

COMMERCIAL BANKS
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2015
Pursuant to Section (4)(b)(viii) of the Banking Services Act

		BNS	CBNA	FCIBJ	FGB	NCB	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	J\$
1.0	CURRENT ACCOUNTS						
1.1	Personal:						
1.1.1	Minimum Monthly Service Charge	\$320.00	N/A	Regular Chequing - \$550.00; Chequing Plus - \$500.00	\$500.00 - \$700.00	\$795.89	Prime Chequing \$1,000.00 **
1.1.2	Charge per Entry/Cheque	\$50.00 per processed cheque and \$325.00 per in branch transactions	N/A	Regular chequing - 2 free debits per month - \$150.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	\$70.00	\$80.39	Free
1.1.3	Minimum Balance Fees (also state threshold)	N/A	N/A	Regular chequing - \$550.00; threshold \$70,000.00, Chequing Plus - \$500.00; threshold \$150,000.00	Free	N/A	Free
1.1.4	Transfer Between Accounts:						
1.1.4.1	Within Deposit-Taking Institution	\$300.00	N/A	\$1,000.00	Free	\$1,165.00 per transfer request	Free - In branch; \$203.87 per transaction (Manual transfer between accounts); \$466.00 per transaction (Client sends instructions via email / telephone / letter)
1.1.4.2	To Third Party Deposit-Taking Institution	\$300.00	N/A	N/A	\$300.00 In-branch; \$50.00 Online	N/A	\$291.25 - In branch; \$466.00 per transaction (Client sends instructions via email / telephone / letter)
1.1.5	Interim Statement	Free	N/A	\$650.00	Free	\$733.95 per statement request	\$524.25
1.1.6	Duplicate/Replacement Statement	Free for last 6 months; \$650.00 beyond	N/A	\$650.00	600.00	\$366.98 per sheet	\$524.26
1.1.7	Cheque Returned NSF	\$1,500.00	N/A	\$1,300.00	\$1,500.00	\$1,239.36	\$1,281.50
1.1.8	Stop Payment/Cancellation Order:						
1.1.8.1	Local Cheque	\$480.00	N/A	\$450.00	\$450.00	\$455.00	\$454.35
1.1.8.2	Foreign Cheque	\$480.00	N/A	USD 50.00 + Foreign Bank Charge	USD 25.00 + FBC	USD 45.80	USD 25.04 + other bank's charges
1.1.9	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	N/A	\$650.00	\$500.00	\$524.25	\$419.40

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1.2	Corporate:						
1.2.1	Minimum Monthly Service Charge	\$700.00 Corporate; \$495.00 SMEs	\$500.00	Business C/A - \$600.00; Business Premium - \$650.00	\$1,100.00	\$795.89	Business Chequing \$1,000.00 **
1.2.2	Charge per Entry/Cheque	\$100.00 Corporate; \$90.00 SMEs	\$60.00	Business C/A - 0 free debits - \$99.15; Business Premium - 1 free debit per month- \$125.00 thereafter	\$90.00 In-branch; Free -Online	\$80.39	\$93.20
1.2.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A
1.2.4	Transfer Between Accounts:						
1.2.4.1	Within Deposit-Taking Institution	\$300.00	\$291.25	\$1,000.00	\$2,200.00 In-branch; Free - Online	\$1,165.00 per transfer request	Free - In branch; \$203.87 per transaction (Manual transfer between accounts); \$466.00 per transaction (Client sends instructions via email / telephone / letter)
1.2.4.2	To Third Party Deposit-Taking Institution	Free	\$291.25	N/A	\$250 in-branch; \$50.00 Online	N/A	\$291.25 - In branch; \$466.00 per transaction (Client sends instructions via email / telephone / letter)
1.2.5	Interim Statement	Free	\$873.75	\$650.00	Free	\$733.95 per statement request	\$524.25
1.2.6	Duplicate/Replacement Statement	Free for last 6 months; \$650.00 beyond	\$873.75	\$650.00	\$600.00	\$366.98 per sheet	\$524.26
1.2.7	Cheque Returned NSF	\$1,500.00	\$990.25	\$1,300.00	\$1,500.00	\$1,239.36	\$1,281.50
1.2.8	Stop Payment/Cancellation Order:						
1.2.8.1	Local Cheque	\$480.00	\$524.25	\$450.00	\$450.00	\$455.00	\$454.35
1.2.8.2	Foreign Cheque	\$480.00	USD 58.25 + Foreign Bank Charge	USD 50.00 + Foreign Bank Charge	USD 25.50 + FBC	USD 45.80	USD 25.04 + other bank's charges
1.2.9	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	N/A	\$650.00	\$500.00	\$524.25	\$419.40

