

CITIBANK N.A.
SCHEDULE OF FEES AND CHARGES 2011 - 2013

	SERVICES	F E E S A N D C H A R G E S			A N N U A L / Y - T - D C H A N G E S			
		December 2011(J\$)	December 2012 (J\$)	December 2013 (J\$)	J\$ Value Change '11 - '12	% Change '11 - '12	J\$ Value Change '12 - '13	% Change '12 - '13
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.2	Charge per Entry/Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.4	Transfer Between Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.5	Interim Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.6	Cheque Returned NSF	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.8	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$450.00	\$500.00	\$500.00	\$50.00	11%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	\$50.00	\$60.00	\$60.00	\$10.00	20%	\$0.00	0%
1.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	\$176.25	\$145.63	\$291.25	(\$30.62)	-17%	\$145.62	100%
1.2.5	Interim Statement	\$587.50	\$873.75	\$873.75	\$286.25	49%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$763.75	\$873.75	\$990.25	\$110.00	14%	\$116.50	13%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$329.00	\$524.25	\$524.25	\$195.25	59%	\$0.00	0%
1.2.7.2	Foreign Cheque	USD 29.38 + Foreign Bank Charge	USD 29.13 + Foreign Bank Charge	USD 58.25 + Foreign Bank Charge	(USD 0.25)	-1%	USD 29.12	100%
1.2.8	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%

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4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3	Internet Banking:							
4.3.1	Personal							
4.3.1.2	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3.1.2	Funds Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3.2	Corporate							
4.3.2.1	Enquiry	USD 146.88	USD 145.63	USD 125.00 monthly unlimited access	(USD 1.25)	-1%	(USD 20.63)	-14%
4.3.2.2	Funds Transfer							
5.0	DEPOSITORY SERVICES							
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
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	Priced based on client relationship/credit review and structure of loan	Priced based on client relationship/credit review and structure of loan	Priced based on client relationship/credit review and structure of loan	N/A	N/A	N/A	N/A
6.2	Annual Renewal Fee	None typically charged	None typically charged	N/A	\$0.00	0%	N/A	N/A
6.3	Overrun Fee	3% added to interest rate of facility	3% added to interest rate of facility	3% above rate on facility	N/A	0%	N/A	0%
6.4	Late Payment Fee	Interest rate at which loan is booked plus 2% applied on a penal basis	Interest rate at which loan is booked plus 2% applied on a penal basis	2% over loan interest rate	N/A	0%	N/A	0%

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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	N/A	N/A	N/A	N/A
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	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% of cheque amount	1% of cheque amount	1% of cheque amount	N/A	0%	N/A	0%
8.2	Foreign Draft (sold)	USD 7.05	USD 6.99	USD 6.99	(USD 0.06)	-1%	USD 0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$376.00	\$372.80	\$407.75	(\$3.20)	-1%	\$34.95	9%
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	N/A	N/A	N/A	N/A	N/A	N/A
8.6	Certification of Account Bal./Reference Letter	\$1,175.00	\$1,747.50	\$1,747.50	\$572.50	49%	\$0.00	0%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	N/A	N/A	Free	N/A	N/A	\$0.00	0%
8.7.2	Other Banks' Cheque	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.8	Payroll Preparation	N/A	1,048.50	1,165.00	\$1,048.50	100%	\$116.50	11%
8.9	Audit Confirmation	\$2,350.00	\$2,679.50	\$2,679.50	\$329.50	14%	\$0.00	0%
8.10	Voucher Search	\$587.50 / hr (under 3 mths), \$705.00 / hr (over 3 mths)	\$699.00 / hr (under 1 year), \$873.75 / hr (over 1 year)	\$873.75 / hr / item (under 1 year), \$1,165.00 / hr / item (over 1 year)	\$115.50 / hr (under 3 mths), \$168.75 / hr (over 3 mths)	19% / hr (under 3 mths), 24% / hr (over 3 mths)	\$174.75 / hr (under 1 year), \$291.25 / hr (over 1 year)	25% / hr (under 1 year), 33% / hr (over 1 year)

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

Notes:

- (i). Rates and Charges reflect a sample of the fees applicable to the bank's product / services, and are not to be interpreted as an exhaustive list.
- (ii). Rates and Charges include applicable taxes.
- (iii). 100% increase represents either a doubling of the particular fee or charge, or instances where the fee or charge is being introduced/re-introduced for the first time.
- (iv). 'N/A' Represents service not applicable to institution.