

**FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
SCHEDULE OF FEES AND CHARGES 2011 - 2013**

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2011 (J\$)	December 2012 (J\$)	December 2013 (J\$)	J\$ Value Change '12 - '11	% Change '11 - '12	J\$ Value Change '12 - '13	% Change '13 - '12
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$302.58 - \$504.29	\$475.00 - \$500.00	\$475.00 - \$500.00	(\$4.29) - \$172.42	-1% to 57%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	\$70.60 - \$100.00 (4-12 free debits per month)	Regular chequing - 2 free debits per month - \$99.15 thereafter; Chequing Plus - 12 free debits per month - \$99.15 thereafter	Regular chequing - 2 free debits per month - \$99.15 thereafter; Chequing Plus - 12 free debits per month - \$99.15 thereafter	(\$0.85) - \$28.55	-1% to 40%	\$0.00	0%
1.1.3	Minimum Balance Threshold	\$302.58 - \$504.29 \$70,000 - \$150,000 (threshold)	\$475.00 - \$500.00 \$70,000 - \$150,000 (threshold)	\$475.00 - \$500.00 \$70,000 - \$150,000 (threshold)	(\$4.29) - \$172.42	- 1% to 57%	\$0.00	0%
1.1.4	Transfer Between Accounts	\$220.00	\$218.12	\$218.12	(\$1.88)	-1%	\$0.00	0%
1.1.5	Interim Statement	\$450.00	\$446.17	\$446.17	(\$3.83)	-1%	\$0.00	0%
1.1.6	Cheque Returned NSF	\$960.00	\$951.83	\$951.83	(\$8.17)	-1%	\$0.00	0%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$400.00	\$396.60	\$396.60	(\$3.40)	-1%	\$0.00	0%
1.1.7.2	Foreign Cheque	USD 50.43 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	(USD 0.43) + Foreign Bank Charge	-1%	\$0.00	0%
1.1.8	Dormant Account Fee (per annum)	\$350.00	\$347.02	\$347.02	(\$2.98)	-1%	\$0.00	0%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$450.00	\$600.00	\$600.00	\$150.00	33%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	\$100.00 (2 free debits per month)	\$99.15	\$99.15 (2 free debits per month)	(\$0.85)	-1%	\$0.00	0%
1.2.3	Minimum Balance Threshold	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.4	Transfer Between Accounts	\$220.00	\$218.12	\$218.12	(\$1.88)	-1%	\$0.00	0%
1.2.5	Interim Statement	\$450.00	\$446.17	\$446.17	(\$3.83)	-1%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$960.00	\$951.83	\$951.83	(\$8.17)	-1%	\$0.00	0%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$400.00	\$396.60	\$396.60	(\$3.40)	-1%	\$0.00	0%
1.2.7.2	Foreign Cheque	USD 50.43 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	(USD 0.43) + Foreign Bank Charge	-1%	\$0.00	0%
1.2.8	Dormant Account Fee (per annum)	\$350.00	\$347.02	\$347.02	(\$2.98)	-1%	\$0.00	0%