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	SERVICES	BNS J\$	CBNA J\$	FCIBJ J\$	FGB J\$	NCB J\$	SBJ J\$
2.0	SAVINGS ACCOUNTS						
2.1	Personal:						
2.1.1	Minimum Monthly Service Charge						
2.1.2	In-branch Deposit/Lodgement Fee	\$325.00	N/A	Free	Free	\$4.36 per J\$ 1,000.00 on deposit amounts in excess of J\$2,000,000.00 per day	\$2.53 per \$1,000.00 for cash deposited in excess of \$1,000,000.00
2.1.3	In-branch Withdrawal Transaction Fee	\$325.00	N/A	Regular Saving - \$215.00; Saving Plus - \$200.00	Free	\$262.13 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts	Prime Saving - \$0.00 (monthly fee after 3 transactions); Advantage Saving \$93.20 **
2.1.4	Minimum Balance Fees (also state threshold)	\$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00	N/A	Regular Savings - \$150.00, threshold \$20,000.00; Saving Plus - \$400.00, threshold \$100,000.00	N/A	Threshold varies from \$2,000.00 - \$10,000.00 based on account type/\$178.47 per month (Not applicable to all savings accounts and Midas Plus accounts)	N/A
2.1.5	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	N/A	\$650.00	\$500.00	\$524.25	\$419.40
2.2	Corporate:						
2.2.1	Minimum Monthly Service Charge						
2.2.2	In-branch Deposit/Lodgement Fee	\$325.00	N/A	Business Call - 4 free transactions per month, \$99.15 thereafter	Free	N/A	\$2.53 per \$1,000.00 for cash deposited in excess of \$1,000,000.00
2.2.3	In-branch Withdrawal Transaction Fee	\$325.00	N/A	Business Call - 4 free transactions per month, \$99.15 thereafter	Free	N/A	Business Saving - \$0.00 (monthly fee applied after 5 transactions) **
2.2.4	Minimum Balance Fees (also state threshold)	N/A	N/A	Business Call - \$446.17 (no threshold)	N/A	N/A	N/A
2.2.5	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity	N/A	\$650.00	\$500.00	\$524.25	419.40

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	SERVICES	BNS J\$	CBNA J\$	FCIBJ J\$	FGB J\$	NCB J\$	SBJ J\$
3.0	TELEGRAPHIC TRANSFER OF FUNDS						
3.1	Inward	\$2,950.00	USD 23.30	\$2,950.00	\$2,500.00; USD 20.79	\$3,433.84	USD12.50
3.2	Outward	\$3,535.00	USD 34.95 + Foreign Bank Charge	International: Branch \$4,660.00 Internet \$2,000.00 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	\$3,500.00 - \$5,000.00	In - Branch \$3,840.00; Online \$1,281.50 Plus Cost of telex - \$116.50	In-branch - USD 34.95 ; Online USD 23.30
4.0	E-BANKING						
4.1	Automated Banking Machine (ABM)						
4.1.1	<i>Using Own Machine:</i>						
4.1.1.1	Withdrawal	\$60.00	N/A	\$32.00; Visa Debit free	\$30.00	\$30.00*	\$30.00
4.1.1.2	Deposit	Free	N/A	Free	N/A	Free	Free
4.1.1.3	Enquiry	Free	N/A	Free	\$37.50	Free	Free
4.1.1.4	Transfer	\$60.00	N/A	Free	N/A	Free	Free (between own accounts)
4.1.1.5	Declined	\$12.10	N/A	\$8.00; Visa Debit - free	\$37.50	\$12.10	\$13.00
4.1.1.6	Statement	\$22.00	N/A	\$30.00 (not all accounts)	N/A	N/A	Free
4.1.2	<i>Using Other Machines:</i>						
4.1.2.1	Withdrawal	\$60.00	N/A	\$50.00; Visa Debit - Local Banks - \$218.87; In'l/Overseas - \$262.65	\$47.50	\$60.34	\$50.00
4.1.2.2	Deposit	Free	N/A	N/A	N/A	N/A	Free
4.1.2.3	Enquiry	\$32.00	N/A	\$30.00; Visa Debit - \$43.77	\$37.50	\$31.35	\$35.00
4.1.2.4	Transfer	\$60.00	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$33.10	N/A	\$30.00; Visa Debit - Local Banks - \$43.77; In'l/Overseas - \$58.37	\$37.50	\$31.35	\$30.00
4.1.2.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A
4.2	Replacement Debit Card	650.00	N/A	Visa Debit - \$700.00; Platinum - \$437.75	\$885.00	\$713.88	\$620.00
4.3	Point of Sale Transactions	Fee Per Transaction \$60.00; Declined Multilink Transaction \$19.25	N/A	Purchase - \$16.00; Declined \$15.00	\$17.50	\$12.10	Purchase - \$13.00, Decline \$9.00

