

**NATIONAL COMMERCIAL BANK JAMAICA 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	\$689.09	\$689.09	\$795.89	\$0.00	0%	\$106.80	15%
1.1.2	Charge per Entry/Cheque	\$69.60	\$69.60	\$80.39	\$0.00	0%	\$10.79	16%
1.1.3	Minimum Balance Fees (also state treshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.4	Transfer Between Accounts	\$247.88	\$250.00	\$364.06	\$2.12	1%	\$114.06	46%
1.1.5	Interim Statement	\$495.74 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	\$600.00 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	\$733.95 per statement request	\$104.26 per statement request (Up to 10 pages). Thereafter, (\$0.00) per additional page.	0% - 21%	\$133.95 per statement request (\$74.36) per additional page.	22% per statement request -100% per additional page.
1.1.6	Cheque Returned NSF	\$1,239.36	\$1,300.00	\$1,239.36	\$60.64	5%	(\$60.64)	-5%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$446.17	\$455.00	\$455.00	\$8.83	2%	\$0.00	0%
1.1.7.2	Foreign Cheque	USD 39.66	USD 39.66	USD 45.80	USD 0.00	0%	USD 6.14	15%
1.1.8	Dormant Account Fee (per annum)	N/A	\$470.00	\$524.25	\$470.00	100%	\$54.25	12%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$689.09	\$689.09	\$795.89	\$0.00	0%	\$106.80	15%
1.2.2	Charge per Entry/Cheque	\$69.60	\$69.60	\$80.39	\$0.00	0%	\$10.79	16%
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	\$247.88	\$250.00	\$364.06	\$2.12	1%	\$114.06	46%
1.2.5	Interim Statement	\$495.74 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	\$600.00 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page.	\$733.95 per statement request	\$104.26 per statement request (Up to 10 pages). Thereafter, (\$0.00) per additional page.	0% - 21%	\$133.95 per statement request (\$74.36) per additional page.	22% per statement request -100% per additional page.
1.2.6	Cheque Returned NSF	\$1,239.36	\$1,300.00	\$1,239.36	\$60.64	5%	(\$60.64)	-5%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$446.17	\$455.00	\$455.00	\$8.83	2%	\$0.00	0%
1.2.7.2	Foreign Cheque	USD 39.66	USD 39.66	USD 45.80	USD 0.00	0%	USD 6.14	15%
1.2.8	Dormant Account Fee (per annum)	N/A	\$470.00	\$524.25	\$470.00	100%	\$54.25	12%

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2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	\$3.96 per J\$ 1,000.00 on deposit amount in excess of J\$1,000,000.00 per day	\$3.96 per J\$ 1,000.00 on deposit amount in excess of J\$2,000,000.00 per day	\$4.36 per J\$ 1,000.00 on deposit amount in excess of J\$2,000,000.00 per day	\$0.00	0%	\$0.40	10%
2.1.2	In-branch Withdrawal Transaction Fee	\$198.29 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts	\$215.00 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts	\$262.13 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts	\$16.71	8%	\$47.13	22%
2.1.3	Minimum Balance Fees (also state treshold)	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)	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)	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)	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	524.25	\$524.25	\$524.25	\$0.00	0%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.3	Minimum Balance Fees (also state treshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	524.25	\$524.25	\$524.25	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$2,280.43	\$2,280.43	\$3,433.84	\$0.00	0%	\$1,153.41	51%
3.2	Outward	\$1,834.26 plus (Cost of telex- J\$1,437.66)	\$1,834.26 plus (Cost of telex- J\$1,437.66)	In - Branch \$3,840.00; Online \$1,281.50 Plus Cost of telex - \$116.50	\$0.00	0%	In Branch \$684.58; Online \$1,398.00	In Branch 21%; Online 100%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal *	\$30.00	\$30.00	\$30.00	\$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	\$12.10	\$12.10	\$12.10	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$58.00	\$60.34	\$60.34	\$2.34	4%	\$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	\$30.00	\$31.35	\$31.35	\$1.35	5%	\$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	\$30.00	\$31.35	\$31.35	\$1.35	5%	\$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	\$12.10	\$12.10	\$12.10	\$0.00	0%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal							
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	Corporate							
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	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$4,461.71	N/A	N/A	(\$4,461.71)	-100%	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$3,470.21	\$3,470.21 - \$13,880.85 per annum	\$4,389.81 - \$17,559.28 per annum	\$0.00 - \$10,410.64	0% - 300%	\$919.60 - \$3,678.43	26% - 27%
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	\$10,000.00	\$12,000.00	\$12,000.00 (minimum)	\$2,000.00	20%	\$0.00	0%
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.3	Overrun/ Over Limit Fee	N/A	N/A	\$2,213.50	N/A	N/A	\$2,213.50	100%
6.4	Late Payment/ Penalty Fee	N/A	N/A	15% - Overdrafts; 10% - Loans	N/A	N/A	N/A	100%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	\$5,949.00	\$5,949.00	\$5,949.00	\$0.00	0%	\$0.00	0%
6.5.2	Corporate	\$5,949.00	\$5,949.00	\$5,949.00	\$0.00	0%	\$0.00	0%
6.6	Letter of Undertaking	\$5,949.00	\$5,949.00	\$5,949.00	\$0.00	0%	\$0.00	0%
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)	Visa Classic - \$3,272.00; Visa Gold - \$5,949.00	Visa Classic - \$3,600.00; Visa Gold - \$6,900.00	Visa Classic - \$3,600.00; Visa Gold - \$6,900.00	Visa Classic - \$328.00; Visa Gold - \$951.00	Visa Classic - 10%; Visa Gold - 16%	\$0.00	0%

