

FIRST GLOBAL BANK LTD.
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 |
| 1.0 | CURRENT ACCOUNTS | | | | | | | |
| 1.1 | Personal: | | | | | | | |
| 1.1.1 | Minimum Monthly Service Charge | \$550.00 | \$600.00 | \$650.00 | \$50.00 | 9% | \$50.00 | 8% |
| 1.1.2 | Charge per Entry/Cheque | \$60.00 | \$65.00 | \$70.00 | \$5.00 | 8% | \$5.00 | 8% |
| 1.1.3 | Minimum Balance Threshold and Fees | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 1.1.4 | Transfer Between Accounts | \$1,300.00 | \$1,430.00 | \$1,550.00 | \$130.00 | 10% | \$120.00 | 8% |
| 1.1.5 | Interim Statement | \$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets | \$1,870.00 - \$2,200.00 | Free | \$170.00 - \$0.00 | 0% - 10% | (\$1,870.00) - (\$2,200.00) | -100% |
| 1.1.6 | Cheque Returned NSF | \$1,200.00 | \$990.00 | \$1,000.00 | (\$210.00) | -18% | \$10.00 | 1% |
| 1.1.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.1.7.1 | Local Cheque | \$650.00 | \$715.00 | \$715.00 | \$65.00 | 10% | \$0.00 | 0% |
| 1.1.7.2 | Foreign Cheque | USD 15.00 | USD 16.50 | USD 17.50 + FBC | USD 1.50 | 10% | USD 1.00 | 6% |
| 1.1.8 | Dormant Account Fee (per annum) | \$700.00 per annum (when notices are sent) | \$700.00 | \$500.00 | \$0.00 | 0% | (\$200.00) | -29% |
| 1.2 | Corporate: | | | | | | | |
| 1.2.1 | Minimum Monthly Service Charge | \$2,000.00 | \$2,200.00 | \$2,200.00 | \$200.00 | 10% | \$0.00 | 0% |
| 1.2.2 | Charge per Entry/Cheque | \$80.00 | \$85.00 | \$90.00 | \$5.00 | 6% | \$5.00 | 6% |
| 1.2.3 | Minimum Balance Threshold and Fees | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.4 | Transfer Between Accounts | \$1,850.00 | \$2,035.00 | \$2,200.00 | \$185.00 | 10% | \$165.00 | 8% |
| 1.2.5 | Interim Statement | \$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets | \$1,870.00 - \$2,200.00 | Free | \$170.00 - \$0.00 | 0% -10% | (\$1,870.00) - (\$2,200.00) | -100% |
| 1.2.6 | Cheque Returned NSF | \$900.00 | \$990.00 | \$1,000.00 | \$90.00 | 10% | \$10.00 | 1% |
| 1.2.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.2.7.1 | Local Cheque | \$650.00 | \$715.00 | \$715.00 | \$65.00 | 10% | \$0.00 | 0% |
| 1.2.7.2 | Foreign Cheque | USD15.00 | USD 16.50 | USD 17.50 + FBC | USD 1.50 | 10% | USD 1.00 | 6% |
| 1.2.8 | Dormant Account Fee (per annum) | \$700.00 per annum (when notices are sent) | \$700.00 | \$500.00 | \$0.00 | 0% | (\$200.00) | -29% |

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| 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 | Free | Free | Free | \$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) | \$700.00 per annum (when notices are sent) | \$700.00 | \$500.00 | \$0.00 | 0% | (\$200.00) | -29% |
| 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) | \$700.00 per annum (when notices are sent) | \$700.00 | \$500.00 | \$0.00 | 0% | (\$200.00) | -29% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | USD 18.00 | USD 19.80 | USD 18.00 | USD 1.80 | 10% | (USD 1.80) | -9% |
| 3.2 | Outward | \$4,000.00 | \$3,000.00 - \$4,400.00 | \$3,000.00 - \$5,000.00 | (\$1,000.00) - \$400.00 | -25% to 10% | \$0.00 - \$600.00 | 0% - 14% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using Own Machine: Credit Union Machines * | | | | | | | |
| 4.1.1.1 | Withdrawal | \$25.00 | \$30.00 | \$47.50 | \$5.00 | 20% | \$17.50 | 58% |
| 4.1.1.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.3 | Enquiry | \$30.00 | \$37.50 | \$37.50 | \$7.50 | 25% | \$0.00 | 0% |
| 4.1.1.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.5 | Declined | \$30.00 | \$37.50 | \$37.50 | \$7.50 | 25% | \$0.00 | 0% |
| 4.1.1.6 | Statement | N/A | N/A | \$600.00 | N/A | N/A | \$600.00 | 100% |