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4.4	Internet Banking:						
4.4.1	Personal						
4.4.1.1	Enquiry	Free	N/A	Free	Free	Free	Free
4.4.1.2	Funds Transfer	Free	N/A	Free	Free	Free	Free
4.4.2	Corporate						
4.4.2.1	Enquiry	Varying package options	\$0.00 per enquiry. Online Banking Platform Standard Flat fee USD 150.00 - USD 200.00	Free	Free	Free	Free
4.4.2.2	Funds Transfer	\$50.75 - \$76.00	ACH Standard Fee \$16.17; RTGS Standard Fee \$145.63	Free	Free	Free	Free; Direct Advantage \$17.48 per transaction
5.0	DEPOSITORY SERVICES						
5.1	Deposit Wallets (range of rental charges per annum)	\$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small	N/A	\$4,000.00 - \$8,750.00	\$2,200.00 - \$4,425.00	N/A	Tamper - evident Plastic Lodgment Bags. Per package of 50 disposable plastic bags. 9 * 12 - \$2,912.50 12 * 16 - \$3,495.00 20* 25 - \$6,407.50 \$9,320.00 per annum service fee
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$1,970.00 - \$22,160.00 depending on size	N/A	\$ 1,500.00 - \$ 4,077.50	\$5,000.00 - \$8,000.00	\$4,389.81 - \$17,559.28 per annum	Small - \$2,330.00 Medium - \$4310.50 to \$5,592.00 Large - \$5,242.00 to \$8,795.75 Extra Large - \$13,397.50 to \$14,562.50
6.0	LOANS AND DISCOUNTS						
6.1	Commitment/Acceptance Fee	Non Readily Realized Collateral Secured Facility 1.55% of amount Minimum \$18,000.00. Readily Realized Collateral Secured Facility 0.775% of amount, Min \$9,000.00.	Priced based on client relationship	3.50%, Min \$12,000.00	1 - 3% minimum \$17,000.00	\$12,000.00 (minimum)	Cash secured 0.87 - 1.17% of facility amount. Non-cash secured 4% of facility amount. New Vehicles 3.2% of facility amount. Used Vehicles 3.4% of facility amount. Overdrafts: 2% Minimum charge - \$3436.75 (Personal) & \$4,601.75 (Business)
6.2	Annual Renewal Fee	Non Readily Realized Collateral Secured Facility 1.20% of amount Minimum \$15,000.00. Readily Realized Collateral Secured Facility 0.6% of amount. Minimum fee \$7,500.00 and Maximum fee \$600,000.00.	None typically charged	2.33%, Min \$6,000.00	1 - 3% minimum \$17,000.00	N/A	2.0% - 4.0% minimum of J\$7,500.00

