2million - \$380.00; greater than 2million - \$5,875.00	N/A
8.3.2	Non-bank Customer	N/A	N/A	N/A
8.4	Money Order	N/A	N/A	N/A
8.5	Standing Order	\$280.00	\$360.00 monthly (set-up \$250.00); \$445.00 for each order which cannot be processed after each cycle. Online - Free	Free
8.6	Certification of Account Bal./Reference Letter	\$1,000.00	\$1,500.00	\$1,000.00
8.7	Cheque Encashment Fee:			
8.7.1	Own Bank	N/A	N/A	N/A
8.7.2	Other Banks' Cheque	N/A	N/A	N/A
8.8	Payroll Preparation	Free	N/A	Free
8.9	Audit Confirmation	\$2,500.00	\$2,750.00 per certificate plus \$1,060.00 per hour for detailing securities.	\$1,000.00
8.10	Voucher Search	\$510.00 - \$3,500.00	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$700.00 (current year) \$1,500.00 - \$3,500.00 (Prior Years)

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

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the individual building society's product/services, and are not to be interpreted as an exhaustive list.
- (ii) Fees and Charges include applicable taxes.
- (iii) 'N/A' Represents service not applicable to institution.