

**COMMERCIAL BANKS
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

		BNS	CBNA	FCIBJ	FGB	NCB	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	J\$
1.0	CURRENT ACCOUNTS						
1.1	Personal:						
1.1.1	Minimum Monthly Service Charge	\$320.00	N/A	Regular Chequing - \$550.00; Direct Banking - No charge; Chequing Plus - \$500.00	\$650.00	\$795.89	Interest Advantage - \$524.25/Ultra Preferred \$873.75
1.1.2	Charge per Entry/Cheque	\$50.00 per processed cheque and \$215.00 per in branch transactions	N/A	Regular chequing - 2 free debits per month - \$150.00, thereafter; Direct Banking- no free debits - \$350.00 for each debit; Chequing Plus - 4 free debits per month - \$150.00 thereafter	\$70.00	\$80.39	Interest Advantage - \$47.77/Ultra Preferred \$47.77
1.1.3	Minimum Balance Fees (also state threshold)	N/A	N/A	Regular chequing - \$550.00; threshold \$70,000.00 Chequing Plus - \$500.00; threshold \$150,000.00	Free	N/A	Free if minimum monthly average credit balance is above the thresholds. Interest Advantage - \$50,000.00/Ultra Preferred \$250,000.00
1.1.4	Transfer Between Accounts	\$215.00	N/A	\$218.12	\$1,550.00	\$364.06	291.25
1.1.5	Interim Statement	Free	N/A	\$446.17	Free	\$733.95 per statement request	\$582.50
1.1.6	Cheque Returned NSF	\$1,500.00	N/A	\$951.83	\$1,000.00	\$1,239.36	\$1,165.00
1.1.7	Stop Payment/Cancellation Order:						
1.1.7.1	Local Cheque	\$480.00	N/A	\$396.60	\$715.00	\$455.00	\$407.75
1.1.7.2	Foreign Cheque	\$480.00	N/A	USD 50.00 + Foreign Bank Charge	USD 17.50 + Foreign Bank Charge	USD 45.80	USD 4.66 - USD 20.97 + other bank's charges
1.1.8	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	N/A	\$347.02	\$500.00	\$524.25	Free

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1.2	Corporate:						
1.2.1	Minimum Monthly Service Charge	\$700.00 Corporate; \$495.00 SMEs	\$500.00	Business C/A - \$600.00; Business Premium - \$650.00	\$2,200.00	\$795.89	Business Advantage \$640.75/Business Preferred \$873.75/Business Max \$757.25
1.2.2	Charge per Entry/Cheque	\$80.00 Corporate; \$70.00 SMEs	\$60.00	Business C/A - 0 free debits - \$99.15; Business Premium - 1 free debit per month- \$125.00 thereafter	\$90.00	\$80.39	Business Advantage \$47.77/Business Preferred \$47.77/Business Max \$52.43
1.2.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	Free if minimum monthly average credit balance is above the thresholds. Business Max \$250,000
1.2.4	Transfer Between Accounts	\$300.00	\$291.25	\$218.12	\$2,200.00	\$364.06	\$291.25
1.2.5	Interim Statement	Free	\$873.75	\$446.17	Free	\$733.95 per statement request	\$582.50
1.2.6	Cheque Returned NSF	\$1,500.00	\$990.25	\$951.83	\$1,000.00	\$1,239.36	\$1,165.00
1.2.7	Stop Payment/Cancellation Order:						
1.2.7.1	Local Cheque	\$480.00	\$524.25	\$396.60	\$715.00	\$455.00	\$407.75
1.2.7.2	Foreign Cheque	\$480.00	USD 58.25 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	USD 17.50 + Foreign Bank Charge	USD 45.80	USD 4.66 - USD 20.97 + other bank's charges
1.2.8	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	N/A	\$347.02	\$500.00	\$524.25	Free