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| 4.1.2 | Using Other Machines: | | | | | | | |
| 4.1.2.1 | Withdrawal | \$45.00 | \$47.50 | \$30.00 | \$2.50 | 6% | (\$17.50) | -37% |
| 4.1.2.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.3 | Enquiry | \$35.00 | \$37.50 | \$37.50 | \$2.50 | 7% | \$0.00 | 0% |
| 4.1.2.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.5 | Declined | \$35.00 | \$37.50 | \$37.50 | \$2.50 | 7% | \$0.00 | 0% |
| 4.1.2.6 | Statement | N/A | N/A | \$600.00 | N/A | N/A | \$600.00 | 100% |
| 4.2 | Point of Sale Transactions | \$15.00 | \$17.50 | \$17.50 | \$2.50 | 17% | \$0.00 | 0% |
| 4.3 | Internet Banking: | | | | | | | |
| 4.3.1 | Personal | | | | | | | |
| 4.3.1.1 | Enquiry | Transaction based | Transaction based | Free | N/A | N/A | \$0.00 | 0% |
| 4.3.1.2 | Funds Transfer | Transaction based | Transaction based | \$10.00 | N/A | N/A | \$10.00 | 100% |
| 4.3.2 | Corporate | | | | | | | |
| 4.3.2.1 | Enquiry | Transaction based | Transaction based | Free | N/A | N/A | \$0.00 | 0% |
| 4.3.2.2 | Funds Transfer | Transaction based | Transaction based | \$10.00 | N/A | N/A | \$10.00 | 100% |
| 5.0 | DEPOSITORY SERVICES | | | | | | | |
| 5.1 | Deposit Wallets (range of rental charges per annum) | \$3,000.00- \$9,500.00 | \$3,300.00- \$10,450.00 | \$6,500.00 - \$8,000.00 | \$300.00 - \$950.00 | 10% | (\$2,450.00) - \$3,200.00 | -23% to 97% |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | \$1,800.00 - \$8,000.00 | \$1,980.00 - \$8,800.00 | \$450.00 - \$4,425.00 | \$180.00 - \$800.00 | 10% | (\$1,530.00) - (4,375.00) | -77% to -50% |
| 6.0 | LOANS AND DISCOUNTS | | | | | | | |
| 6.1 | Commitment/Acceptance Fee | 2.33% - 3.49% of amount or minimum \$12,000.00 | 2.33% - 3.49% of amount or minimum \$15,000.00 | 2% or minimum \$15,000.00 | \$0.00 | 0% | N/A | -0.33% to -1.49% |
| 6.2 | Annual Renewal Fee | 1 - 4% | 1 - 4% | 1-2% or minimum \$15,000.00 | N/A | 0% | \$15,000.00 minimum charge | -2% to 100% minimum charge |
| 6.3 | Overrun Fee | \$2,500.00 | \$2,200.00 - \$3,500.00 | Min \$2,000.00 - \$3,000.00 | (\$300.00) - \$1,000.00 | -12% to 40% | (\$200.00) - (\$500.00) | -9% to -14% |
| 6.4 | Late Payment Fee | 1% of payment amount minimum \$1,200.00 | 1% of payment amount minimum \$1,500.00 | 2% of payment amount minimum \$1,600.00 | \$0.00 | 0% | \$100.00 minimum charge | 1% of payment amount 7% minimum charge |

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|-------|--|---|---|---|---|----------------------------------|---|--------------------------------|
| | | 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 |
| 7.5 | Replacement Card Fee: | | | | | | | |
| 7.5.1 | Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card) | \$1,875.00 - \$2,187.50; Business (\$2,500.00) | \$1,500.00 - \$2,062.50; Business \$2,200.00 - \$2,500.00 | \$50.00 - \$3,000.00; Business \$2,500.00 | (\$125.00) - (\$375.00); Business (\$300.00) - \$0.00 | -6% to -20%; Business -12% to 0% | (\$1,450.00) - \$937.50; Business \$0.00 - \$300.00 | -97% to 45%; Business 0% - 12% |
| 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 | MISCELLANEOUS CHARGES | | | | | | | |
| 8.1 | Foreign Cheque negotiated | N/A | N/A | USD 2.50 | N/A | N/A | USD 2.50 | 100% |
| 8.2 | Foreign Draft (sold) | \$1,000.00 | \$1,500.00 | \$1,000.00 | \$500.00 | 50% | (\$500.00) | -33% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$350.00 | \$400.00 - \$500.00 | Bank customer - \$500.00; Seniors - \$300.00 | \$50.00 - \$150.00 | 14% - 43% | (\$100.00) - \$0.00 | -25% to 0% |
| 8.3.2 | Non-bank Customer | \$1,200.00 | \$1,350.00 | \$1,450.00 | \$150.00 | 13% | \$100.00 | 7% |
| 8.4 | Money Order | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.5 | Standing Order | \$550.00 - \$300.00 | \$600.00 & \$950.00 | \$350.00 & \$700.00 | \$50.00 - \$650.00 | 9% - 217% | (\$250.00) - (\$250.00) | 42% - 26% |
| 8.6 | Certification of Account Bal./Reference Letter | \$2,750.00 | \$1,375.00 - \$3,025.00 | \$3,250.00 | (\$1,375.00) - \$275.00 | -50% to 10% | \$225.00 - \$1875.00 | 7% - 136% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.7.2 | Other Banks' Cheque | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.8 | Payroll Preparation | \$600.00 per packet; Minimum \$1,500.00 | \$600.00 per packet; Minimum \$1,500.00 | \$700.00 per packet; Minimum \$1,500.00 | \$0.00 | 0% | \$100.00 per packet minimum charge | 17% per packet minimum charge |
| 8.9 | Audit Confirmation | \$2,700.00 per certificate (plus \$1,000.00 per hour for detailing) | \$3,000.00 per certificate (plus \$1,000.00 per hour for detailing) | \$3,200.00 per certificate (plus \$1,000.00 per hour for detailing securities etc.) | \$300.00 | 11% | \$200.00 per certificate | 7% per certificate |
| 8.10 | Voucher Search (per hour) | \$2,650.00 | \$2,915.00 | \$3,150.00 | \$265.00 | 10% | \$235.00 | 8% |

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.

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