

MF&G TRUST & FINANCE LIMITED
SCHEDULE OF FEES & 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
7.4	Overlimit Charge:							
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
7.5	Replacement Card Fee:							
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
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque Negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	Other bank's charges plus Handling Fee of USD 11.75	Other bank's charges plus Handling Fee of USD 11.65	Other bank's charges plus Handling Fee of USD 17.48	(USD 0.10)	-1%	USD 5.83	50%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3.2	Non-bank Customer	N/A	N/A	N/A	N/A	N/A	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	\$411.25	\$407.75	\$582.50	(\$3.50)	-1%	\$174.75	43%
8.6	Certification of Account Bal./Reference Letter	N/A	\$990.25	\$1,456.25	\$990.25	100%	\$466.00	47%
8.7	Cheque Encashment Fee :							
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	N/A	N/A	N/A	N/A	N/A	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	\$2,330.00 - \$2,912.50	\$2,330.00 - \$2,912.50	\$3,495.00 - \$4,660.00	\$0.00	0%	\$1,165.00 - \$1,747.50	50% - 60%
8.10	Voucher Search	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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.