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2.0	SAVINGS ACCOUNTS						
2.1	Personal:						
2.1.1	In-branch Deposit Transaction Fee	\$215.00	N/A	Free	Free	\$4.36 per J\$ 1,000.00 on deposit amount in excess of J\$2,000,000.00 per day	\$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000
2.1.2	In-branch Withdrawal Transaction Fee	\$215.00	N/A	Regular Saving - 0 free debits - \$215.00; Saving Plus - 2 free debits per month, \$200.00 thereafter	Free	\$262.13 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts	SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter
2.1.3	Minimum Balance Fees (also state threshold)	\$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00	N/A	Regular Savings - \$150.00, threshold \$20,000.00; Saving Plus - \$400.00, threshold \$100,000.00	Free	Threshold varies from \$2,000.00 - \$10,000.00 based on account type/\$178.47 per month (Not applicable to all savings accounts and Midas Plus accounts)	N/A
2.1.4	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	N/A	\$347.02	\$500.00	\$524.25	Free
2.2	Corporate:						
2.2.1	In-branch Deposit Transaction Fee	\$215.00	N/A	Business Call - 4 free transactions per month, \$99.15 thereafter; Business Current - \$99.15; Business premium 1 free per month, \$125.00 thereafter	Free	N/A	\$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000
2.2.2	In-branch Withdrawal Transaction Fee	\$215.00	N/A	Business Call - 2 free transactions per month, \$99.15 thereafter; Business Current - \$99.15; Business premium 1 free per month, \$125.00 thereafter	Free	N/A	SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter
2.2.3	Minimum Balance Threshold and Fees	N/A	N/A	Business Call - \$446.17 (no threshold)	Free	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	N/A	\$347.02	\$500.00	\$524.25	Free

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	SERVICES	BNS J\$	CBNA J\$	FCIBJ J\$	FGB J\$	NCB J\$	SBJ J\$
3.0	TELEGRAPHIC TRANSFER OF FUNDS						
3.1	Inward	\$2,950.00	USD 23.30	\$1,982.98	USD 18.00	\$3,433.84	USD 14.56
3.2	Outward	\$3,535.00	USD 34.95 + Foreign Bank Charge	International : Branch \$4,660.00 Internet \$2,000.00 Regional FCIB Branch Branch \$4,000.00 Internet \$1,900.00	\$3,000.00 - \$5,000.00	In - Branch \$3,840.00; Online \$1,281.50 Plus Cost of telex - \$116.50	USD 36.12
4.0	E-BANKING						
4.1	Automated Banking Machine (ABM)						
4.1.1	Using Own Machine:						
4.1.1.1	Withdrawal	\$33.00	N/A	\$32; Visa Debit free	\$47.50	\$30.00 *	Free
4.1.1.2	Deposit	Free	N/A	Free	N/A	Free	N/A
4.1.1.3	Enquiry	Free	N/A	Free	\$37.50	Free	Free
4.1.1.4	Transfer	\$33.00	N/A	N/A	N/A	Free	Free
4.1.1.5	Declined	\$12.10	N/A	\$8.00; Visa Debit - free	\$37.50	\$12.10	Free
4.1.1.6	Statement	\$22.00	N/A	\$30.00 (not all accounts)	\$600.00	N/A	Free
4.1.2	Using Other Machines:						
4.1.2.1	Withdrawal	\$66.00	N/A	\$50.00	\$30.00	\$60.34	\$54.77
4.1.2.2	Deposit	Free	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$32.00	N/A	\$30.00	\$37.50	\$31.35	\$41.56
4.1.2.4	Transfer	\$66.00	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$33.10	N/A	\$30.00	\$37.50	\$31.35	\$41.56
4.1.2.6	Statement	N/A	N/A	N/A	\$600.00	N/A	N/A
4.2	Point of Sale Transactions	Fee Per Transaction \$20.00; Declined Multilink Transaction \$19.25	N/A	Purchase - \$16.00	\$17.50	\$12.10	\$17.13