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6.3	Overrun/ Over Limit Fee	\$ 2,240.00 plus application fee of 0.65 x 1% of amount of increase. Minimum application fee is \$6,060.00	3% added to interest rate of facility	1.00% - 2.00%, Min \$2,500.00	50% Penalty; Minimum \$3,000.00	\$2,446.50	Agreed rate - Minimum: \$1,398.00 (approved); \$1,189.79 per item + Penal Rate (unapproved)
6.4	Late Payment/ Penalty Fee	6.185% of unpaid amount. Minimum \$1,515.00	Interest rate at which loan is booked plus 2% applied on a penal basis	6% of unpaid amount, minimum \$1,515.00	2% of payment amount minimum \$1,800.00	15% - Overdrafts; 10% - Loans	Interest charged on outstanding payment at contracted loan rate
6.5	Guarantees/Indemnities:						
6.5.1	Personal	N/A	N/A	\$5,500.00	Non Cash Secured 3% - 6% p.a or minimum \$13,500.00 (Cash Secured 1% or \$7,000.00)	\$5,948.93	N/A
6.5.2	Corporate	1.265 x 1% of amount p.a Minimum US\$395.00	Priced based on client relationship	2.3% - 5.76% Min \$4,957.45	Non Cash Secured 3% - 6% p.a or minimum \$12,000.00 (Cash Secured \$8,000.00)	\$5,948.93	Cash secured - \$0.5M - \$5M, 2.33% of guaranteed amount, over \$5M - 1.75% of guaranteed amount. Non-cash secured - 0.5M - 5M, 2.33% of guarantee amount, over \$5M - 1.75% - 3.50% of guarantee amount.
6.6	Letter of Undertaking:						
6.6.1	Personal	\$5,950.00 per letter	N/A	\$5,500.00	\$7,500.00	\$5,948.93	N/A
6.6.2	Corporate	\$5,950.00 per letter	Priced based on client relationship	\$5,500.00	\$7,500.00	\$5,948.93	Cash secured - \$8,737.50, Non-cash secured - \$0.5M - \$5M, 2.04% of undertaking amount, over \$5M - 1.46% of undertaking amount.
7.0	CREDIT CARD SERVICES						
7.1	Annual Membership Fee:						
7.1.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	\$2,500.00 - \$8,500.00	N/A	\$4,000.00 - Classic \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 - \$10,907.00 Corporate/Commercial/Business Cards	\$180.00 - \$7,000.00 Business \$5,000.00 - \$6,500.00	Visa Classic -\$3,600.00; Visa Gold- \$6,900.00	N/A

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7.1.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$4,000.00 - \$10,100.00	N/A	N/A	N/A	USD 88.00 - USD 145.00	N/A
7.1.3	Other	\$6,870.00 - \$6,970.00 (Scotia Line)	N/A	N/A	N/A	\$1,150.00 - \$3,485.00	N/A
7.2	Cash Advance Charge:						
7.2.1	Visa (Classic Gold, Platinum, Corporate Commercial), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classis, Local Gold)	7.00% of advance at ABM & Scotia Online. 10.00% of advance in Branch. Min. \$500.00	N/A	7.44% Classic/Gold/Platinum 6.44% Corporate/Commercial/Business Cards	5% - 8%; Business 13%	8.50% - 11.65%	In-branch: 8.74%; ATM: 5.83%
7.2.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	7.00% of advance at ABM & Scotia Online. 10.00% of advance in Branch. Min. \$500.00	N/A	N/A	N/A	N/A	In-branch: 8.74%; ATM: 5.83%
7.2.3	Other	N/A	N/A	N/A	N/A	8.50% - 11.65%	N/A
7.3	Late Payment Charge:						
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	\$2,600.00	N/A	\$2,563.00 Classic/Gold/Platinum \$ 3,570.00 Corporate/Commercial/Business Cards	\$52.00 - \$3,500.00 Business \$4,000.00	\$2,400.00	Dual Business: \$4,957.45; Platinum: \$2,478.72
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$2,600.00	N/A	N/A	N/A	USD 65.00	Local Classic: \$ 1,933.40; Dual Classic: \$ 1,982.98
7.3.3	Other	\$2,600.00 (Scotia Line)	N/A	N/A	N/A	\$2,400.00	N/A
7.4	Overlimit Charge:						
7.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	\$2,600.00	N/A	\$2,563.00 Classic/Gold/Platinum \$ 2,181.00 Corporate/Commercial/Business Cards	\$52.00 - \$5000.00 Business \$5000.00	\$2,400.00	Dual Classic/Gold: \$1,982.98; Dual Business: \$4,957.45; Platinum: \$2,478.72
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	\$2,600.00	N/A	N/A	N/A	USD 65.00	Dual Classic: \$ 1,982.98
7.4.3	Other	\$2,600.00 (Scotia Line)	N/A	N/A	N/A	\$2,400.00	N/A

