

**FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) 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
<b>1.0</b>	<b>CURRENT ACCOUNTS</b>							
1.1	<b>Personal:</b>							
1.1.1	Minimum Monthly Service Charge	\$475.00 - \$500.00	\$475.00 - \$500.00	Regular Chequing - \$550.00; Direct Banking - No charge; Chequing Plus - \$500.00	\$0.00	0%	\$0.00 - \$75.00	0% - 16%
1.1.2	Charge per Entry/Cheque	Regular chequing - 2 free debits per month - \$99.15 thereafter; Chequing Plus - 12 free debits per month - \$99.15 thereafter	Regular chequing - 2 free debits per month - \$99.15 thereafter; Chequing Plus - 12 free debits per month - \$99.15 thereafter	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	\$0.00	0%	Regular chequing - 2 free debits per month - \$50.85, thereafter; Direct Banking- no free debits - \$350.00 for each debit; Chequing Plus - 4 free debits per month - \$50.85 thereafter	Regular chequing - 2 free debits per month - 51%, thereafter; Direct Banking- no free debits - 100% for each debit; Chequing Plus - 4 free debits per month - 51% thereafter
1.1.3	Minimum Balance Fees (also state treshold)	\$475.00 - \$500.00 \$70,000 - \$150,000 (threshold)	\$475.00 - \$500.00 \$70,000 - \$150,000 (threshold)	Regular chequing - \$550.00; threshold \$70,000.00 Chequing Plus - \$500.00; threshold \$150,000.00	\$0.00	0%	\$0.00 - \$75.00	0% - 16%
1.1.4	Transfer Between Accounts	\$218.12	\$218.12	\$218.12	\$0.00	0%	\$0.00	0%
1.1.5	Interim Statement	\$446.17	\$446.17	\$446.17	\$0.00	0%	\$0.00	0%
1.1.6	Cheque Returned NSF	\$951.83	\$951.83	\$951.83	\$0.00	0%	\$0.00	0%
1.1.7	<b>Stop Payment/Cancellation Order:</b>							
1.1.7.1	Local Cheque	\$396.60	\$396.60	\$396.60	\$0.00	0%	\$0.00	0%
1.1.7.2	Foreign Cheque	USD 50.00 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	USD 0.00	0%	USD 0.00	0%
1.1.8	Dormant Account Fee (per annum)	\$347.02	\$347.02	\$347.02	\$0.00	0%	\$0.00	0%
1.2	<b>Corporate:</b>							
1.2.1	Minimum Monthly Service Charge	\$600.00	\$600.00	Business C/A - \$600.00; Business Premium - \$650.00	\$0.00	0%	\$0.00 - \$50.00	0% - 8%
1.2.2	Charge per Entry/Cheque	\$99.15	\$99.15 (2 free debits per month)	Business C/A - 0 free debits - \$99.15; Business Premium - 1 free debit per month- \$125.00 thereafter	\$0.00	0%	\$0.00 - \$25.85	0% - 26%
1.2.3	Minimum Balance Fees (also state treshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.4	Transfer Between Accounts	\$218.12	\$218.12	\$218.12	\$0.00	0%	\$0.00	0%
1.2.5	Interim Statement	\$446.17	\$446.17	\$446.17	\$0.00	0%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$951.83	\$951.83	\$951.83	\$0.00	0%	\$0.00	0%
1.2.7	<b>Stop Payment/Cancellation Order:</b>							
1.2.7.1	Local Cheque	\$396.60	\$396.60	\$396.60	\$0.00	0%	\$0.00	0%
1.2.7.2	Foreign Cheque	USD 50.00 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	USD 0.00	0%	USD 0.00	0%
1.2.8	Dormant Account Fee (per annum)	\$347.02	\$347.02	\$347.02	\$0.00	0%	\$0.00	0%

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<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
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	\$148.72 - \$160.00 (0-2 free debits per month)	\$148.72 - \$160.00 (0-2 free debits per month)	Regular Saving - 0 free debits - \$215.00; Saving Plus - 2 free debits per month, \$200.00 thereafter	\$0.00	0%	\$40.00- \$66.28	25% - 45%