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7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	USD 79.00 - USD 145.00	USD 88.00 - USD 145.00	USD 88.00 - USD 145.00	USD 0.00 - USD 9.00	0% - 11%	USD 0.00	0%
7.1.3	Other (Keycard products)	\$1,000.00 - \$3,030.00	\$1,150.00 - \$3,485.00	\$1,150.00 - \$5,900.00	\$150.00 - \$455.00	15%	\$0.00 - \$2,415.00	0% - 69%
7.2	Cash Advance Charge:							
7.2.1	Visa (Classic Gold, Platinum, Corporate Commercial), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	8.58% - 11.65%	8.58% - 11.65%	8.50% - 11.65%	N/A	0%	N/A	-0.08% to 0%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other (Keycard products)	8.58% - 11.65%	8.58% - 11.65%	8.50% - 11.65%	N/A	0%	N/A	-0.08% to 0%
7.3	Late Payment Charge:							
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	Visa - \$2,181.00	\$2,400.00	\$2,400.00	\$219.00	10%	\$0.00	0%
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	USD 55.00 - USD 65.00	USD 65.00	USD 65.00	USD 0.00 - USD 10.00	0% - 18%	USD 0.00	0%
7.3.3	Other (Keycard products)	\$2,200.00	\$2,400.00	\$2,400.00	\$200.00	9%	\$0.00	0%
7.4	Overlimit Charge:							
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	Visa - \$2,181.00	\$2,400.00	\$2,400.00	\$219.00	10%	\$0.00	0%
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	USD 55.00 - USD 65.00	USD 65.00	USD 65.00	USD 0.00 - USD 10.00	0% - 18%	USD 0.00	0%
7.4.3	Other (Keycard products)	\$2,200.00	\$2,400.00	\$2,400.00	\$200.00	9%	\$0.00	0%
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 Classic -\$1,983.00; Visa Gold- Free	Visa Classic -\$2,000.00; Visa Gold- Free	Visa Classic -\$2,000.00; Visa Gold- Free	\$0.00 - \$17.00	0% - 1%	\$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 (Keycard products)	\$610.00 - \$1,815.00	\$500.00 - \$1,815.00	\$610.00 - \$1,815.00	(\$110.00) - \$0.00	-18% to 0%	\$0.00 - \$110.00	0% - 22%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	\$59.48	\$59.48	\$68.71	\$0.00	0%	\$9.23	16%
8.2	Foreign Draft (sold)	\$594.90	\$610.00	\$640.75	\$15.10	3%	\$30.75	5%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$351.98	\$351.98	\$375.00	\$0.00	0%	\$23.02	7%
8.3.2	Non-bank Customer	\$872.52	\$872.52	\$920.00	\$0.00	0%	\$47.48	5%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$247.88	\$350.00	\$370.00	\$102.12	41%	\$20.00	6%
8.6	Certification of Account Bal./Reference Letter	\$1,239.36	\$1,239.36	\$1,053.46	\$0.00	0%	(\$185.90)	-15%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	N/A	\$128.15	\$150.00	\$128.15	100%	\$21.85	17%
8.7.2	Other Banks' Cheque	\$247.88	\$247.88	\$300.00	\$0.00	0%	\$52.12	21%
8.8	Payroll Preparation	\$4.86 per J\$1,000.00	\$4.86 per J\$1,000.00	\$4.86 per J\$1,000.00	\$0.00	0%	\$0.00	0%
8.9	Audit Confirmation	\$2,974.47	\$2,974.47	\$3,123.19	\$0.00	0%	\$148.72	5%
8.10	Voucher Search	J\$1,388.09 per item per hour of part thereof	J\$1,388.09 per item per hour of part thereof	J\$1,457.48 per item per hour of part thereof	\$0.00	0%	\$69.39	5%

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.

*** - Charge applicable after three debit entries per month. Not applicable to Midas Plus accounts.**