

**VICTORIA MUTUAL 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
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
		(i) Free for members with cash lodgements under J\$500K or FX cash of 1,000 units; (ii) Cash lodgements J\$500,000 & over - 0.3% handling charge; FX cash of 1,000 units & over - 0.75% handling charge; (iii) Free for new members whose initial cash deposit is J\$500K & over or exceeds FX cash of 1,000 units.	(i) Free for members with cash lodgements under J\$500K or FX cash of 1,500 units; (ii) Cash lodgements J\$500,000 & over - 0.3% handling charge; fx cash US\$1,500 & over - 0.75% handling charge; (iii) Free for new members whose initial cash deposit is J\$500K & over or exceeds FX cash of 1,500 units.	(i) Free for members cash lodgement under J\$500K or FX cash of 1,500 unit; (ii) Cash lodgements J\$500,000 & over - 0.3% handling charge; fx cash US\$1,500 & over - 0.75% handling charge; (iii) Free for new members whose initial cash deposit is J\$500K & over or exceeds FX cash of 1,500 units.				
2.1.1	In-branch Deposit Transaction Fee				\$0.00	0%	\$0.00	0%
2.1.2	In-branch Withdrawal Transaction Fee	\$51.00	\$51.00	\$51.00	\$0.00	0%	\$0.00	0%
2.1.3	Minimum Balance Fees (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.1.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.2	In-branch Withdrawal Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.3	Minimum Balance Fees (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$1,481.02	\$1,908.85	\$2,059.02	\$427.83	29%	\$150.17	8%
3.2	Outward	\$3,795.11	\$4,347.93	\$4,689.99	\$552.82	15%	\$342.06	8%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using own Machine:							
4.1.1.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%

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4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.5	Declined	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.2	Point of Sale Transactions	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.3	Internet Banking:							
4.3.1	Personal							
4.3.1.1	Enquiry	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.3.1.2	Funds Transfer	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2	Corporate							
4.3.2.1	Enquiry	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.3.2.2	Funds Transfer	N/A	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)	\$3,026.00	\$4,000.00	\$4,000.00	\$974.00	32%	\$0.00	0%
6.0	LOANS AND DISCOUNTS							
6.1	Commitment/Acceptance Fee	1.50 % - 2.00 % of Loan Amount	1.50 % - 2.00 % of Loan Amount. Free for residential loans	1.50 % - 2.00 % of Loan Amount; Free for residential loans	N/A	0%	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	1.666% of principal & interest outstanding	1.666% of principal & interest outstanding	1.666% of principal & interest outstanding	N/A	0%	N/A	0%
6.5	Guarantees/Indemnities:							
6.5.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5.2	Corporate	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.6	Letter of Undertaking	\$6,052.00	\$6,100.00	\$6,100.00	\$48.00	1%	\$0.00	0%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated ...	Free when depositing to FX account; If depositing to a local account fx cheque handling charge of J\$25 is levied.	Free when depositing to FX account; If depositing to a local account fx cheque handling charge of J\$25 is levied.	Free when depositing to FX account; If depositing to a local account fx cheque handling charge of J\$25 is levied.	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	\$475.00	\$475.00	\$475.00	\$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 **	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$606.00	\$1,000.00	\$1,000.00	\$394.00	65%	\$0.00	0%
8.7	Cheque Encashment Fee :							
	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	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	\$606.00	\$1,000.00	\$1,000.00	\$394.00	65%	\$0.00	0%
8.10	Voucher Search	\$605.00 (current year) \$1,010.00 - \$3,026.00 (Prior Years)	\$700.00 (current year) \$1,500.00 - \$3,500.00 (Prior Years)	\$700.00 (current year) \$1,500.00 - \$3,500.00 (Prior Years)	\$95.00 (current year) \$490.00- \$474.00 (Prior Years)	16% (current year) 49% - 16% (Prior Years)	\$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.

**** - Free for accounts within VMBS only.**