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	SERVICES	BNS J\$	CBNA J\$	FCIBJ J\$	FGB J\$	NCB J\$	SBJ J\$
4.3	Internet Banking:						
4.3.1	Personal						
4.3.1.1	Enquiry	Free	N/A	Free	Free	Free	Free
4.3.1.2	Funds Transfer	Free	N/A	Free	\$10.00	Free	Free
4.3.2	Corporate						
4.3.2.1	Enquiry	Varying package options	USD 145.63	Free	Free	Free	Direct Advantage \$17.48 per transaction, \$4,077.50 per annum for all transactions
4.3.2.2	Funds Transfer	\$50.75 - \$76.00	USD 145.63	Free	\$10.00	Free	Direct Advantage \$17.48 per transaction, \$4,077.50 per annum for all txns
5.0	DEPOSITORY SERVICES						
5.1	Deposit Wallets (range of rental charges per annum)	\$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small	N/A	\$3,500.00 - \$6,000.00	\$6,500.00 - \$8,000.00	N/A	Tamper - evident Plastic Lodgment Bags. Per package of 50 disposable plastic bags. 9 * 12 - \$2,500.00 12 * 16 - \$3,000.00 20 * 24 - \$5,500.00
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$1,970.00 - \$22,160.00 depending on size	N/A	\$ 1,020.00 - \$ 4,077.50	\$450.00 - \$4,425.00	\$4,389.81 - \$17,559.28 per annum	N/A
6.0	LOANS AND DISCOUNTS						
6.1	Commitment/Acceptance Fee	Non Readily Realized Collateral Secured Facility 1.55% of amount Minimum \$18,000.00. Readily Realized Collateral Secured Facility 0.775% of amount, Min \$9,000.00.	Priced based on client relationship	2.33%, Min \$8,737.50	2% or minimum \$15,000.00	\$12,000.00 (minimum)	Cash secured 0.5 - 1% of facility . Minimum \$17,475.00 Non-cash secured 1 % - 2 % of facility. Minimum \$17,475.00 Overdrafts: Minimum monthly charge - \$1,398.00
6.2	Annual Renewal Fee	Non Readily Realized Collateral Secured Facility 1.20% of amount. Readily Realized Collateral Secured Facility 0.6% of amount. Minimum fee \$7,500.00 and Maximum fee \$600,000.00.	None typically charged	2.33%, Min \$3,000.00	1-2% or minimum \$15,000.00	N/A	0.5% - 2% p.a. with a minimum of of J\$17,625.00

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	SERVICES	BNS J\$	CBNA J\$	FCIBJ J\$	FGB J\$	NCB J\$	SBJ J\$
6.3	Overrun Fee	\$ 2,240.00 plus application fee of 0.65 x 1% of amount of increase. Minimum application fee is \$6,060.00	3% added to interest rate of facility	1.00% - 2.00%, Min \$1,860.00	Min \$2,000.00 - \$3,000.00	\$2,213.50	\$2,097.00
6.4	Late Payment Fee	6.185% of unpaid amount. Minimum \$1,515.00	Interest rate at which loan is booked plus 2% applied on a penal basis	\$1,487.24	2% of payment amount minimum \$1,600.00	15% - Overdrafts; 10% - Loans	Interest charged on outstanding payment at contracted loan rate
6.5	Guarantees/Indemnities:						
6.5.1	Personal	N/A	N/A	4,957.45	Non Cash Secured 3% - 6% p.a or minimum \$13,500.00 (Cash Secured 1% or \$7,000.00)	\$5,949.00	N/A
6.5.2	Corporate	1.265 x 1% of amount p.a Minimum US\$395.00	Priced based on client relationship	2.3% - 5.76% Min \$4,957.45	Non Cash Secured 3% - 6% p.a or minimum \$12,000.00 (Cash Secured \$8,000.00)	\$5,949.00	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.
6.6	Letter of Undertaking	\$5,950.00 per letter	Priced based on client relationship	\$4,957.45	\$7,500.00	\$5,949.00	Cash secured - \$8,737.50, Non-cash secured - \$0.5M - \$5M, 2.04% of undertaking amount, over \$5M - 1.46% of undertaking amount.
7.0	CREDIT CARD SERVICES						
7.1	Annual Membership Fee:						
7.1.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	\$2,500.00 - \$8,500.00	N/A	\$4,000.00 - Classic \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 - \$10,907.00 Corporate/Commercial / Business Cards	\$180.00 - \$6,000.00; Business \$5,000.00	Visa Classic -\$3,600.00; Visa Gold- \$6,900.00	Local Classic: \$2,825.74; Local Business: \$5,948.94

