

**VICTORIA MUTUAL 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	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	\$51.00	\$51.00	\$51.00	\$0.00	0%	\$0.00	0%
2.1.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	Free	Free	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	Free	Free	\$0.00	0%	\$0.00	0%
2.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$1,381.89	\$1,481.02	\$1,908.85	\$99.13	7%	\$427.83	29%
3.2	Outward	\$3,541.09	\$3,795.11	\$4,347.93	\$254.02	7%	\$552.82	15%
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	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.5	Declined	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.2	Point of Sale Transactions	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal							
4.3.1.1	Enquiry	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.3.1.2	Funds Transfer	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.3.2	Corporate							
4.3.2.1	Enquiry	N/A	N/A	Free	N/A	N/A	\$0.00	0%
4.3.2.2	Funds Transfer	N/A	N/A	Free	N/A	N/A	\$0.00	0%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	\$475.00	\$475.00	\$475.00	\$0.00	0%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$606.00	\$606.00	\$1,000.00	\$0.00	0%	\$394.00	65%
8.7	Cheque Encashment Fee :							
	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	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	\$606.00	\$606.00	\$1,000.00	\$0.00	0%	\$394.00	65%
8.10	Voucher Search	\$605.00 (current year) \$1,010.00 - \$3,026.00 (Prior Years)	\$605.00 (current year) \$1,010.00 - \$3,026.00 (Prior Years)	\$700.00 (current year) \$1,500.00 - \$3,500.00 (Prior Years)	\$0.00	0%	\$95.00 (current year) \$490.00- \$474.00 (Prior Years)	16% (current year) 49% - 16% (Prior Years)

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 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.