

**NATIONAL COMMERCIAL BANK JAMAICA 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	\$695.00	\$689.09	\$689.09	(\$5.91)	-1%	\$0.00	0%
1.1.2	Charge per Entry/Cheque	\$60.00	\$69.60	\$69.60	\$9.60	16%	\$0.00	0%
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	\$250.00	\$247.88	\$250.00	(\$2.12)	-1%	\$2.12	1%
1.1.5	Interim Statement	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$495.74 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	\$600.00 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	(\$4.26) per statement request (Up to 10 pages). Thereafter, (\$0.64) per additional page.	-1%	(\$104.26) per statement request (Up to 10 pages). Thereafter, (\$0.00) per additional page.	0% - 21%
1.1.6	Cheque Returned NSF	\$1,250.00	\$1,239.36	\$1,300.00	(\$10.64)	-1%	\$60.64	5%
1.1.7	<b>Stop Payment/Cancellation Order:</b>							
1.1.7.1	Local Cheque	\$450.00	\$446.17	\$455.00	(\$3.83)	-1%	\$8.83	2%
1.1.7.2	Foreign Cheque	USD 40.00	USD 39.66	USD 39.66	(USD 0.34)	-1%	USD 0.00	0%
1.1.8	Dormant Account Fee (per annum)	N/A	N/A	\$470.00	N/A	N/A	\$470.00	100%
1.2	<b>Corporate:</b>							
1.2.1	Minimum Monthly Service Charge	\$695.00	\$689.09	\$689.09	(\$5.91)	-1%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	\$60.00	\$69.60	\$69.60	\$9.60	16%	\$0.00	0%
1.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.4	Transfer Between Accounts	\$250.00	\$247.88	\$250.00	(\$2.12)	-1%	\$2.12	1%
1.2.5	Interim Statement	\$500.00 per statement request (Up to 10 pages). Thereafter, \$75.00 per additional page.	\$495.74 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	\$600.00 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	(\$4.26) per statement request (Up to 10 pages). Thereafter, (\$0.64) per additional page.	-1%	(\$104.26) per statement request (Up to 10 pages). Thereafter, (\$0.00) per additional page.	0% - 21%
1.2.6	Cheque Returned NSF	\$1,250.00	\$1,239.36	\$1,300.00	(\$10.64)	-1%	\$60.64	5%
1.2.7	<b>Stop Payment/Cancellation Order:</b>							
1.2.7.1	Local Cheque	\$450.00	\$446.17	\$455.00	(\$3.83)	-1%	\$8.83	2%
1.2.7.2	Foreign Cheque	USD 40.00	USD 39.66	USD 39.66	(USD 0.34)	-1%	USD 0.00	0%
1.2.8	Dormant Account Fee (per annum)	N/A	N/A	\$470.00	N/A	N/A	\$470.00	100%



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4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	\$49.35	\$58.00	\$60.34	\$8.65	18%	\$2.34	4%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$30.06	\$30.00	\$31.35	(\$0.06)	-0.2%	\$1.35	5%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$30.06	\$30.00	\$31.35	(\$0.06)	-0.2%	\$1.35	5%
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	\$15.05	\$12.10	\$12.10	(\$2.95)	-20%	\$0.00	0%
4.3	<b>Internet Banking:</b>							
4.3.1	<b>Personal</b>							
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	<b>Corporate</b>							
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	<b>DEPOSITORY SERVICES</b>							
5.1	Deposit Wallets (range of rental charges per annum)	\$4,500.00	\$4,461.71	N/A	(\$38.29)	-1%	(\$4,461.71)	-100%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$3,500.00	\$3,470.21	\$3,470.21 - \$13,880.85 per annum	(\$29.79)	-1%	\$0.00 - \$10,410.64	0% - 300%
6.0	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	\$8,000.00	\$10,000.00	\$12,000.00	\$2,000.00	25%	\$2,000.00	20%
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.3	Overrun Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5	<b>Guarantees/Indemnities:</b>							
6.5.1	Personal	\$6,000.00	\$5,949.00	\$5,949.00	(\$51.00)	-1%	\$0.00	0%
6.5.2	Corporate	\$6,000.00	\$5,949.00	\$5,949.00	(\$51.00)	-1%	\$0.00	0%
6.6	Letter of Undertaking	\$6,000.00	\$5,949.00	\$5,949.00	(\$51.00)	-1%	\$0.00	0%
7.0	<b>CREDIT CARD SERVICES</b>							
7.1	<b>Annual Membership Fee:</b>							
7.1.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	Visa Classic -\$3,000.00; Visa Gold- \$6,000.00	Visa Classic -\$3,272.00; Visa Gold- \$5,949.00	Visa Classic -\$3,600.00; Visa Gold- \$6,900.00	Visa Classic -\$272.00; Visa Gold- (\$51.00)	Visa Classic 9%; Visa Gold -1%	Visa Classic -\$328.00; Visa Gold- \$951.00	Visa Classic - 10%; Visa Gold- 16%