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		BNS	CBNA	FCIBJ	FGB	NCB	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	J\$
7.1.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	\$4,000.00 - \$10,100.00	N/A	N/A	N/A	USD 88.00 - USD 145.00	Standard: \$5,000.00; Gold: \$ 7,000.00; Platinum:\$15,000.00; Business: \$8,500.00; Local Classic: \$2,974.47
7.1.3	Other	\$6,870.00 - \$6,970.00	N/A	N/A	N/A	\$1,150.00 - \$5,900.00	N/A
7.2	Cash Advance Charge:						
7.2.1	<i>Visa (Classic Gold, Platinum, Corporate Commercial),Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classis, Local Gold)</i>	7.00% of advance at ABM & Scotia Online.10.00% of advance in Branch. Min. \$500.00	N/A	7.44% Classic/Gold/Platinum 6.44% Corporate/Commercial/ Business Cards	5% - 7%; Business 12%	8.50% - 11.65%	In-branch: 8.74%; ATM: 5.83%
7.2.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	7.00% of advance at ABM & Scotia Online.10.00% of advance in Branch. Min. \$500.00	N/A	N/A	N/A	N/A	4%
7.2.3	Other	N/A	N/A	N/A	N/A	8.50% - 11.65%	N/A
7.3	Late Payment Charge:						
7.3.1	<i>Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)</i>	\$2,600.00	N/A	\$2,563.00 Classic/Gold/Platinum \$ 3,570.00 Corporate/Commercial/ Business Cards	\$50.00 - \$3,000.00; Business \$4,000.00	\$2,400.00	Local Classic:\$1,933.40; Dual Classic/Gold:\$1,982.98; Local Business:\$1,982.98; Dual Business:\$4,957.45; Platinum:\$2,478.72
7.3.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	\$2,600.00	N/A	N/A	N/A	USD 65.00	Standard/Gold/Platinum/Business: \$2,300.00; Local Classic:\$ 1,933.40; Dual Classic: \$1,982.98
7.3.3	Other	\$2,600.00	N/A	N/A	N/A	\$2,400.00	N/A
7.4	Overlimit Charge:						
7.4.1	<i>Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)</i>	\$2,600.00	N/A	\$2,563.00 Classic/Gold/Platinum \$ 2,181.00 Corporate/Commercial/ Business Cards	\$50.00 - \$2,500.00; Business \$4,000.00	\$2,400.00	Local Classic:\$1,933.40; Dual Classic/Gold:\$1,982.98; Local Business:\$1,982.98; Dual Business:\$4,957.45; Platinum:\$2,478.72
7.4.2	<i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i>	\$2,600.00	N/A	N/A	N/A	USD 65.00	Standard/Gold/Platinum/Business: \$2,300.00; Local Classic:\$ 1,933.40; Dual Classic: \$1,982.98
7.4.3	Other	\$2,600.00	N/A	N/A	N/A	\$2,400.00	N/A