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2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
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	\$150.00 (0-2 free debits per month)	\$148.72 - \$160.00 (0-2 free debits per month)	\$148.72 - \$160.00 (0-2 free debits per month)	(\$1.28) - \$10.00	-1% to 7%	\$0.00	0%
2.1.3	Minimum Balance Fees (also state threshold)	\$151.29 - \$302.58 \$35,000 - \$100,000 (threshold)	\$150.00 - \$300.00 \$35,000 - \$100,000 (threshold)	\$150.00 - \$300.00 \$20,000 - \$100,000 (threshold)	(\$2.58) - (\$1.29)	-1%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	\$350.00	\$347.02	\$347.02	(\$2.98)	-1%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	\$100.00 (4 free debits per month)	\$99.15 - \$125.00 (1-4 free debits per month)	\$99.15 - \$125.00 (1-4 free debits per month)	(\$0.85) - \$25.00	-1% to 25%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	\$100.00 (2 free debits per month)	\$99.15 - \$125.00 (1-2 free debits per month)	\$99.15 - \$125.00 (1-2 free debits per month)	(\$0.85) - \$25.00	-1% to 25%	\$0.00	0%
2.2.3	Minimum Balance Fees (also state threshold)	\$450.00	\$446.17 - \$650.00 (no threshold)	\$446.17 - \$650.00 (no threshold)	(\$3.83) - \$200.00	-1% to 44%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	\$350.00	\$347.02	\$347.02	(\$2.98)	-1%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	To credit an FCIB A/C \$2,000.00 To credit another local bank A/C \$2,000.00	To credit an FCIB A/C \$1,982.98 To credit another local bank A/C \$1,982.98	\$1,982.98	(\$17.02)	-1%	\$0.00	0%
3.2	Outward	International : Branch \$4,034.34 Internet \$2,017.17 Regional FCIB Branch Branch \$4,034.34 Internet \$1,916.31	International : Branch \$4,263.40 Internet \$2,000.00 Regional FCIB Branch Branch \$4,000.00 Internet \$1,900.00	International : Branch \$4,263.40 Internet \$2,000.00 Regional FCIB Branch Branch \$4,000.00 Internet \$1,900.00	International : Branch \$229.06 Internet (\$17.17) Regional FCIB Branch Branch (\$34.34) Internet (\$16.31)	International : Branch 6% Internet -1% Regional FCIB Branch Branch -1% Internet -1%	\$0.00	0%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	\$20.00	\$19.83	\$19.83	(\$0.17)	-1%	\$0.00	0%
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	\$8.00	\$8.00	(\$0.07)	-1%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%