2.1.3	Minimum Balance Fees (also state threshold)	\$150.00 - \$300.00 \$35,000-\$100,000 (threshold)	\$150.00 - \$300.00 \$20,000-\$100,000 (threshold)	Regular Savings - \$150.00, threshold \$20,000.00; Saving Plus - \$400.00, threshold \$100,000.00	\$0.00	0%	\$0.00 - \$100.00	0% - 33%
2.1.4	Dormant Account Fee (per annum)	\$347.02	\$347.02	\$347.02	\$0.00	0%	\$0.00	0%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	\$99.15 - \$125.00 (1-4 free debits per month)	\$99.15 - \$125.00 (1-4 free debits per month)	Business Call - 4 free transactions per month, \$99.15 thereafter; Business Current - \$99.15; Business premium 1 free per month, \$125.00 thereafter	\$0.00	0%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	\$99.15 - \$125.00 (1-2 free debits per month)	\$99.15 - \$125.00 (1-2 free debits per month)	Business Call - 2 free transactions per month, \$99.15 thereafter; Business Current - \$99.15; Business premium 1 free per month, \$125.00 thereafter	\$0.00	0%	\$0.00	0%
2.2.3	Minimum Balance Fees (also state threshold)	\$446.17 - \$650.00 (no threshold)	\$446.17 - \$650.00 (no threshold)	Business Call - \$446.17 (no threshold)	\$0.00	0%	(\$203.83) - \$0.00	-31% to 0%
2.2.4	Dormant Account Fee (per annum)	\$347.02	\$347.02	\$347.02	\$0.00	0%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	To credit an FCIB A/C \$1,982.98 To credit another local bank A/C \$1,982.98	\$1,982.98	\$1,982.98	\$0.00	0%	\$0.00	0%
3.2	Outward	<b>International :</b> Branch \$4,263.40 Internet \$2,000.00 <b>Regional FCIB Branch</b> Branch \$4,000.00 Internet \$1,900.00	<b>International :</b> Branch \$4,263.40 Internet \$2,000.00 <b>Regional FCIB Branch</b> Branch \$4,000.00 Internet \$1,900.00	<b>International :</b> Branch \$4,660.00 Internet \$2,000.00 <b>Regional FCIB Branch</b> Branch \$4,000.00 Internet \$1,900.00	\$0.00	0%	<b>International :</b> Branch \$396.60 Internet \$0.00 <b>Regional FCIB Branch</b> Branch/Internet \$0.00	<b>International :</b> Branch 9% Internet 0% <b>Regional FCIB Branch</b> Branch/Internet 0%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	<b>Automated Banking Machine (ABM)</b>							
4.1.1	<b>Using Own Machine:</b>							
4.1.1.1	Withdrawal	\$19.83	\$19.83	\$32; Visa Debit free	\$0.00	0%	\$12.17	61%
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	N/A	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	\$8.00	\$8.00	\$8.00; Visa Debit - free	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	Free	Free	\$30.00 (not all accounts)	\$0.00	0%	\$30.00 (not all accounts)	100% (not all accounts)

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4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	\$41.75	\$50.00	\$50.00	\$8.25	20%	\$0.00	0%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$23.10	\$30.00	\$30.00	\$6.90	30%	\$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	\$23.10	\$30.00	\$30.00	\$6.90	30%	\$0.00	0%
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	\$14.10	\$15.00	Purchase - \$16.00	\$0.90	6%	\$1.00	7%
4.3	<b>Internet Banking:</b>							
4.3.1	<b>Personal</b>							
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	<b>Corporate</b>							
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%
5.0	<b>DEPOSITORY SERVICES</b>							
