

SAGICOR 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
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	\$317.25 - \$517.00 depending on product chosen	\$314.55 - \$512.60 depending on product chosen	Interest Advantage - \$466/Ultra Preferred \$699.00	(\$4.40) - (\$2.70)	-1%	\$151.45 - \$186.40	48% - 36%
1.1.2	Charge per Entry/Cheque	\$36.43 per debit entry if monthly average credit balance falls below minimum \$100,000.00- \$250,000.00 depending on the product chosen, otherwise free.	\$36.12 per debit entry if monthly average credit balance falls below minimum \$100,000.00- \$250,000.00 depending on the product chosen, otherwise free.	Interest Advantage - \$47.77/Ultra Preferred \$47.77	(\$0.31)	-1%	\$11.65	32%
1.1.3	Minimum Balance Threshold and Fees	Free if minimum monthly balance of \$250,000.00 is maintained	Free if minimum monthly balance of \$250,000.00 is maintained	Free if minimum monthly average credit balance is above the thresholds. Interest Advantage - \$50,000.00/Ultra Preferred \$250,000.00	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.1.5	Interim Statement	\$352.50	\$349.50	\$582.50	(\$3.00)	-1%	\$233.00	67%
1.1.6	Cheque Returned NSF	\$1,057.50	\$1,048.50	\$1,165.00	(\$9.00)	-1%	\$116.50	11%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$352.50	\$302.90	\$407.75	(\$49.60)	-14%	\$104.85	35%
1.1.7.2	Foreign Cheque	\$352.50	\$302.90	\$407.75	(\$49.60)	-14%	\$104.85	35%
1.1.8	Dormant Account Fee (per annum)	N/A	N/A	Free	N/A	N/A	\$0.00	0%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$517.00 - \$763.75 depending on product chosen	\$512.60 - \$757.25 depending on product chosen	Business Advantage \$640.75/Business Preferred \$873.75/Business Max \$757.25	(\$6.50) - (\$4.40)	-1%	\$116.50 - \$128.15	15% - 25%
1.2.2	Charge per Entry/Cheque	\$36.43	\$36.12	Business Advantage \$47.77/Business Preferred \$47.77/Business Max \$52.43	(\$0.31)	-1%	\$11.65	32%
1.2.3	Minimum Balance Threshold and Fees	Free	Free	Free if minimum monthly average credit balance is above the thresholds. Business Max \$250,000	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.5	Interim Statement	\$352.50	\$349.50	\$582.50	(\$3.00)	-1%	\$233.00	67%
1.2.6	Cheque Returned NSF	\$1,057.50	\$1,048.50	\$1,165.00	(\$9.00)	-1%	\$116.50	11%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$305.50	\$302.90	\$407.75	(\$2.60)	-1%	\$104.85	35%
1.2.7.2	Foreign Cheque	\$305.50	\$302.90	\$407.75	(\$2.60)	-1%	\$104.85	35%
1.2.8	Dormant Account Fee (per annum)	N/A	N/A	Free	N/A	N/A	\$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	Free Could be \$101.05 depending on product chosen.	Free Could be \$100.19 depending on product chosen.	Free	(\$0.86)	-1%	(\$100.19) - \$0.00	-100% to 0%
2.1.3	Minimum Balance Threshold and Fees	N/A	N/A	Free	N/A	N/A	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	N/A	N/A	Free	\$0.00	0%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	Free or \$101.05 depending on product chosen.	Free or \$100.19 depending on product chosen.	Free	(\$0.86)	-1%	(\$100.19) - \$0.00	-100% to 0%
2.2.3	Minimum Balance Threshold and Fees	N/A	N/A	Free	N/A	N/A	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	N/A	N/A	Free	N/A	N/A	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	USD 12.93	USD 12.82	USD 14.56	(USD 0.11)	-1%	USD 1.74	14%
3.2	Outward	USD 36.43	USD 36.12	USD 36.12	(USD 0.31)	-1%	USD 0.00	0%
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	Free	N/A	N/A	\$0.00	0%
4.1.1.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.3	Enquiry	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.1.1.4	Transfer	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.1.1.5	Declined	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.1.1.6	Statement	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$36.50	\$36.19	\$54.77	(\$0.31)	-1%	\$18.58	51%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$27.50	\$27.26	\$41.56	(\$0.24)	-1%	\$14.30	52%
4.1.2.4	Transfer	\$10.00	\$9.92	N/A	(\$0.08)	-1%	(\$9.92)	-100%
4.1.2.5	Declined	\$27.50	\$27.26	\$41.56	(\$0.24)	-1%	\$14.30	52%
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	\$11.90	\$17.13	(\$0.10)	-1%	\$5.23	44%

