

**JAMAICA NATIONAL BUILDING SOCIETY
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
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$50.00	\$60.00	\$60.00	\$10.00	20%	\$0.00	0%
4.1.2.2	Deposit	\$50.00	\$60.00	\$60.00	\$10.00	20%	\$0.00	0%
4.1.2.3	Enquiry	\$50.00	\$60.00	\$60.00	\$10.00	20%	\$0.00	0%
4.1.2.4	Transfer	\$50.00	\$60.00	\$60.00	\$10.00	20%	\$0.00	0%
4.1.2.5	Declined	\$50.00	\$60.00	\$60.00	\$10.00	20%	\$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	Free	\$7.00	\$7.00	\$7.00	100%	\$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)	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	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	Residential, home improvements & construction :0.5% of loan amount + GCT (Maximum of \$100,000); Commerical 2.35% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	Residential, home improvements & construction :0.5825% of loan amount + GCT (Maximum of \$100,000);Commerical 2.35% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	Residential, home improvements & construction :0.5825% of loan amount + GCT (Maximum of \$100,000);Commerical & Development Financing 2.35% of loan amount +GCT; All other loans: 1.175% of loan amount +GCT	N/A	0% - 0.1%	N/A	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	N/A	N/A	N/A	N/A	N/A
6.4	Late Payment / Penalty Fee	0.0556% per day	0.0556% per day	0.0556% per day	N/A	0%	N/A	0%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	Residential: 7.5%	Residential: 7.5%	Residential: 7.5%	N/A	0%	N/A	0%
6.5.2	Corporate	Commercial: 8.0%	Commercial: 8.0%	Commercial: 8.0%	N/A	0%	N/A	0%
6.6	Letter of Undertaking	Free	Free	Free	\$0.00	0%	\$0.00	0%

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7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
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	Cash Advance Charge:							
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	Late Payment Charge:							
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	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)	\$500.00	\$500.00	\$500.00	\$0.00	0%	\$0.00	0%
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	\$280.00	\$280.00	\$600.00 local A/Cs; \$800.00 Foreign Currency A/Cs	\$0.00	0%	\$320.00 local A/Cs; \$800.00 Foreign Currency A/Cs	114% local A/Cs; 100% Foreign Currency A/Cs
8.6	Certification of Account Bal./Reference Letter	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00	0%	\$0.00	0%

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8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	N/A	N/A	Free	N/A	N/A	\$0.00	0%
8.7.2	Other Banks' Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Payroll Preparation	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.9	Audit Confirmation	\$2,500.00	\$2,500.00	\$2,500.00	\$0.00	0%	\$0.00	0%
8.10	Voucher Search	\$500.00 - \$3,500.00	\$510.00 - \$3,500.00	\$510.00 - \$3,500.00	\$0.00 - \$10.00	0% - 2%	\$0.00	0%

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

- Notes:**
- (i) Fees and Charges reflect a sample of the fees applicable to the building society'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 after a period of discontinuation.
 - (iv) N/A - Service not applicable to institution.