

SAGICOR 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	\$314.55 - \$512.60 depending on product chosen	Interest Advantage - \$466.00/Ultra Preferred \$699.00	Interest Advantage - \$524.25/Ultra Preferred \$873.75	\$151.45 - \$186.40	48% - 36%	Interest Advantage - \$58.25/Ultra Preferred \$174.75	Interest Advantage - 13%/Ultra Preferred 25%
1.1.2	Charge per Entry/Cheque	\$36.12 per debit entry if monthly average credit balance falls below minimum \$100,000.00- \$250,000.00 depending on the product chosen, otherwise free.	Interest Advantage - \$47.77/Ultra Preferred \$47.77	Interest Advantage - \$47.77/Ultra Preferred \$47.77	\$11.65	32%	\$0.00	0%
1.1.3	Minimum Balance Fees (also state threshold)	Free if minimum monthly balance of \$250,000.00 is maintained	Free if minimum monthly average credit balance is above the thresholds. Interest Advantage - \$50,000.00/Ultra Preferred \$250,000.00	Free if minimum monthly average credit balance is above the thresholds. Interest Advantage - \$50,000.00/Ultra Preferred \$250,000.00	\$0.00	0%	\$0.00	0%
1.1.4	Transfer Between Accounts	Free	Free	291.25	\$0.00	0%	\$291.25	100%
1.1.5	Interim Statement	\$349.50	\$582.50	\$582.50	\$233.00	67%	\$0.00	0%
1.1.6	Cheque Returned NSF	\$1,048.50	\$1,165.00	\$1,165.00	\$116.50	11%	\$0.00	0%
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	\$302.90	\$407.75	\$407.75	\$104.85	35%	\$0.00	0%
1.1.7.2	Foreign Cheque	USD 15.15 + other bank charges	USD 4.66 per item	USD 4.66 - USD 20.97 + other bank's charges	(USD 10.49)	-69%	USD 0.00 - USD 16.31	0% - 350%
1.1.8	Dormant Account Fee (per annum)	N/A	Free	Free	\$0.00	0%	\$0.00	0%
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	\$512.60 - \$757.25 depending on product chosen	Business Advantage \$640.75/Business Preferred \$873.75/Business Max \$757.25	Business Advantage \$640.75/Business Preferred \$873.75/Business Max \$757.25	\$116.50 - \$128.15	15% - 25%	\$0.00	0%
1.2.2	Charge per Entry/Cheque	\$36.12	Business Advantage \$47.77/Business Preferred \$47.77/Business Max \$52.43	Business Advantage \$47.77/Business Preferred \$47.77/Business Max \$52.43	\$11.65	32%	\$0.00	0%
1.2.3	Minimum Balance Fees (also state threshold)	Free	Free if minimum monthly average credit balance is above the thresholds. Business Max \$250,000	Free if minimum monthly average credit balance is above the thresholds. Business Max \$250,000	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	Free	Free	\$291.25	\$0.00	0%	\$291.25	100%
1.2.5	Interim Statement	\$349.50	\$582.50	\$582.50	\$233.00	67%	\$0.00	0%
1.2.6	Cheque Returned NSF	\$1,048.50	\$1,165.00	\$1,165.00	\$116.50	11%	\$0.00	0%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	\$302.90	\$407.75	\$407.75	\$104.85	35%	\$0.00	0%
1.2.7.2	Foreign Cheque	USD 15.15 + other bank charges	USD 4.66 per item	USD 4.66 - USD 20.97 + other bank's charges	(USD 10.49)	-69%	USD 0.00 - USD 16.31	0% - 350%
1.2.8	Dormant Account Fee (per annum)	N/A	Free	Free	\$0.00	0%	\$0.00	0%

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2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	Free	Free	\$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000	\$0.00	0%	\$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000	100%
2.1.2	In-branch Withdrawal Transaction Fee	Free Could be \$100.19 depending on product chosen.	Free	SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter	(\$100.19) - \$0.00	-100% to 0%	SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter	100% for more than 3 withdrawals
2.1.3	Minimum Balance Fees (also state threshold)	N/A	Free	N/A	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	N/A	Free	Free	\$0.00	0%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	Free	Free	\$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000	\$0.00	0%	\$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000	100% for more than 3 withdrawals
2.2.2	In-branch Withdrawal Transaction Fee	Free or \$100.19 depending on product chosen.	Free	SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter	(\$100.19) - \$0.00	-100% to 0%	SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter	100%
2.2.3	Minimum Balance Fees (also state threshold)	N/A	Free	N/A	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	N/A	Free	Free	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	USD 12.82	USD 14.56	USD 14.56	USD 1.74	14%	USD 0.00	0%
3.2	Outward	USD 36.12	USD 36.12	USD 36.12	USD 0.00	0%	USD 0.00	0%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.3	Enquiry	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$36.19	\$54.77	\$54.77	\$18.58	51%	\$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	\$27.26	\$41.56	\$41.56	\$14.30	52%	\$0.00	0%
4.1.2.4	Transfer	\$9.92	N/A	N/A	(\$9.92)	-100%	N/A	N/A
4.1.2.5	Declined	\$27.26	\$41.56	\$41.56	\$14.30	52%	\$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	\$11.90	\$17.13	\$17.13	\$5.23	44%	\$0.00	0%

