

**FINANCIAL INSTITUTIONS LICENSEES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2013**

		JMMB MB	MF&G
	SERVICES	J\$	J\$
2.0	SAVINGS ACCOUNTS		
2.1	Personal:		
2.1.1	In-branch Deposit Transaction Fee	0.99% amounts over USD2,500.00	N/A
2.1.2	In-branch Withdrawal Transaction Fee	Free	N/A
2.1.3	Minimum Balance Fees (also state threshold)	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	Free	N/A
2.2	Corporate:		
2.2.1	In-branch Deposit Transaction Fee	0.99% amounts over USD2,500.00	N/A
2.2.2	In-branch Withdrawal Transaction Fee	Free	N/A
2.2.3	Minimum Balance Threshold and Fees	\$100.00	N/A
2.2.4	Dormant Account Fee (per annum)	Free	N/A
3.0	TELEGRAPHIC TRANSFER OF FUNDS		
3.1	Inward	USD 23.30	USD 11.65
3.2	Outward	USD 41.13	USD 47.00
4.0	E-BANKING		
4.1	Automated Banking Machine (ABM)		
4.1.1	Using Own Machine:		
4.1.1.1	Withdrawal	N/A	N/A
4.1.1.2	Deposit	N/A	N/A
4.1.1.3	Enquiry	N/A	N/A
4.1.1.4	Transfer	N/A	N/A
4.1.1.5	Declined	N/A	N/A
4.1.1.6	Statement	N/A	N/A

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	SERVICES	JMMB MB J\$	MF&G J\$
4.1.2	Using Other Machines:		
4.1.2.1	Withdrawal	\$49.01	N/A
4.1.2.2	Deposit	N/A	N/A
4.1.2.3	Enquiry	\$37.67	N/A
4.1.2.4	Transfer	N/A	N/A
4.1.2.5	Declined	\$37.67	N/A
4.1.2.6	Statement	N/A	N/A
4.2	Point of Sale Transactions	\$16.70	N/A
4.3	Internet Banking:		
4.3.1	Personal		
4.3.1.1	Enquiry	N/A	N/A
4.3.1.2	Funds Transfer	N/A	N/A
4.3.2	Corporate		
4.3.2.1	Enquiry	N/A	N/A
4.3.2.2	Funds Transfer	N/A	N/A
5.0	DEPOSITORY SERVICES		
5.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	N/A
6.0	LOANS AND DISCOUNTS		
6.1	Commitment/Acceptance Fee	1% - 3.5%, Min \$6,407.50	1 - 5% of facility per annum minimum of J\$3,495.00
6.2	Annual Renewal Fee	0.25% - 1%	N/A
6.3	Overrun Fee	N/A	N/A
6.4	Late Payment Fee	\$1,165.00	N/A

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6.5	Guarantees/Indemnities:		
6.5.1	Personal	1% - 2%	1 - 5% of facility per annum minimum of J\$3,495.00
6.5.2	Corporate	1% - 2%	1 - 5% of facility per annum minimum of J\$3,495.00
6.6	Letter of Undertaking	\$4,077.50	1 - 5% of facility per annum minimum of J\$3,495.00
7.0	CREDIT CARD SERVICES		
7.1	Annual Membership Fee:		
7.1.1	Visa (<i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold</i>)	N/A	N/A
7.1.2	Mastercard (<i>Local Classic, Dual Classic, Dual Gold</i>)	N/A	N/A
7.1.3	Other	N/A	N/A
7.2	Cash Advance Charge:		
7.2.1	Visa (<i>Classic Gold, Platinum, Corporate Commercial</i>), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold	N/A	N/A
7.2.2	Mastercard (<i>Local Classic, Dual Classic, Dual Gold</i>)	N/A	N/A
7.2.3	Other	N/A	N/A
7.3	Late Payment Charge:		
7.3.1	Visa (<i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card</i>)	N/A	N/A
7.3.2	Mastercard (<i>Local Classic, Dual Classic, Dual Gold</i>)	N/A	N/A
7.3.3	Other	N/A	N/A
7.4	Overlimit Charge:		
7.4.1	Visa (<i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card</i>)	N/A	N/A
7.4.2	Mastercard (<i>Local Classic, Dual Classic, Dual Gold</i>)	N/A	N/A
7.4.3	Other	N/A	N/A

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	SERVICES	JMMB MB J\$	MF&G J\$
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
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A
7.5.3	Other	N/A	N/A
8.0	MISCELLANEOUS CHARGES		
8.1	Foreign Cheque negotiated	N/A	N/A
8.2	Foreign Draft (sold)	USD11.75 + Other Bank Charges (OBC)	Other Bank Charges plus Handling Fee of USD 11.65
8.3	Manager's Cheque:		
8.3.1	Bank Customer	\$250.47 + Other Bank Charges (OBC)	N/A
8.3.2	Non-bank Customer	N/A	N/A
8.4	Money Order	N/A	N/A
8.5	Standing Order	\$291.00	\$407.75
8.6	Certification of Account Bal./Reference Letter	\$300.00	\$990.25
8.7	Cheque Encashment Fee:		
8.7.1	Own Bank	N/A	N/A
8.7.2	Other Banks' Cheque	N/A	N/A
8.8	Payroll Preparation	N/A	N/A
8.9	Audit Confirmation	\$2,330.00	\$2,330.00 - \$2,912.50
8.10	Voucher Search	\$1,165.00 up to 1 yr, after \$582.50 each year	N/A

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

Notes:

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