

**FIRST GLOBAL BANK 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 '11 - '12	% Change '11 - '12	J\$ Value Change '12 - '13	% Change '12 - '13
<b>1.0</b>	<b>CURRENT ACCOUNTS</b>							
1.1	<b>Personal:</b>							
1.1.1	Minimum Monthly Service Charge	\$500.00	\$550.00	\$600.00	\$50.00	10%	\$50.00	9%
1.1.2	Charge per Entry/Cheque	\$50.00	\$60.00	\$65.00	\$10.00	20%	\$5.00	8%
1.1.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	\$1,300.00	\$1,300.00	\$1,430.00	\$0.00	0%	\$130.00	10%
1.1.5	Interim Statement	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$1,870.00 - \$2,200.00	\$0.00	0%	\$170.00 - \$0.00	10% - 0%
1.1.6	Cheque Returned NSF	\$900.00	\$1,200.00	\$1,000.00	\$300.00	33%	(\$200.00)	-17%
1.1.7	<b>Stop Payment/Cancellation Order:</b>							
1.1.7.1	Local Cheque	\$600.00	\$650.00	\$715.00	\$50.00	8%	\$65.00	10%
1.1.7.2	Foreign Cheque	USD 25.00	USD 15.00	USD 16.50	(USD 10.00)	-40%	USD 1.50	10%
1.1.8	Dormant Account Fee (per annum)	\$700.00 per annum (when notices are sent)	\$700.00 per annum (when notices are sent)	\$700.00	\$0.00	0%	\$0.00	0%
1.2	<b>Corporate:</b>							
1.2.1	Minimum Monthly Service Charge	\$1,700.00	\$2,000.00	\$2,200.00	\$300.00	18%	\$200.00	10%
1.2.2	Charge per Entry/Cheque	\$70.00	\$80.00	\$85.00	\$10.00	14%	\$5.00	6%
1.2.3	Minimum Balance Threshold and Fees	Free	N/A	N/A	\$0.00	0%	N/A	N/A
1.2.4	Transfer Between Accounts	\$1,850.00	\$1,850.00	\$2,035.00	\$0.00	0%	\$185.00	10%
1.2.5	Interim Statement	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets	\$1,870.00 - \$2,200.00	\$0.00	0%	\$170.00 - \$0.00	10% - 0%
1.2.6	Cheque Returned NSF	\$900.00	\$900.00	\$990.00	\$0.00	0%	\$90.00	10%
1.2.7	<b>Stop Payment/Cancellation Order:</b>							
1.2.7.1	Local Cheque	\$600.00	\$650.00	\$715.00	\$50.00	8%	\$65.00	10%
1.2.7.2	Foreign Cheque	N/A	N/A	USD 16.50	N/A	N/A	USD 16.50	100%
1.2.8	Dormant Account Fee (per annum)	\$700.00 per annum (when notices are sent)	\$700.00 per annum (when notices are sent)	\$700.00	\$0.00	0%	\$0.00	0%