5.1	Deposit Wallets (range of rental charges per annum)	Disposable - \$3,000.00 Canvas - \$3,500.00 - \$ 6,000.00	\$3,500.00 - \$6,000.00	\$3,500.00 - \$6,000.00	\$0.00 - \$500.00	0% - 17%	\$0.00	0%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$ 1,020.00- \$ 4,077.50	\$ 1,020.00- \$ 4,077.50	\$ 1,020.00 - \$ 4,077.50	\$0.00	0%	\$0.00	0%
6.0	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	2.33%, Min \$8,737.50	2.33%, Min \$8,737.50	2.33%, Min \$8,737.50	\$0.00	0%	\$0.00	0%
6.2	Annual Renewal Fee	2.33%, Min \$8,737.50	2.33%, Min \$8,737.50	2.33%, Min \$3,000.00	\$0.00	0%	(\$5,737.50) minimum charge	-66% minimum charge
6.3	Overrun/ Over Limit Fee	1.00%, Min \$1,860.00	1.00% - 2.00%, Min \$1,860.00	1.00% - 2.00%, Min \$1,860.00	\$0.00	0%	\$0.00	0%
6.4	Late Payment/ Penalty Fee	\$1,487.24	\$1,487.24	\$1,487.24	\$0.00	0%	\$0.00	0%
6.5	<b>Guarantees/Indemnities:</b>							
6.5.1	Personal	N/A	\$4,957.45	4,957.45	\$4,957.45	100%	\$0.00	0%
6.5.2	Corporate	\$4,957.45	2.3% - 5.76% Min \$4,957.45	2.3% - 5.76% Min \$4,957.45	\$0.00	0%	\$0.00	0%
6.6	Letter of Undertaking	\$4,957.45	2.3% - 5.76% Min \$4,957.45	\$4,957.45	\$0.00	0%	\$0.00	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)	\$1,747.50 Classic/Gold	\$1,747.50 Classic/Gold	\$1,747.50 Classic/Gold; Free - platinum/Corporate/Business card (Bizline)	\$0.00	0%	\$0.00	0%
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	\$100.19	\$100.19	\$100.19	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	USD Draft \$545.32 Other Foreign Drafts \$896.93	USD Draft \$545.32 Other Foreign Drafts \$896.93	USD Draft /Other Foreign Drafts - \$1,048.50	\$0.00	0%	\$151.57 - \$503.18	17% - 92%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$297.45	\$297.45	\$611.63	\$0.00	0%	\$314.18	106%
8.3.2	Non-bank Customer	\$297.45	\$297.45	\$611.63	\$0.00	0%	\$314.18	106%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$218.12 - \$396.60 (plus cost of draft/wire fee)	\$200.00 - \$396.60 (plus cost of draft/wire fee)	\$710.78 - Local transfer; \$200.00 + draft/wire fee - intnl transfer	(\$18.12) - \$0.00	-8% to 0%	(\$196.60) - \$510.78	-50% to 255%
8.6	Certification of Account Bal./Reference Letter	Confirmation of Balance \$1,883.83 Reference Letter \$1,189.79	Certificate Balance \$1,883.83 Reference Letter \$1,189.79	Certificate of A/C Balance \$1,883.83 Reference Letter \$1,189.79	\$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' Cheques	\$120.00	\$120.00	\$120.00	\$0.00	0%	\$0.00	0%
8.8	Payroll Preparation	E-Pay - Set up - free; @ file run - \$300.00; cr CIBC/FCIB a/c - \$15.00; other FI a/c - \$21.00 Manual Payroll - Set up - free; @ file run - \$600.00 cr CIBC/FCIB a/c - \$50.00; other FI a/c \$60.00	E-Pay - Set up - free; @ file run - \$300.00; cr CIBC/FCIB a/c - \$15.00; other FI A/C - \$21.00 Manual Payroll - Set up - free; @ file run - \$600.00; cr CIBC/FCIB a/c - \$50; other FI a/c - \$60.00	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	\$0.00	0%	\$0.00	0%
8.9	Audit Confirmation	\$2,478.72	\$2,478.72	\$2,478.72	\$0.00	0%	\$0.00	0%
8.10	Voucher Search	\$300.00 - \$700.00	\$300.00 - \$700.00	Free if voucher at branch; \$300.00 - \$700.00 vouchers within 30 days - 7 yrs of last statement	\$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 and above 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.