

**CITIBANK N.A.**  
**SCHEDULE OF FEES AND CHARGES 2012 - 2014**

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2012 (J\$)	December 2013 (J\$)	December 2014 (J\$)	J\$ Value Change '12 - '13	% Change '12 - '13	J\$ Value Change '13 - '14	% Change '13 - '14
<b>1.0</b>	<b>CURRENT ACCOUNTS</b>							
1.1	<b>Personal:</b>							
1.1.1	Minimum Monthly Service Charge	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.2	Charge per Entry/Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.4	Transfer Between Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.5	Interim Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.6	Cheque Returned NSF	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.7	<b>Stop Payment/Cancellation Order:</b>							
1.1.7.1	Local Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.8	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2	<b>Corporate:</b>							
1.2.1	Minimum Monthly Service Charge	\$500.00	\$500.00	\$500.00	\$0.00	0%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	\$60.00	\$60.00	\$60.00	\$0.00	0%	\$0.00	0%
1.2.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.4	Transfer Between Accounts	\$291.25	\$291.25	\$291.25	\$0.00	0%	\$0.00	0%
1.2.5	Interim Statement	\$873.75	\$873.75	\$873.75	\$0.00	0%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$990.25	\$990.25	\$990.25	\$0.00	0%	\$0.00	0%
1.2.7	<b>Stop Payment/Cancellation Order:</b>							
1.2.7.1	Local Cheque	\$524.25	\$524.25	\$524.25	\$0.00	0%	\$0.00	0%
1.2.7.2	Foreign Cheque	USD 29.13 + Foreign Bank Charge	USD 58.25 + Foreign Bank Charge	USD 58.25 + Foreign Bank Charge	USD 29.12	100%	USD 0.00	0%
1.2.8	Dormant Account Fee (per annum)	Free	Free	N/A	\$0.00	0%	\$0.00	0%



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4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.2	Point of Sale Transactions	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	USD 125.00	USD 145.63	USD 145.63	USD 20.63	17%	USD 0.00	0%
4.3.2.2	Funds Transfer	USD 125.00	USD 145.63	USD 145.63	USD 20.63	17%	USD 0.00	0%
<b>5.0</b>	<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
<b>6.0</b>	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	Priced based on client relationship/credit review and structure of loan	Priced based on client relationship/credit review and structure of loan	Priced based on client relationship	N/A	N/A	N/A	N/A
6.2	Annual Renewal Fee	None typically charged	None typically charged	None typically charged	\$0.00	0%	\$0.00	0%
6.3	Overrun/ Over Limit Fee	3% added to interest rate of facility	3% added to interest rate of facility	3% added to interest rate of facility	N/A	0%	N/A	0%
6.4	Late Payment/ Penalty Fee	Interest rate at which loan is booked plus 2% applied on a penal basis	Interest rate at which loan is booked plus 2% applied on a penal basis	Interest rate at which loan is booked plus 2% applied on a penal basis	N/A	0%	N/A	0%



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7.5	<b>Replacement Card Fee:</b>							
7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	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
8.0	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	1% of cheque amount	1% of cheque amount	1% of cheque amount	N/A	0%	N/A	0%
8.2	Foreign Draft (sold)	USD 6.99	USD 6.99	USD 6.99	USD 0.00	0%	USD 0.00	0%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$407.75	\$407.75	\$407.75	\$0.00	0%	\$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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.6	Certification of Account Bal./Reference Letter	\$1,747.50	\$1,747.50	\$1,747.50	\$0.00	0%	\$0.00	0%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	N/A	Free	N/A	\$0.00	0%	\$0.00	0%
8.7.2	Other Banks' Cheque	Free	Free	N/A	\$0.00	0%	\$0.00	0%
8.8	Payroll Preparation	\$1,165.00	\$1,165.00	\$1,165.00	\$0.00	0%	\$0.00	0%
8.9	Audit Confirmation	\$2,679.50	\$2,679.50	\$2,679.50	\$0.00	0%	\$0.00	0%
8.10	Voucher Search	\$873.75 / hr / item (under 1 year), \$1,165.00 / hr / item (over 1 year)	\$873.75 / hr / item (under 1 year), \$1,165.00 / hr / item (over 1 year)	\$873.75 / hr (under 1 year), \$1,165.00 / hr (over 1 year)	\$0.00	0%	\$0.00	0%

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

**Notes:**

- (i). Fees and Charges reflect a sample of the fees applicable to the bank's products / services, and are not to be interpreted as an exhaustive list.
- (ii). Fees and Charges include applicable taxes.
- (iii). A 100% increase represents either a doubling of the particular fee or charge, or instances where the fee or charge is being introduced or re-introduced after a period of discontinuation.
- (iv). N/A - Service not applicable to institution.