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4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	\$39.00	\$45.00	\$47.50	\$6.00	15%	\$2.50	6%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$30.00	\$35.00	\$37.50	\$5.00	17%	\$2.50	7%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$30.00	\$35.00	\$37.50	\$5.00	17%	\$2.50	7%
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	\$12.00	\$15.00	\$17.50	\$3.00	25%	\$2.50	17%
4.3	<b>Internet Banking:</b>							
4.3.1	<b>Personal</b>							
4.3.1.1	Enquiry	Transaction based	Transaction based	Transaction based	N/A	N/A	N/A	N/A
4.3.1.2	Funds Transfer	Transaction based	Transaction based	Transaction based	N/A	N/A	N/A	N/A
4.3.2	<b>Corporate</b>							
4.3.2.1	Enquiry	Transaction based	Transaction based	Transaction based	N/A	N/A	N/A	N/A
4.3.2.2	Funds Transfer	Transaction based	Transaction based	Transaction based	N/A	N/A	N/A	N/A
<b>5.0</b>	<b>DEPOSITORY SERVICES</b>							
5.1	Deposit Wallets (range of rental charges per annum)	\$3,000.00- \$7,500.00	\$3,000.00- \$9,500.00	\$3,300.00- \$10,450.00	\$0.00 - \$2,000.00	0% - 27%	\$300.00 - \$950.00	10%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$3,500.00 - \$7,500.00	\$1,800.00 - \$8,000.00	\$1,980.00 - \$8,800.00	(\$1,700.00) - \$500.00	-49% to 7%	\$180.00- \$800.00	10%
<b>6.0</b>	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	2.33% - 3.49% of amount or minimum \$12,000.00	2.33% - 3.49% of amount or minimum \$12,000.00	2.33% - 3.49% of amount or minimum \$15,000.00	\$0.00	0%	\$0.00	0%
6.2	Annual Renewal Fee	1 - 4%	1 - 4%	1- 4%	N/A	0%	\$0.00	0%
6.3	Overrun Fee	\$2,500.00 - \$3,000.00	\$2,500.00	\$2,200.00 - \$3,500.00	(\$500.00) - \$0.00	-17% to 0%	(\$300.00) - \$1,000.00	-12% to 40%
6.4	Late Payment Fee	1% of payment amount minimum \$1,200.00	1% of payment amount minimum \$1,200.00	1% of payment amount minimum \$1,500.00	\$0.00	0%	\$0.00	0%
6.5	<b>Guarantees/Indemnities:</b>							
6.5.1	Personal	2.91%- 5.24% ( Cash Secured \$5,500)	Non Cash Secured 2.91% - 5.24% p.a or minimum \$10,000.00 (Cash Secured \$5,500)	Non Cash Secured 3% - 6% p.a or minimum \$12,000.00 (Cash Secured \$6,500)	N/A	0%	N/A	Non Cash Secured 0.09% - 0.76% p.a (Cash Secured 18%)
6.5.2	Corporate	2.91% - 5.24% ( Cash Secured \$5,500)	Non Cash Secured 2.91% - 5.24% p.a or minimum \$10,000.00 (Cash Secured \$5,500)	Non Cash Secured 3% - 6% p.a or minimum \$12,000.00 (Cash Secured \$7,500)	N/A	0%	N/A	Non Cash Secured 0.09% - 0.76% p.a (Cash Secured 36%)
6.6	Letter of Undertaking	\$6,500.00	\$6,500.00	\$7,000.00	\$0.00	0%	\$500.00	8%



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<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	\$1,000.00	\$1,000.00	<b>\$1,200.00</b>	\$0.00	0%	<b>\$200.00</b>	<b>20%</b>
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$350.00	\$350.00	<b>\$400.00 - \$500.00</b>	\$0.00	0%	<b>\$50.00 - \$150.00</b>	<b>14% - 43%</b>
8.3.2	Non-bank Customer	\$1,000.00	\$1,200.00	<b>\$1,350.00</b>	\$200.00	20%	<b>\$150.00</b>	<b>13%</b>
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$550.00 ( Set -up \$500.00)	\$550.00 ( Set -up \$500.00)	<b>Set-up (\$0.00 - \$600.00)</b>	\$0.00	0%	<b>set-up (\$500.00) - \$100.00</b>	<b>set-up 100% to 20%</b>
8.6	Certification of Account Bal./Reference Letter	\$2,750.00	\$2,750.00	<b>\$1,375.00 - \$3,025.00</b>	\$0.00	0%	<b>(\$1,375.00) - \$275.00</b>	<b>-50% to 10%</b>
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	Free	Free	<b>Free</b>	\$0.00	0%	<b>\$0.00</b>	<b>0%</b>
8.7.2	Other Banks' Cheque	Free	Free	<b>Free</b>	\$0.00	0%	<b>\$0.00</b>	<b>0%</b>
8.8	Payroll Preparation	\$250.00 - \$300.00	\$600.00 per packet; Minimum \$1,500.00	<b>\$600.00 per packet; Minimum \$1,500.00</b>	\$300.00 - \$350.00	50% - 58%	<b>\$0.00</b>	<b>0%</b>
8.9	Audit Confirmation	\$2,600.00	\$2,700.00 per certificate (plus \$1,000.00 per hour for detailing)	<b>\$3,000.00 per certificate (plus \$1,000.00 per hour for detailing)</b>	\$100.00	4%	<b>\$300.00</b>	<b>11%</b>
8.10	Voucher Search (per hour)	\$2,650.00	\$2,650.00	<b>\$2,915.00</b>	\$0.00	0%	<b>\$265.00</b>	<b>10%</b>

**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.

\* First Global Bank does not operate its own Automated Banking Machine (ABM), these charges reflect use of credit union r.