

**JMMB MERCHANT BANK LIMITED  
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 Chang '13 - '14	% Change '13 - '14
<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
2.1.1	In-branch Deposit Transaction Fee	0.5% calculated on the excess of cash over \$1M deposited.	0.99% amounts over USD2,500.00	Free	N/A	0.5% amounts over USD2,500.00	0.99% amounts over USD2,500.00	-100%
2.1.2	In-branch Withdrawal Transaction Fee	0.8% of amt for withdrawals above \$100K cash.	Free	Free	(0.8% of amt for withdrawals above \$100K cash.)	-100%	\$0.00	0%
2.1.3	Minimum Balance Fees (also state threshold)	\$100.00/month below threshold. Threshold set per product.	N/A	N/A	(\$100.00/month below threshold. Threshold set per product.)	-100%	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	\$250.00	Free	N/A	(\$250.00)	-100%	\$0.00	0%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	0.5% calculated on the excess of cash over \$1M deposited.	0.99% amounts over USD2,500.00	Free	N/A	0.5% amounts over USD2,500.00	0.99% amounts over USD2,500.00	-100%
2.2.2	In-branch Withdrawal Transaction Fee	0.8% of amt for withdrawals above \$100K cash.	Free	Free	(0.8% of amt for withdrawals above \$100K cash.)	-100%	\$0.00	0%
2.2.3	Minimum Balance Fees (also state threshold)	\$100.00	\$100.00	N/A	\$0.00	0%	(\$100.00)	-100%
2.2.4	Dormant Account Fee (per annum)	\$250.00	Free	N/A	(\$250.00)	-100%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	USD 14.10	USD 23.30	USD 23.30	USD 9.20	65%	USD 0.00	0%
3.2	Outward	USD 41.13	USD 41.13	USD 41.13	USD 0.00	0%	USD 0.00	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	\$39.66	\$49.01	\$47.13	\$9.35	24%	(\$1.88)	-4%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$29.75	\$37.67	\$37.01	\$7.92	27%	(\$0.66)	-2%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$29.75	\$37.67	\$37.01	\$7.92	27%	(\$0.66)	-2%
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	\$13.88	\$16.70	\$16.70	\$2.82	20%	\$0.00	0%

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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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3.2.2	Funds Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5.0	<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
6.0	<b>LOANS AND DISCOUNTS</b>							
6.1	Commitment/Acceptance Fee	2.50%	1% - 3.5%, Min \$6,407.50	2% - 3.5% negotiable	N/A	-1.5% to 1%	N/A	0% - 1%
6.2	Annual Renewal Fee	1%	0.25% - 1%	0.25% - 1% + GCT	N/A	-0.75% to 0%	N/A	0%
6.3	Overrun/ Over Limit Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment/ Penalty Fee	\$1,175.00	\$1,165.00	\$1,165.00	(\$10.00)	-1%	\$0.00	0%
6.5	<b>Guarantees/Indemnities:</b>							
6.5.1	Personal	3.5%	1% - 2%	N/A	N/A	-2.5% to -1.5%	N/A	-100%
6.5.2	Corporate	3.5%	1% - 2%	4% -5% negotiable	N/A	-2.5% to -1.5%	N/A	3%
6.6	Letter of Undertaking	\$4,077.50	\$4,077.50	\$4,077.50	\$0.00	0%	\$0.00	0%
7.0	<b>CREDIT CARD SERVICES</b>							
7.1	<b>Annual Membership Fee:</b>							
7.1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2	<b>Cash Advance Charge:</b>							
7.2.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3	<b>Late Payment Charge:</b>							
7.3.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4	<b>Overlimit Charge:</b>							
7.4.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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7.5	<b>Repalcement Card Fee:</b>							
7.5.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.2	Mastercard	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
<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque Negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	N/A	USD11.75 (J\$101.00) +Other Bank Charges (OBC)	\$250.47	USD11.75 (J\$101.00) +Other Bank Charges (OBC)	100%	J\$149.47	148%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$252.63+Other Bank Charges (OBC)	\$250.47+Other Bank Charges (OBC)	\$250.47	(\$2.16)	-1%	\$0.00	0%
8.3.2	Non-bank Customer	N/A	N/A	\$250.47	N/A	N/A	\$250.47	100%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$305.50	\$291.00	\$400.00	(\$14.50)	-5%	\$109.00	37%
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$300.00	\$800.01	(\$1,200.00)	-80%	\$500.01	167%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.7.2	Other Banks' Cheque	Free	N/A	N/A	\$0.00	0%	N/A	N/A
8.8	Payroll Preparation	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.9	Audit Confirmation	\$3,525.00	\$2,330.00	\$2,912.50	(\$1,195.00)	-34%	\$582.50	25%
8.10	Voucher Search	\$1,000 per hour	\$1165.00 up to 1 yr, after \$582.50 each year	\$1,165.00 up to 1 yr + \$500.00 for each addition hour. Maximum \$5,825.00	(\$417.50) - \$165.00	-42% to 17%	(\$82.50) - \$0.00	-14% to 0%

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

- Notes:
- (i) Fees and Charges reflect a sample of the fees applicable to the licensee'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.