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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	\$17.63 per transaction, \$2937.50 per annum - access fee	\$17.48 per transaction, \$2,912.50 per annum - access fee	\$17.48 per transaction, \$4,077.50 per annum - access fee	(\$0.15) per transaction, (\$25.00) per annum - access fee	-1%	\$0.00 per transaction, \$1,165.00 per annum - access fee	0% per transaction, 40% per annum - access fee
4.3.2.2	Funds Transfer	\$17.63 per transaction, \$2937.50 per annum - access fee	\$17.48 per transaction, \$2,912.50 per annum - access fee	\$17.48 per transaction, \$4,077.50 per annum - access fee	(\$0.15) per transaction, (\$25.00) per annum - access fee	-1%	\$0.00 per transaction, \$1,165.00 per annum - access fee	0% per transaction, 40% per annum - access fee
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	(Consumer Loans) Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,625.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,625.00 (Business Loans) 0.29% - 3.35% of facility amount. Minimum - \$17,625.00	(Consumer Loans) Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,475.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,475.00 (Business Loans) 0.29% - 3.50% of facility amount. Minimum - \$17,475.00	Cash secured - 0.5825% of facility amount. Minimum \$17,625.00 Non-cash secured 1.165 % - 2.33 % + GCT of facility amount. Minimum \$17,625.00	(\$150.00) on the minimum charge	-1% on the minimum charge	\$150.00 on the minimum charge	1% on the minimum charge
6.2	Annual Renewal Fee	Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,625.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,625.00	Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,475.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,475.00	J\$17,625.00 - 1.165% of facility amount	Cash secured and Non-cash secured - N/A; (\$150.00) on the minimum charge	Cash secured - 0% of facility amount. Non-cash secured - 0% of facility amount. -1% on the minimum charge	Cash secured and Non-cash secured - N/A; \$150.00 on the minimum charge	Cash secured -0.005% to 0.585% of facility amount. Non-cash secured -0.005% to -1.165 % of facility amount. 1% on the minimum charge
6.3	Overrun Fee	\$1,551.00	\$1,537.80	\$2,097.00	(\$13.20)	-1%	\$559.20	36%
6.4	Late Payment Fee	Interest charged on outstanding payment at contracted loan rate.	Interest charged on outstanding payment at contracted loan rate.	Interest charged on outstanding payment at contracted loan rate	N/A	N/A	N/A	N/A
6.5	Guarantees/Indemnities:							
6.5.1	Personal	Cash secured - \$0.5M - \$5M, 2.33% of guaranteed amount, over \$5M - 1.75% of guaranteed amount. Non-cash secured - \$0.5M - \$5M, 2.33% of guarantee amount, over \$5M - 1.75% - 3.50% of guarantee amount.	Cash secured - \$0.5M - \$5M, 2.33% of guaranteed amount, over \$5M - 1.75% of guaranteed amount. Non-cash secured - \$0.5M - \$5M, 2.33% of guarantee amount, over \$5M - 1.75% - 3.50% of guarantee amount.	N/A	N/A	0%	N/A	N/A

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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	N/A	N/A	Free	N/A	N/A	\$0.00	0%
8.2	Foreign Draft (sold)	N/A	N/A	\$582.50	N/A	N/A	\$582.50	100%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$235.00	\$233.00	\$349.50	(\$2.00)	-1%	\$116.50	50%
8.3.2	Non-bank Customer	\$235.00	\$233.00	N/A	(\$2.00)	-1%	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	Setup - \$205.63, \$258.50 per transaction	Setup - \$203.88, \$256.30 per transaction	Setup - \$233.00, \$256.00 per transaction	Setup - (\$1.75), (\$2.20) per transaction	-1%	(\$0.30) per transaction, Setup - \$29.12,	0% per transaction, Setup - 14%
8.6	Certification of Account Bal./Reference Letter	\$587.50	\$582.50	\$1,165.00	(\$5.00)	-1%	\$582.50	100%
8.7	Cheque Encashment Fee:							
	Own Bank	n.a	n.a	Free	n.a	n.a	\$0.00	0%
	Other Banks' Cheque	N/A	N/A	Free	N/A	N/A	\$0.00	0%
8.8	Payroll Preparation	N/A	N/A	Credit to SBJ a/c \$174.75 per item, credit to other banks \$407.75	N/A	N/A	Credit to SBJ a/c \$174.75 per item, credit to other banks \$407.75	100%
8.9	Audit Confirmation	\$1,762 for current year and \$2,350.00 for each prior year	\$1,747.50 for current year and \$2,330.00 for each prior year	\$2,912.50 for current year and \$2,912.50 for each prior year	Prior Years (\$20.00) Current Year (\$14.50)	-1%	\$1,165.00 for Current Year \$582.50 for each prior year	67% - 20%
8.10	Voucher Search	N/A	N/A	\$2,330.00 for current year and \$2,912.50 for each prior year	N/A	N/A	\$2,330.00 for current year and \$2,912.50 for each prior year	100%

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.
- (vi) 'N/A' Represents service not applicable to institution.