

**SCOTIA JAMAICA BUILDING SOCIETY
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
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	\$150.00	\$195.00	\$215.00 per transaction	\$45.00	30%	\$20.00	10%
2.1.2	In-branch Withdrawal Transaction Fee	\$150.00	\$195.00	\$215.00 per transaction	\$45.00	30%	\$20.00	10%
2.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	\$500.00 - \$1,000.00	\$500.00 - \$1,000.00	\$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years	\$0.00	0%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	N/A	\$195.00	\$215.00 per transaction	\$195.00	100%	\$20.00	10%
2.2.2	In-branch Withdrawal Transaction Fee	N/A	\$195.00	\$215.00 per transaction	\$195.00	100%	\$20.00	10%
2.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	\$500.00 - \$1,000.00	\$500.00 - \$1,000.00	\$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$2,950.00	\$2,950.00	\$2,950.00	\$0.00	0%	\$0.00	0%
3.2	Outward	\$3,535.00	\$3,535.00	\$3,535.00	\$0.00	0%	\$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	\$33.00	\$33.00 per transaction	\$33.00	100%	\$0.00	0%
4.1.1.2	Deposit	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.1.1.3	Enquiry	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.1.1.4	Transfer	N/A	\$33.00	\$33.00 per transaction	\$33.00	100%	\$0.00	0%
4.1.1.5	Declined	N/A	\$12.10	\$12.10	\$12.10	100%	\$0.00	0%
4.1.1.6	Statement	N/A	\$22.00	\$22.00	\$22.00	100%	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$33.00 Proprietary; \$56.00 Non-Proprietary	\$58.00	\$66.00 per transaction	\$2.00 - \$25.00	4% - 76%	\$8.00	14%
4.1.2.2	Deposit	Free Proprietary; \$30.00 Non-Proprietary	Free Proprietary; Free Non-Proprietary	Free	(\$30.00)	-100%	\$0.00	0%
4.1.2.3	Enquiry	Free	\$32.00	\$32.00	\$32.00	100%	\$0.00	0%
4.1.2.4	Transfer	\$33.00 Proprietary; \$56.00 Non-Proprietary	\$58.00	\$66.00 per transaction	\$2.00 - \$25.00	4% - 76%	\$8.00	14%
4.1.2.5	Declined	\$12.10 Proprietary; \$30.00 Non-Proprietary	\$32.00	\$33.10	\$2.00 - \$19.90	7% - 164%	\$1.10	3%
4.1.2.6	Statement	\$20.90	Free	N/A	(\$20.90)	-100%	\$0.00	0%
4.2	Point of Sale Transactions	\$15.00	\$15.95 - \$19.25	\$16.50 - \$19.25	\$0.95 - \$4.25	6% - 28%	\$0.00 - \$0.55	0% - 3%
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	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2.2	Funds Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%

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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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$355.00	Less than \$3million - \$355.00, greater than \$3 million \$5,875.00	Less than \$2million - \$380.00; greater than 2million - \$5,875.00	\$0.00 - \$5,520.00	0% - 1555%	\$0.00 - \$25.00	0% to 7%
8.3.2	Non-Bank Customer	N/A	Less than \$3million - \$880.00, greater than \$3 million \$5,875.00	N/A	\$880.00 - \$5, 875.00	100%	(\$880.00) - (\$5,875.00)	-100%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$360.00 monthly	\$360.00 monthly (set-up - \$250.00)	\$360.00 monthly (set-up \$250.00); \$445.00 for each order which cannot be processed after each cycle. Online - Free	\$0.00	0%	\$0.00 - \$445.00	0% - 100%
8.6	Certification of Account Bal./Reference Letter	\$1,250.00	\$1,350.00	\$1,500.00	\$100.00	8%	\$150.00	11%
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	\$2,255.00	\$2,750.00 per certificate plus \$1,060.00 per hour for detailing securities.	\$2,750.00 per certificate plus \$1,060.00 per hour for detailing securities.	\$495.00	22%	\$0.00	0%
8.10	Voucher Search	N/A	\$1,700.00 per hour or part thereof. Minimum \$1,700.00.	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,700.00	100%	\$100.00	6%

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.