

**JMMB MERCHANT BANK LIMITED**  
**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>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
2.1.1	In-branch Deposit Transaction Fee	0.5% calculated on the excess of cash over \$1M deposited.	0.5% calculated on the excess of cash over \$1M deposited.	<b>0.99% amounts over USD2,500.00</b>	N/A	0%	<b>N/A</b>	<b>0.5%</b>
2.1.2	In-branch Withdrawal Transaction Fee	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	0.8% of amt for withdrawals above \$100K cash.	<b>Free</b>	N/A	0%	(0.8% of amt for withdrawals above \$100K cash.)	<b>-100%</b>
2.1.3	Minimum Balance Threshold and Fees	\$100.00/month below threshold. Threshold set per product.	\$100.00/month below threshold. Threshold set per product.	<b>N/A</b>	\$0.00	0%	(\$100.00/month below threshold. Threshold set per product.)	<b>-100%</b>
2.1.4	Dormant Account Fee (per annum)	\$250.00 (if balance below the minimum for the product)	\$250.00	<b>Free</b>	\$0.00	0%	(\$250.00)	<b>-100%</b>
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	0.5% calculated on the excess of cash over \$1M deposited.	0.5% calculated on the excess of cash over \$1M deposited.	<b>0.99% amounts over USD2,500.00</b>	N/A	0%	<b>N/A</b>	<b>0.5% amounts over USD2,500.00</b>
2.2.2	In-branch Withdrawal Transaction Fee	\$305.50 (multiple cheque requests only). 0.8% of amt for withdrawals above \$100K cash.	0.8% of amt for withdrawals above \$100K cash.	<b>Free</b>	\$0.00	0%	(0.8% of amt for withdrawals above \$100K cash.)	<b>-100%</b>
2.2.3	Minimum Balance Threshold and Fees	\$100.00/month below threshold. Threshold set per product.	\$100.00	<b>\$100.00</b>	\$0.00	0%	<b>\$0.00</b>	<b>0%</b>
2.2.4	Dormant Account Fee (per annum)	\$250.00 (if balance below the minimum for the product)	\$250.00	<b>Free</b>	\$0.00	0%	(\$250.00)	<b>-100%</b>
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	USD14.10	USD14.10	<b>USD23.30</b>	\$0.00	0%	<b>USD 9.20</b>	<b>65%</b>
3.2	Outward	USD41.13	USD41.13	<b>USD41.13</b>	\$0.00	0%	<b>USD 0.00</b>	<b>0%</b>
<b>4.0</b>	<b>E-BANKING</b>							
4.1	Automated Banking Machine (ABM)							
4.1.1	<b>Using Own Machine:</b>							
4.1.1.1	Withdrawal	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.1.1.2	Deposit	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.1.1.3	Enquiry	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.1.1.4	Transfer	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.1.1.5	Declined	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.1.1.6	Statement	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	\$42.00	\$39.66	<b>\$49.01</b>	(\$2.34)	-6%	<b>\$9.35</b>	<b>24%</b>
4.1.2.2	Deposit	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.1.2.3	Enquiry	\$32.00	\$29.75	<b>\$37.67</b>	(\$2.25)	-7%	<b>\$7.92</b>	<b>27%</b>
4.1.2.4	Transfer	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.1.2.5	Declined	\$30.00	\$29.75	<b>\$37.67</b>	(\$0.25)	-1%	<b>\$7.92</b>	<b>27%</b>
4.1.2.6	Statement	N/A	N/A	<b>N/A</b>	N/A	N/A	<b>N/A</b>	<b>N/A</b>
4.2	Point of Sale Transactions	\$16.00 Successful transaction; \$14.00 Declined transaction	\$13.88	<b>\$16.70</b>	(\$2.12) - (\$0.12)	-13% to -1%	<b>\$2.82</b>	<b>20%</b>

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4.3	<b>Internet Banking:</b>							
4.3.1	<b>Personal</b>							
4.3.1.1	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	<b>Corporate</b>							
4.3.2.1	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3.2.2	Funds Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5.0	<b>DEPOSITORY SERVICES</b>							
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	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	1% - 3.5%, Min \$6,462.50	2.50%	1% - 3.5%, Min \$6,407.50	N/A	-1% to 1.5%	N/A	-1.5% to 1%
6.2	Annual Renewal Fee	0.25% - 1%	1%	0.25% - 1%	N/A	0% - 0.75%	N/A	-0.75% to 0%
6.3	Overrun Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment Fee	\$1,175.00	\$1,175.00	\$1,165.00	\$0.00	0%	(\$10.00)	-1%
6.5	<b>Guarantees/Indemnities:</b>							
6.5.1	Personal	\$4,112.50	3.5%	1% - 2%	Now 3.5%	N/A	N/A	-2.5% to -1.5%
6.5.2	Corporate	1% - 3.5%, Min \$5,875.00	3.5%	1% - 2%	N/A	0% - 2.5%	N/A	-2.5% to -1.5%
6.6	Letter of Undertaking	1% - 2%, Min \$5,875.00	\$4,077.50	\$4,077.50	(\$1,797.50)	-31%	\$0.00	0%
7.0	<b>CREDIT CARD SERVICES</b>							
7.1	<b>Annual Membership Fee:</b>							
7.1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2	<b>Cash Advance Charge:</b>							
7.2.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3	<b>Late Payment Charge:</b>							
7.3.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4	<b>Overlimit Charge:</b>							
7.4.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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7.5	<b>Repalcement Card Fee:</b>							
7.5.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.2	Mastercard	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
<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)	N/A	N/A	USD11.75 + Other Bank Charges (OBC)	N/A	N/A	USD11.75 +OBC	100%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$252.63 + Other Bank Charges (OBC)	\$252.63 + Other Bank Charges (OBC)	\$250.47 + Other Bank Charges (OBC)	\$0.00	0%	(\$2.16)	-1%
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	\$252.63	\$305.50	\$291.00	\$52.87	21%	(\$14.50)	-5%
8.6	Certification of Account Bal./Reference Letter	\$1,000.00	\$1,500.00	\$300.00	\$500.00	50%	(\$1,200.00)	-80%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.7.2	Other Banks' Cheque	\$500.00	Free	N/A	(\$500.00)	-100%	\$0.00	0%
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	\$3,525.00	\$3,525.00	\$2,330.00	\$0.00	0%	(\$1,195.00)	-34%
8.10	Voucher Search	1,000 per hour	\$1,000 per hour	\$1,165.00 up to 1 yr, after \$582.50 each year	\$0.00	0%	(\$417.50) - \$165.00	-42% to 17%

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

**Notes:**

- (i) Rates and Charges reflect a sample of the fees applicable to the licensee'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.