JAMAICA NATIONAL BUILDING SOCIETY SCHEDULE OF FEES AND CHARGES 2011 - 2013

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
	SERVICES	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	
2.0	SAVINGS ACCOUNTS								
2.1	Personal:								
2.1.1	In-branch Deposit Transaction Fee	Cash> \$5M: Amount x 0.1% x \$5.5	Cash> \$5M: Amount x 0.1% x \$5.5	Deposit Value 0.1% x \$5.5 & > fx \$1,000.00: 0.75% x daily selling rate	\$0.00	0%	N/A	0.75% x daily selling rate for fx transactions > \$1,000.00	
2.1.2	In-branch Withdrawal Transaction Fee	\$50.00	\$50.00, \$100.00 at Money Shops; For withdrawals by cheque \$250.00, \$300.00 at Money Shops; For withdrawals by cheque over J\$5million \$5,875.00	\$70.00	\$0.00 - \$5,825.00	0% - 11650%	(\$5,805.00) - \$20.00	-8292% to 40%	
2.1.3	Minimum Balance Fees (also state threshold)	\$50.00 (threshold \$2,500.00)	\$75.00 (threshold \$2,500.00)	\$75.00 (threshold \$2,500.00)	\$25.00	50%	\$0.00	0%	
2.1.4	Dormant Account Fee (per annum)	\$500.00	\$500.00	\$500.00	\$0.00	0%	\$0.00	0%	
2.2	Corporate:								
2.2.1	In-branch Deposit Transaction Fee	Cash> \$5M: Amount x 0.1% x \$5.5	Cash> \$5M: Amount x 0.1% x \$5.5	Deposit Value 0.1% x \$5.5 & > fx \$1,000.00: 0.75% x daily selling rate	\$0.00	0%	N/A	0.75% x daily selling rate for fx transactions > \$1,000.00	
2.2.2	In-branch Withdrawal Transaction Fee	\$50.00	\$50.00	\$70.00	\$0.00	0%	\$20.00	40%	
2.2.3	Minimum Balance Fees (also state threshold)	\$50.00 (threshold \$2,500.00)	\$50.00 (threshold \$2,500.00)	\$75.00 (threshold \$2,500.00)	\$0.00	0%	\$25.00	50%	
2.2.4	Dormant Account Fee (per annum)	\$500.00	\$500.00	\$500.00	\$0.00	0%	\$0.00	0%	
3.0	TELEGRAPHIC TRANSFER OF FUNDS								
3.1	Inward	\$235.00	\$235.00	\$235.00	\$0.00	0%	\$0.00	0%	
3.2	Outward	\$3,500.00	\$3,550.00; \$3,850.00 Charged at Money Shops	\$4,000.00	\$50.00- \$350.00	1% - 10%	\$150.00 - \$450.00	4% -13%	
4.0	E-BANKING								
4.1	Automated Banking Machine (ABM)								
4.1.1	Using Own Machine:								
4.1.1.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$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	N/A	N/A	Free	N/A	N/A	\$0.00	0%	
4.1.1.5	Declined	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

JAMAICA NATIONAL BUILDING SOCIETY SCHEDULE OF FEES AND CHARGES 2011 - 2013

	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
SERVICES	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
.1.2 Using Other Machines:							
.1.2.1 Withdrawal	\$50.00	\$50.00	\$60.00	\$0.00	0%	\$10.00	20%
1.2.2 Deposit	\$50.00	\$50.00	\$60.00	\$0.00	0%	\$10.00	20%
1.2.3 Enquiry	\$50.00	\$50.00	\$60.00	\$0.00	0%	\$10.00	20%
1.2.4 Transfer	\$50.00	\$50.00	\$60.00	\$0.00	0%	\$10.00	20%
1.2.5 Declined	\$50.00	\$50.00	\$60.00	\$0.00	0%	\$10.00	20%
1.2.6 Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2 Point of Sale Transactions	Free	Free	\$7.00	\$0.00	0%	\$7.00	100%
3 Internet Banking:							
3.1 Personal							
3.1.1 Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
3.1.2 Funds Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
3.2 Corporate							
3.2.1 Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
3.2.2 Funds Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
DEPOSITORY SERVICES							
Deposit Wallets (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Safety Deposit Boxes (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0 LOANS AND DISCOUNTS							
1 Commitment/Acceptance Fee	Residential, home improvements & construction :0.5% of loan amount + GCT (Maximum of \$100,000); Commerical 2.33% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	Residential, home improvements & construction :0.5% of loan amount + GCT (Maximum of \$100,000); Commerical 2.35% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	Residential, home improvements & construction :0.5825% of loan amount + GCT (Maximum of \$100,000); Commerical 2.35% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	N/A	0% - 0.02%	N/A	0.1% - 0%
2 Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3 Overrun / Over Limit Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4 Late Payment / Penalty Fee	0.06%	0.06%	0.0556% per day	N/A	0%	N/A	0%

JAMAICA NATIONAL BUILDING SOCIETY SCHEDULE OF FEES AND CHARGES 2011 - 2013

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
	SERVICES	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
5	Guarantees/Indemnities:							
5.1	Personal	Residential: 7.5%	Residential: 7.5%	Residential: 7.5%	N/A	0%	N/A	0%
5.2	Corporate	Commercial: 8.0%	Commercial: 8.0%	Commercial: 8.0%	N/A	0%	N/A	0%
6	Letter of Undertaking	Free	Free	Free	\$0.00	0%	\$0.00	0%
0	CREDIT CARD SERVICES							
1	Annual Membership Fee:							
1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2	Cash Advance Charge:							
2.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3	Late Payment Charge:							
3.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4	Overlimit Charge:							
4.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Repalcement Card Fee:							
5.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A

JAMAICA NATIONAL BUILDING SOCIETY SCHEDULE OF FEES AND CHARGES 2011 - 2013

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
	SERVICES	D	D 0040 (IA)	December 2013 (J\$)	J\$ Value Change '11 - '12	% Change '11 - '12	J\$ Value Change '12 - '13	% Change '12 - '13	
	SERVICES	December 2011 (J\$)	December 2012 (J\$)	December 2013 (J\$)	11 - 12	11- 12	12- 13	12- 13	
8.0	MISCELLANEOUS CHARGES								
8.1	Foreign Cheque negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.2	Foreign Draft (sold)	\$500.00	\$500.00	\$500.00	\$0.00	0%	\$0.00	0%	
8.3	Manager's Cheque:								
8.3.1	Bank Customer	N/A	\$300.00 & withdrawal > \$5m - \$5,875.00	\$300.00 & withdrawal > \$2m- \$5,875.00	\$300.00 & withdrawal > \$5m - \$5,875.00	100%	\$0.00	0%	
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	\$280.00	\$280.00	\$280.00	\$0.00	0%	\$0.00	0%	
8.6	Certification of Account Bal./Reference Letter	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00	0%	\$0.00	0%	
8.7	Cheque Encashment Fee:								
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.8	Payroll Preparation	Free	Free	Free	\$0.00	0%	\$0.00	0%	
8.9	Audit Confirmation	\$2,500.00	\$2,500.00	\$2,500.00	\$0.00	0%	\$0.00	0%	
8.10	Voucher Search	\$500.00 - \$3,500.00	\$500.00 - \$3,500.00	\$510.00 - \$3,500.00	\$0.00	0%	\$0.00 - \$10.00	0% - 2%	

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

Notes:

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