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4.1.2	Using Other Machines:								
4.1.2.1	Withdrawal	\$40.00	\$41.75	\$50.00	\$1.75	4%	\$8.25	20%	
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2.3	Enquiry	\$21.19	\$23.10	\$30.00	\$1.91	9%	\$6.90	30%	
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2.5	Declined	\$21.19	\$23.10	\$30.00	\$1.91	9%	\$6.90	30%	
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	\$12.10	\$14.10	\$15.00	\$2.00	17%	\$0.90	6%	
4.3	Internet Banking:								
4.3.1	Personal								
4.3.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.3.1.2	Funds Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.3.2	Corporate								
4.3.2.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.3.2.2	Funds Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%	
5.0	DEPOSITORY SERVICES								
5.1	Deposit Wallets (range of rental charges per annum)	Disposable - \$3,025.75 Canvas - \$3,530.04 - \$ 6,051.50	Disposable - \$3,000.00 Canvas - \$3,500.00 - \$ 6,000.00	\$3,500.00 - \$6,000.00	Disposable - (\$25.75) Canvas - (\$51.50) - (\$30.04)	-1%	\$0.00 - \$500.00	0% - 17%	
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$ 1,028.76- \$ 4,112.50	\$ 1,020.00- \$ 4,077.50	\$ 1,020.00- \$ 4,077.50	(\$35.00) - (\$8.76)	-1%	\$0.00	0%	
6.0	LOANS AND DISCOUNTS								
6.1	Commitment/Acceptance Fee	2.35%, Min \$8,812.50	2.33%, Min \$8,737.50	2.33%, Min \$8,737.50	(\$75.00)	-1%	\$0.00	0%	
6.2	Annual Renewal Fee	2.35%, Min \$8,812.50	2.33%, Min \$8,737.50	2.33%, Min \$8,737.50	(\$75.00)	-1%	\$0.00	0%	
6.3	Overrun Fee	1.01%, Min \$1,875.97	1.00%, Min \$1,860.00	1.00% - 2.00%, Min \$1,860.00	(\$15.97)	-1%	\$0.00	0%	
6.4	Late Payment Fee	\$1,500.00	\$1,487.24	\$1,487.24	(\$12.76)	-1%	\$0.00	0%	
6.5	Guarantees/Indemnities:								
6.5.1	Personal	N/A	N/A	\$4,957.45	N/A	N/A	\$4,957.45	100%	
6.5.2	Corporate	\$5,000.00	\$4,957.45	2.3% - 5.76% Min \$4,957.45	(\$42.55)	-1%	\$0.00	0%	
6.6	Letter of Undertaking	\$5,000.00	\$4,957.45	2.3% - 5.76% Min \$4,957.45	(\$42.55)	-1%	\$0.00	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)	\$1,763.00 Classic/Gold	\$1,747.50 Classic/Gold	\$1,747.50 Classic/Gold	\$15.50	-1%	\$0.00	0%
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	\$121.03	\$100.19	\$100.19	(\$20.84)	-17%	\$0.00	0%
8.2	Foreign Draft (sold)	\$550.00	USD Draft \$545.32 Other Foreign Drafts \$896.93	USD Draft \$545.32 Other Foreign Drafts \$896.93	(\$4.68) - \$346.93	-1% to 63%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$300.00	\$297.45	\$297.45	(\$2.55)	-1%	\$0.00	0%
8.3.2	Non-bank Customer	\$300.00	\$297.45	\$297.45	(\$2.55)	-1%	\$0.00	0%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$220.00 - \$201.71 (plus cost of draft/wire fee)	\$218.12 - \$396.60 (plus cost of draft/wire fee)	\$200.00 - \$396.60 (plus cost of draft/wire fee)	(\$1.88) - \$194.89	-1% to 97%	(\$18.12) - \$0.00	-8% to 0%
8.6	Certification of Account Bal./Reference Letter	\$1,900.00	Confirmation of Balance \$1,883.83 Reference Letter \$1,189.79	Certificate Balance \$1,883.83 Reference Letter \$1,189.79	(\$710.21) - (\$16.17)	-37% to -1%	\$0.00	0%
8.7	Cheque Encashment Fee:							
	Bank Customer	N/A	N/A	Free	N/A	N/A	\$0.00	0%
	Other Banks' Cheques	\$121.03	\$120.00	\$120.00	(\$1.03)	-1%	\$0.00	0%
8.8	Payroll Preparation	E- Pay - Set up – free; @ file run - \$302.58; cr CIBC/FCIB a/c - \$15.13; other FI a/c- \$21.18 Manual Payroll – Set up – free: @ file fun - \$605.15 cr CIBC/FCIB a/c - \$50.43; other FI a/c \$60.52	E- Pay - Set up – free; @ file run - \$300.00; cr CIBC/FCIB a/c - \$15.00; other FI a/c- \$21.00 Manual Payroll – Set up – free: @ file fun - \$600.00 cr CIBC/FCIB a/c - \$50.00; other FI a/c \$60.00	E-Pay – Set up – free; @ file run - \$300.00; cr CIBC/FCIB a/c - \$15.00; other FI A/C - \$21.00 Manual Payroll - Set up -free: @ file run - \$600.00; cr CIBC/FCIB a/c - \$50; other FI a/c - \$60.00	E- Pay - Set up – \$0.00; @ file run - (\$2.58); cr CIBC/FCIB a/c - (\$0.13); other FI a/c- (\$1.18) Manual Payroll – Set up \$0.00; @ file fun - (\$5.15) cr CIBC/FCIB a/c - (\$0.43); other FI a/c (\$0.52)	0% -1% -1% -1% 0% -1% -1% -1%	\$0.00	0%
8.9	Audit Confirmation	\$2,500.00	\$2,478.72	\$2,478.72	(\$21.28)	-1%	\$0.00	0%
8.10	Voucher Search	\$302.57 - \$706.01	\$300.00 - \$700.00	\$300.00 - \$700.00	(\$6.01) - (\$2.57)	-1%	\$0.00	0%

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 products / 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.