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	SERVICES	BNS J\$	CBNA J\$	FCIBJ J\$	FGB J\$	NCB J\$	SBJ J\$
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)	Visa (Preferred Gold) - Free; Visa \$1,750.00 - \$4,715.00	N/A	\$1,747.50 Classic/Gold; Free - platinum/Corporate/Business card (Bizline)	\$50.00 - \$3,000.00; Business \$2,500.00	Visa Classic -\$2,000.00; Visa Gold- Free	Local Classic: \$1,735.11; Local Business: \$1,982.98
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	Mastercard (Scotia Gold/Platinum) - Free; Mastercard \$805.00 - \$2,800.00	N/A	N/A	N/A	N/A	Standard/Gold/Business: \$1,800.00; Local Classic: \$1,735.11
7.5.3	Other	N/A	N/A	N/A	N/A	\$610.00 - \$1,815.00	N/A
8.0	MISCELLANEOUS CHARGES						
8.1	Foreign Cheque negotiated	USD 1.00 per cheque encashed	1% of cheque amount	\$100.19	USD 2.50	\$68.71	Free
8.2	Foreign Draft (sold)	\$650.00	USD 6.99	USD Draft /Other Foreign Drafts - \$1,048.50	\$1,000.00	\$640.75	\$582.50
8.3	Manager's Cheque:						
8.3.1	Bank Customer	\$380.00	\$407.75	\$611.63	Bank customer - \$500.00; Seniors - \$300.00	\$375.00	\$349.50
8.3.2	Non-bank Customer	\$1,200.00	N/A	\$611.63	\$1,450.00	\$920.00	N/A
8.4	Money Order	\$255.00	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$380.00 in Branch; On-line processed - Free	N/A	\$710.78 - Local transfer; \$200.00 + draft/wire fee - intnl transfer	\$350.00 & \$700.00	\$370.00	Setup fee - \$233.00; Per transaction fee - \$256.30; Failure charge - \$512.60
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,747.50	Certificate of A/C Balance \$1,883.83 Reference Letter \$1,189.79	\$3,250.00	\$1,053.46	\$1,398.00

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	SERVICES	BNS J\$	CBNA J\$	FCIBJ J\$	FGB J\$	NCB J\$	SBJ J\$
8.7	Cheque Encashment Fee:						
8.7.1	Own Bank	\$140.00	N/A	N/A	Free	\$150.00	Free
8.7.2	Other Banks' Cheque	\$200.00	N/A	\$120.00	Free	\$300.00	Free
8.8	Payroll Preparation	Deposits to employees a/cs with deposit slips or from list : \$500.00 per account for BNS a/cs and \$600.00 per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$600.00 per envelope. Filling envelopes, recording names and amounts from list: \$700.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$700.00 per name. Preparation of Payroll Breakdown \$4.50 per \$1,000.00	\$1,165.00	E-Pay – Set up – free; @ file run - \$300.00; Credit CIBC/FCIB a/c - \$15.00; other FI A/C - \$21.00 Manual Payroll - Set up -free; @ file run - \$600.00; Credit CIBC/FCIB a/c - \$50.00 other FI A/C- \$60.00	\$700.00 per packet; Minimum \$1,500.00	\$4.86 per J\$1,000.00	Debit to SBJ a/c \$174.75 per entry, Debit to other banks \$407.75
8.9	Audit Confirmation	\$2,900.00 per Certificate plus \$1,060.00 per hour for detailing securities	\$2,679.50	\$2,478.72	\$3,200.00 per certificate (plus \$1,000.00 per hour for detailing securities etc.)	\$3,123.19	\$2,912.50 for current year and \$2,912.50 for prior year
8.10	Voucher Search	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$873.75 / hr (under 1 year), \$1,165.00 / hr (over 1 year)	Free if voucher at branch; \$300.00 - \$700.00 vouchers within 30 days - 7 yrs of last statement	\$3,150.00	J\$1,457.48 per item per hour of part thereof-	\$2,330.00 for current year and \$2,912.50 for prior year

Source: Information submitted to the Bank of Jamaica by the commercial bank as at 31 December 2014.

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the individual commercial bank's product/services, and are not to be interpreted as an exhaustive list.
- (ii) Fees and Charges include applicable taxes.
- (iii) N/A - Service not applicable to institution.

* *First Global Bank does not operate its own Automated Banking Machine (ABM), these charges reflect use of credit union machines.*

* *Charge applicable after three debit entries per month. Not applicable to midas plus accounts.*

Pursuant to the acquisition of the Jamaican operations of RBC Financial (Caribbean) Limited (which included RBC Royal Bank (Jamaica) Ltd (RBCJ) and RBTT Securities), Sagicor Bank Jamaica Limited transferred its assets and liabilities to RBCJ and its licence surrendered effective 27 June 2014. RBCJ was subsequently renamed Sagicor Bank Jamaica Limited (SBJL). Transaction charges for the former RBCJ remained unchanged for the period 2013 to 2014.