

**THE SCOTIA JAMAICA 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
<b>2.0</b>	<b>SAVINGS ACCOUNTS</b>							
2.1	<b>Personal:</b>							
2.1.1	In-branch Deposit Transaction Fee	\$195.00	\$215.00 per transaction	\$215.00 per transaction	\$20.00	10%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	\$195.00	\$215.00 per transaction	\$215.00 per transaction	\$20.00	10%	\$0.00	0%
2.1.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	\$500.00 - \$1,000.00	\$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years	\$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years	\$0.00	0%	\$0.00	0%
2.2	<b>Corporate:</b>							
2.2.1	In-branch Deposit Transaction Fee	\$195.00	\$215.00 per transaction	\$215.00 per transaction	\$20.00	10%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	\$195.00	\$215.00 per transaction	\$215.00 per transaction	\$20.00	10%	\$0.00	0%
2.2.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.4	Dormant Account Fee (per annum)	\$500.00 - \$1,000.00	\$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years	\$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years	\$0.00	0%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	\$2,950.00	\$2,950.00 Flat charge; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing. Cost will vary based on currency.	\$2,950.00 flat charge; \$425.00 where incomplete information is received and search has to be conducted to facilitate processing. Cost will vary based on currency.	(\$2,525.00) - \$0.00	-86% to 0%	\$0.00	0%
3.2	Outward	\$3,535.00	\$3,535.00 Repair item (missing/incorrect info) & Items returned unable to process. Cost will vary based on currency of the wire.	\$3,535.00 Repair item (missing/incorrect info) & items returned unable to process. Cost will vary based on currency of the wire.	\$0.00	0%	\$0.00	0%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	Automated Banking Machine (ABM)							
4.1.1	<b>Using own Machine:</b>							
4.1.1.1	Withdrawal *	\$33.00	\$33.00 per transaction	\$33.00 per transaction	\$0.00	0%	\$0.00	0%
4.1.1.2	Deposit	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	\$33.00	\$33.00 per transaction	\$33.00 per transaction	\$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	\$22.00	\$22.00	\$22.00	\$0.00	0%	\$0.00	0%
4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	\$58.00	\$66.00 per transaction	\$66.00 per transaction	\$8.00	14%	\$0.00	0%
4.1.2.2	Deposit	Free Proprietary; Free Non- Proprietary	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$32.00	\$32.00	\$32.00	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	\$58.00	\$66.00 per transaction	\$66.00 per transaction	\$8.00	14%	\$0.00	0%

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4.1.2.5	Declined	\$32.00	\$33.10	\$33.10	\$1.10	3%	\$0.00	0%
4.1.2.6	Statement	Free	N/A	N/A	\$0.00	0%	N/A	N/A
4.2	Point of Sale Transactions †	\$15.95 - \$19.25	\$16.50 - \$19.25	\$19.25 - \$20.00 Scotiacard; \$0.00 - \$20.00 Visa Debit Card	\$0.00 - \$0.55	0% - 3%	\$0.75 - \$2.75 Scotiacard; \$0.00 - \$20.00 Visa Debit Card	4% - 17% Scotiacard; 100% Visa Debit Card
4.3	<b>Internet Banking:</b>							
4.3.1	<b>Personal</b>							
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	<b>Corporate</b>							
4.3.2.1	Enquiry	Free	N/A	N/A	\$0.00	0%	N/A	N/A
4.3.2.2	Funds Transfer	Free	N/A	N/A	\$0.00	0%	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 *	1.53% of loan amount	3.535% (of the facility amount). Minimum \$12,000.00	3.535% (of the facility amount). Minimum \$12,000.00	N/A	2.01%	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	6.185% of unpaid amount Maximum payment of J\$1,515.00	6.185% of unpaid amount Maximum payment of J\$1,515.00	6.185% of unpaid amount Minimum J\$1,515.00	N/A	0%	N/A	0%
6.5	<b>Guarantees/Indemnities:</b>							
6.5.1	Personal *	6.5%+GCT of excess over 75%	3.535% (of the facility amount). Minimum \$12,000.00	3.535% (of the facility amount). Minimum \$12,000.00	N/A	-2.965%	N/A	0%
6.5.2	Corporate *	6.5%+GCT of excess over 75%	3.535% (of the facility amount). Minimum \$12,000.00	3.535% (of the facility amount). Minimum \$12,000.00	N/A	-2.965%	N/A	0%
6.6	Letter of Undertaking *	\$4,000.00	3.535% (of the facility amount). Minimum \$12,000.00	3.535% (of the facility amount). Minimum \$12,000.00	N/A (of the facility amount). Minimum \$8,000.00	3.535% (of the facility amount). Minimum 67%	N/A	0%

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<b>7.0</b>	<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
7.5	<b>Replacement 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	N/A	N/A	N/A	N/A	N/A	N/A
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	Less than \$3million - \$355.00	Less than \$2million - \$380.00	Less than \$2million - \$380.00	\$25.00	7%	\$0.00	0%
8.3.2	Non-bank Customer	Less than \$3million - \$880.00	N/A	N/A	(\$880.00)	-100%	N/A	N/A

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8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$360.00 monthly (set-up - \$250.00)	In branch - \$360.00 monthly (set-up \$250.00); \$445.00 for each order which cannot be processed. On line - Free	In branch - \$380.00 monthly (set-up \$300.00); \$470.00 for each order which cannot be processed. On line - Free	\$0.00 - \$445.00	0% - 100%	\$20.00 monthly (set-up \$50.00); \$25.00 for each order which cannot be processed. On line - \$0.00	6% monthly (set-up 20%); 6% for each order which cannot be processed. On line - 0%
8.6	Certification of Account Bal./Reference Letter	\$1,350.00	\$1,500.00	\$1,500.00	\$150.00	11%	\$0.00	0%
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	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	\$2,750.00 per certificate plus \$1,060.00 per hour for detailing securities.	\$2,750.00 per certificate	\$2,900.00 per certificate	(\$1060.00) - \$0.00	-100% to 0%	\$150.00	5%
8.10	Voucher Search	\$1,700.00 per hour or part thereof. Minimum \$1,700.00	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$100.00	6%	\$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 of discontinuation.
- (iv) N/A - Service not applicable to institution.

**\* - E-banking 'Using Own Machine 'Withdrawal' - First 4 transactions are free each month for accounts with minimum credit balance of \$25,000.00**

**† - Point of Sale Transactions 'Visa Debit Card' : Visa network - 2% of transaction amount; Declined international POS transaction - US\$0.60; Replacement ABM card \$650.00. Free - where card is defective or retained by the ABM.**

**\* - Even though the costs are shown individually, it is a 'one-time' accumulative cost for all the line items.**