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7.5	Replacement Card Fee:						
7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	Visa (Preferred Gold) - Free; Visa \$1,750.00 - \$4,715.00	N/A	\$1,747.50 Classic/Gold; Free - Platinum/Corporate/Business Cards	\$52.00 - \$3,000.00 Business \$2,500.00	Visa Classic -\$2,000.00; Visa Gold- Free	N/A
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	Mastercard (Scotia Gold/Platinum) - Free; Mastercard \$805.00 - \$2,800.00	N/A	N/A	N/A	USD 55.00 - USD 100.00	N/A
7.5.3	Other	N/A	N/A	N/A	N/A	\$610.00 - \$1,815.00	N/A
8.0	MISCELLANEOUS CHARGES						
8.1	Foreign Cheque negotiated	USD 1.00 per cheque encashed	1% of cheque amount	\$200.00	USD 2.50	\$68.71	1 unit of currency per transaction + \$1.00 stamp duty
8.2	Foreign Draft (sold)	\$650.00	USD 6.99	USD Draft /Other Foreign Drafts - \$1,725.83	\$700.00	\$640.75	\$605.80
8.3	Manager's Cheque:						
8.3.1	Bank Customer	\$380.00	\$407.75	\$611.63	\$500.00	\$375.00	\$454.35
8.3.2	Non-bank Customer	\$1,200.00	N/A	\$1,400.00	\$1,450.00	\$920.00	\$454.35
8.4	Money Order	\$255.00	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$380.00 in Branch; On-line processed - Free	N/A	\$1,111.63 - Local transfer; \$500.00 + draft/wire fee - intr'l transfer	\$1,000.00 In-branch; Free - Online	\$370.00	Setup fee - \$291.25 Internal Transaction fee - \$349.50 Failure charge - \$466.00 Amendment - \$116.00 External Transaction fee - \$291.25 Failure charge - \$100.00 (After three attempts)
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,747.50	Certificate of A/C Balance \$1,883.83 Reference Letter \$2,500.00	\$2,250.00	\$1,053.46	\$1,048.50

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	SERVICES						
8.7	Cheque Encashment Fee:						
8.7.1	Own Bank	\$190.00	N/A	\$120.00 - Customers; \$150.00 Non - customers	Free	\$150.00	Free
8.7.2	Other Banks' Cheque	\$290.00	N/A	\$120.00 - Customers; \$150.00 Non - customers	Free	\$300.00	Free
8.8	Payroll Preparation	Deposits to employees a/cs with deposit slips or from list : \$500.00 per account for BNS a/cs and \$600.00 per account+ cost of managers cheque for non-BNS a/cs. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$600.00 per envelope. Filling envelopes, recording names and amounts from list: \$700.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$700.00 per name. Preparation of Payroll Breakdown \$4.50 per \$1,000.00	\$1,165.00	E-Pay – Set up – free; @ file run - \$300.00; Credit CIBC/FCIB a/c - \$15.00; other FI A/C - \$21.00 Manual Payroll - Set up -free; @ file run - \$600.00; Credit CIBC/FCIB a/c - \$50.00; other FI A/C- \$60.00	\$700.00 per packet; Minimum \$1,500.00	\$4.86 per J\$1,000.00	Debit to SBJ a/c \$174.75 per entry, Debit to other banks \$407.75
8.9	Audit Confirmation	\$2,900.00 per Certificate plus \$1,060.00 per hour for detailing securities	\$2,679.50	\$2,900.00	\$3,500.00 per certificate (plus \$1,020.00 per hour for detailing securities etc.)	\$3,123.19	\$2,504.75 per audit
8.10	Bill Payment Services:						
8.10.1	In-branch	N/A	N/A	N/A	N/A	\$300.00	\$203.86
8.10.2	Internet	\$58.00 - \$85.80 Scotia On Line Corporate; Free - Online Personal	N/A	Free	Free	Free	Free
8.11	Voucher Search	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	\$873.75 / hr (under 1 year), \$1,165.00 / hr (over 1 year)	Free if voucher at branch; \$500.00 - \$1,000.00 vouchers within 30 days - 7 yrs of last statement	Free within 30 days; thereafter \$3150.00 up to 3 vouchers	J\$1,457.48 per item per hour of part thereof-	\$2,213.50 for first hour or part thereof; \$949.48 for additional hour **

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

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the individual commercial bank's product/services, and are not to be interpreted as an exhaustive list.
- (ii) Fees and Charges include applicable taxes.
- (iii) N/A - Service not applicable to institution.

First Global Bank does not operate its own Automated Banking Machine (ABM), these charges reflect use of credit union machines.

** Charge applicable after three debit entries per month. Not applicable to midas plus accounts.*

*** Introduction of new charge*