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7.1.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	USD 75.00 - USD 145.00	USD 79.00 - USD 145.00	USD 88.00 - USD 145.00	USD 0.00 - USD 4.00	0% - 5%	USD 0.00 - USD 9.00	0% - 11%
7.1.3	Other ( Keycard products)	\$970.00 - \$3,030.00	\$1,000.00 - \$3,030.00	<b>\$1,150.00 - \$3,485.00</b>	\$0.00 - \$30.00	0% - 3%	<b>\$150.00 - \$455.00</b>	<b>15%</b>
7.2	<b>Cash Advance Charge:</b>							
7.2.1	Visa ( <i>Classic Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classis, Local Gold</i> )	8.58% - 11.65%	8.58% - 11.65%	8.58% - 11.65%	N/A	0%	N/A	0%
7.2.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other (Keycard products)	8.58% - 11.65%	8.58% - 11.65%	8.58% - 11.65%	N/A	0%	N/A	0%
7.3	<b>Late Payment Charge:</b>							
7.3.1	Visa ( <i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card</i> )	Visa - \$1,940.00	Visa - \$2,181.00	<b>\$2,400.00</b>	\$241.00	12%	<b>\$219.00</b>	<b>10%</b>
7.3.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	US\$50.00	USD 55.00 - USD 65.00	USD 65.00	USD 5.00 - USD 15.00	10% - 30%	USD 0.00 - USD 10.00	0% - 18%
7.3.3	Other ( Keycard products)	\$1,940.00	\$2,200.00	<b>\$2,400.00</b>	\$260.00	13%	<b>\$200.00</b>	<b>9%</b>
7.4	<b>Overlimit Charge:</b>							
7.4.1	Visa ( <i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card</i> )	Visa - \$1,940.00	Visa - \$2,181.00	<b>\$2,400.00</b>	\$241.00	12%	<b>\$219.00</b>	<b>10%</b>
7.4.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	USD 50.00	USD 55.00 - USD 65.00	USD 65.00	USD 5.00 - USD 15.00	10% - 30%	USD 0.00 - USD 10.00	0% - 18%
7.4.3	Other ( Keycard products)	\$1,940.00	\$2,200.00	<b>\$2,400.00</b>	\$260.00	13%	<b>\$200.00</b>	<b>9%</b>
7.5	<b>Replacement Card Fee:</b>							
7.5.1	Visa ( <i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Gold</i> )	Visa \$1,750.00	Visa Classic -\$1,983.00; Visa Gold- Free	<b>Visa Classic -\$2,000.00; Visa Gold- Free</b>	\$0.00 - \$233.00	0% - 13%	<b>\$0.00 - \$17.00</b>	<b>0% - 1%</b>
7.5.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.3	Other ( Keycard products)	\$610.00 - \$1,815.00	\$610.00 - \$1,815.00	<b>\$500.00 - \$1,815.00</b>	\$0.00	0%	<b>(\$110.00) - \$0.00</b>	<b>-18% to 0%</b>

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<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	\$60.00	\$59.48	\$59.48	(\$0.52)	-1%	\$0.00	0%
8.2	Foreign Draft (sold)	\$600.00	\$594.90	\$610.00	(\$5.10)	-1%	\$15.10	3%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$350.00	\$351.98	\$351.98	\$1.98	1%	\$0.00	0%
8.3.2	Non-Bank Customer	\$880.00	\$872.52	\$872.52	(\$7.48)	-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	\$250.00	\$247.88	\$350.00	(\$2.12)	-1%	\$102.12	41%
8.6	Certification of Account Bal./Reference Letter	\$1,100.00	\$1,239.36	\$1,239.36	\$139.36	13%	\$0.00	0%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	N/A	N/A	\$128.15	N/A	N/A	\$128.15	100%
8.7.2	Non-Bank Customer	\$250.00	\$247.88	\$247.88	(\$2.12)	-1%	\$0.00	0%
8.8	Payroll Preparation (charge per \$1,000)	\$4.90 per J\$1,000.00	\$4.86 per J\$1,000.00	\$4.86 per J\$1,000.00	(\$0.04)	-1%	\$0.00	0%
8.9	Audit Confirmation	\$3,000.00	\$2,974.47	\$2,974.47	(\$25.53)	-1%	\$0.00	0%
8.10	Voucher Search	\$1,400.00	\$1,388.09	\$1,388.09	(\$11.91)	-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.