



**BANK OF JAMAICA FIXED RATE CERTIFICATE OF DEPOSIT: 3.00% FR 30D-CD 20181130**  
**ISIN: JMB201800134**

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<b>ISSUER</b>	<b>BANK OF JAMAICA</b>
<b>AUCTION DATE</b>	<b>Wednesday, 28 November 2018</b>
<b>OFFER VOLUME</b>	<b>JMD 8,750,000,000.00</b> <b>JMD 8,312,500,000.00 allocated on Competitive basis</b> <b>JMD 437,500,000.00 allocated on Non-competitive basis</b>
<b>NON-COMPETITIVE BIDS</b>	All bids from Public Sector Entities must be submitted as non-competitive bids. Bids allotted on a non-competitive basis will be settled at the weighted average price for the successfully allotted competitive bids.  <b>All bids from entities other than Public Sector entities must be submitted on a competitive basis.</b>
<b>ISSUE PRICE</b>	To be determined through competitive bidding.
<b>ISSUE/SETTLEMENT DATE</b>	<b>30 November 2018</b>
<b>MATURITY DATE</b>	<b>28 December 2018</b>
<b>TENOR</b>	<b>28 days</b>
<b>COUPON</b>	Fixed at <b>3.00% per annum</b> .
<b>INTEREST PAYMENT</b>	At maturity on <b>28 December 2018</b> .
<b>TAXATION</b>	Interest on this instrument is subject to the withholding of taxes.
<b>STATUTORY/PRUDENTIAL TREATMENT</b>	Will <b>immediately</b> qualify as a liquid asset.
<b>APPLICATIONS</b>	<b>Applications will be received via the JamClear Central Securities Depository [JamClear®-CSD] between the hours of 9:30 am to 11:30 am on 28 November 2018.</b> Settlement will be effected via accounts in the JamClear® Real-time Gross Settlement system [JamClear®-RTGS] at the Bank of Jamaica on <b>30 November 2018</b> .
<b>ENTITLEMENTS</b>	Interest and principal payments will be effected through accounts housed in the JamClear® RTGS on the payment date.
<b>REGISTRATION OF SECURITIES</b>	Issued and registered in the JamClear®-CSD, which is the only legal registrar for the securities issued.
<b>MINIMUM BID SIZE</b>	The minimum value for applications is JMD One Million Dollars ( <b>\$1, 000, 000.00</b> ).