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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	\$17.48 per transaction, \$2,912.50 per annum - access fee	\$17.48 per transaction, \$4,077.50 per annum - access fee	Direct Advantage \$17.48 per transaction, \$4,077.50 per annum for all transactions	\$0.00 per transaction, \$1,165.00 per annum - access fee	0% per transaction, 40% per annum - access fee	\$0.00	0%
4.3.2.2	Funds Transfer	\$17.48 per transaction, \$2,912.50 per annum - access fee	\$17.48 per transaction, \$4,077.50 per annum - access fee	Direct Advantage \$17.48 per transaction, \$4,077.50 per annum for all transactions	\$0.00 per transaction, \$1,165.00 per annum - access fee	0% per transaction, 40% per annum - access fee	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	N/A	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	N/A	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	100%
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
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	(Consumer Loans) Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,475.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,475.00 (Business Loans) 0.29% - 3.50% of facility amount. Minimum - \$17,475.00	Cash secured - 0.5825% of facility amount. Minimum \$17,625.00 Non-cash secured 1.165 % - 2.33 % + GCT of facility amount. Minimum \$17,625.00	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	(\$150.00) on the minimum charge	-1% on the minimum charge	(\$150.00) Minimum Cash secured . (\$150.00) Minimum Non-cash secured. Overdrafts: Minimum monthly charge - \$1,398.00	Cash secured -0.0825 - 0.4175% of facility . Minimum charge -0.9% Non-cash secured -0.165% - 0.33 % of facility. Minimum charge -0.9% Overdrafts: Minimum monthly charge - 100%
6.2	Annual Renewal Fee	Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,475.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,475.00	1.165% of facility amount. Minimum J\$17,625.00	0.5% - 2% p.a. with a minimum of J\$17,625.00	\$150.00 On the minimum charge	Cash secured -0.005% - 0.585% of facility amount. Non-cash secured -0.005 % - -1.165 % of facility amount. 0.9% on the minimum charge	\$0.00	-0.665% to 0.835%
6.3	Overrun/ Over Limit Fee	\$1,537.80	\$2,097.00	\$2,097.00	\$559.20	36%	\$0.00	0%
6.4	Late Payment/ Penalty Fee	Interest charged on outstanding payment at contracted loan rate.	Interest charged on outstanding payment at contracted loan rate	Interest charged on outstanding payment at contracted loan rate	N/A	N/A	N/A	N/A
6.5	Guarantees/Indemnities:							
6.5.1	Personal	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.	N/A	N/A	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.	-100%	N/A	N/A

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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)	N/A	N/A	Local Classic: \$1,735.11; Local Business: \$1,982.98	N/A	N/A	Local Classic: \$1,735.11; Local Business: \$1,982.98	100%
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	Standard/Gold/Business: \$1,800.00; Local Classic: \$1,735.11	N/A	N/A	Standard/Gold/Business: \$1,800.00; Local Classic: \$1,735.11	100%
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	Free	Free	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	N/A	\$582.50	\$582.50	\$582.50	100%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$233.00	\$349.50	\$349.50	\$116.50	50%	\$0.00	0%
8.3.2	Non-bank Customer	\$233.00	N/A	N/A	(\$233.00)	-100%	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	Setup - \$203.88, \$256.30 per transaction	Setup - \$233.00, \$256.00 per transaction	Setup fee - \$233.00; Per transaction fee - \$256.30; Failure charge - \$512.60	(\$0.30) per transaction, Setup - \$29.12,	0% per transaction, Setup - 14%	Setup - \$0.00; Per transaction fee - \$0.30; Failure charge - \$512.60	Setup - 0% Per transaction fee - 0.1% ; Failure charge - 100%
8.6	Certification of Account Bal./Reference Letter	\$582.50	\$1,165.00	\$1,398.00	\$582.50	100%	\$233.00	20%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	n.a	Free	Free	\$0.00	0%	\$0.00	0%
8.7.2	Other Banks' Cheque	N/A	Free	Free	\$0.00	0%	\$0.00	0%
8.8	Payroll Preparation	N/A	Credit to SBJ a/c \$174.75 per item, credit to other banks \$407.75	Debit to SBJ a/c \$174.75 per entry, Debit to other banks \$407.75	Credit to SBJ a/c \$174.75 per item, credit to other banks \$407.75	100%	\$0.00	0%
8.9	Audit Confirmation	\$1,747.50 for current year and \$2,330.00 for each prior year	\$2,912.50 for current year and \$2,912.50 for each prior year	\$2,912.50 for current year and \$2,912.50 for prior year	\$1,165.00 for current year \$582.50 for each prior year	20% - 67%	\$0.00	0%
8.10	Voucher Search	N/A	\$2,330.00 for current year and \$2,912.50 for each prior year	\$2,330.00 for current year and \$2,912.50 for prior year	\$2,330.00 for current year and \$2,912.50 for each prior year	100%	\$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.

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 surrendered its licence 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.