

**COMMERCIAL BANKS
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | | 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; Direct Banking - No charge; Chequing Plus - \$500.00 | \$650.00 | \$795.89 | Interest Advantage - \$524.25/Ultra Preferred \$873.75 |
| 1.1.2 | Charge per Entry/Cheque | \$50.00 per processed cheque and \$215.00 per in branch transactions | N/A | Regular chequing - 2 free debits per month - \$150.00, thereafter; Direct Banking- no free debits - \$350.00 for each debit; Chequing Plus - 4 free debits per month - \$150.00 thereafter | \$70.00 | \$80.39 | Interest Advantage - \$47.77/Ultra Preferred \$47.77 |
| 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 if minimum monthly average credit balance is above the thresholds. Interest Advantage - \$50,000.00/Ultra Preferred \$250,000.00 |
| 1.1.4 | Transfer Between Accounts | \$215.00 | N/A | \$218.12 | \$1,550.00 | \$364.06 | 291.25 |
| 1.1.5 | Interim Statement | Free | N/A | \$446.17 | Free | \$733.95 per statement request | \$582.50 |
| 1.1.6 | Cheque Returned NSF | \$1,500.00 | N/A | \$951.83 | \$1,000.00 | \$1,239.36 | \$1,165.00 |
| 1.1.7 | Stop Payment/Cancellation Order: | | | | | | |
| 1.1.7.1 | Local Cheque | \$480.00 | N/A | \$396.60 | \$715.00 | \$455.00 | \$407.75 |
| 1.1.7.2 | Foreign Cheque | \$480.00 | N/A | USD 50.00 + Foreign Bank Charge | USD 17.50 + Foreign Bank Charge | USD 45.80 | USD 4.66 - USD 20.97 + other bank's charges |
| 1.1.8 | 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 | \$347.02 | \$500.00 | \$524.25 | Free |

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| | SERVICES | BNS J\$ | CBNA J\$ | FCIBJ J\$ | FGB J\$ | NCB J\$ | SBJ J\$ |
|---------|---|--|------------------------------------|--|------------------------------------|--------------------------------|--|
| 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 | \$2,200.00 | \$795.89 | Business Advantage \$640.75/Business Preferred \$873.75/Business Max \$757.25 |
| 1.2.2 | Charge per Entry/Cheque | \$80.00 Corporate; \$70.00 SMEs | \$60.00 | Business C/A - 0 free debits - \$99.15; Business Premium - 1 free debit per month- \$125.00 thereafter | \$90.00 | \$80.39 | Business Advantage \$47.77/Business Preferred \$47.77/Business Max \$52.43 |
| 1.2.3 | Minimum Balance Threshold and Fees | N/A | N/A | N/A | N/A | N/A | Free if minimum monthly average credit balance is above the thresholds. Business Max \$250,000 |
| 1.2.4 | Transfer Between Accounts | \$300.00 | \$291.25 | \$218.12 | \$2,200.00 | \$364.06 | \$291.25 |
| 1.2.5 | Interim Statement | Free | \$873.75 | \$446.17 | Free | \$733.95 per statement request | \$582.50 |
| 1.2.6 | Cheque Returned NSF | \$1,500.00 | \$990.25 | \$951.83 | \$1,000.00 | \$1,239.36 | \$1,165.00 |
| 1.2.7 | Stop Payment/Cancellation Order: | | | | | | |
| 1.2.7.1 | Local Cheque | \$480.00 | \$524.25 | \$396.60 | \$715.00 | \$455.00 | \$407.75 |
| 1.2.7.2 | Foreign Cheque | \$480.00 | USD 58.25 + Foreign Bank Charge | USD 50.00 + Foreign Bank Charge | USD 17.50 + Foreign Bank Charge | USD 45.80 | USD 4.66 - USD 20.97 + other bank's charges |
| 1.2.8 | 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 | \$347.02 | \$500.00 | \$524.25 | Free |

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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 | In-branch Deposit Transaction Fee | \$215.00 | N/A | Free | Free | \$4.36 per J\$ 1,000.00 on deposit amount in excess of J\$2,000,000.00 per day | \$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000 |
| 2.1.2 | In-branch Withdrawal Transaction Fee | \$215.00 | N/A | Regular Saving - 0 free debits - \$215.00; Saving Plus - 2 free debits per month, \$200.00 thereafter | Free | \$262.13 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts | SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter |
| 2.1.3 | 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 | Free | 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 |
| 2.1.4 | 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 | \$347.02 | \$500.00 | \$524.25 | Free |
| 2.2 | Corporate: | | | | | | |
| 2.2.1 | In-branch Deposit Transaction Fee | \$215.00 | N/A | Business Call - 4 free transactions per month, \$99.15 thereafter; Business Current - \$99.15; Business premium 1 free per month, \$125.00 thereafter | Free | N/A | \$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000 |
| 2.2.2 | In-branch Withdrawal Transaction Fee | \$215.00 | N/A | Business Call - 2 free transactions per month, \$99.15 thereafter; Business Current - \$99.15; Business premium 1 free per month, \$125.00 thereafter | Free | N/A | SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter |
| 2.2.3 | Minimum Balance Threshold and Fees | N/A | N/A | Business Call - \$446.17 (no threshold) | Free | N/A | N/A |
| 2.2.4 | 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 | \$347.02 | \$500.00 | \$524.25 | Free |

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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 | \$1,982.98 | USD 18.00 | \$3,433.84 | USD 14.56 |
| 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 | \$3,000.00 - \$5,000.00 | In - Branch \$3,840.00; Online \$1,281.50 Plus Cost of telex - \$116.50 | USD 36.12 |
| 4.0 | E-BANKING | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | |
| 4.1.1 | Using Own Machine: | | | | | | |
| 4.1.1.1 | Withdrawal | \$33.00 | N/A | \$32; Visa Debit free | \$47.50 | \$30.00 * | Free |
| 4.1.1.2 | Deposit | Free | N/A | Free | N/A | Free | N/A |
| 4.1.1.3 | Enquiry | Free | N/A | Free | \$37.50 | Free | Free |
| 4.1.1.4 | Transfer | \$33.00 | N/A | N/A | N/A | Free | Free |
| 4.1.1.5 | Declined | \$12.10 | N/A | \$8.00; Visa Debit - free | \$37.50 | \$12.10 | Free |
| 4.1.1.6 | Statement | \$22.00 | N/A | \$30.00 (not all accounts) | \$600.00 | N/A | Free |
| 4.1.2 | Using Other Machines: | | | | | | |
| 4.1.2.1 | Withdrawal | \$66.00 | N/A | \$50.00 | \$30.00 | \$60.34 | \$54.77 |
| 4.1.2.2 | Deposit | Free | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.3 | Enquiry | \$32.00 | N/A | \$30.00 | \$37.50 | \$31.35 | \$41.56 |
| 4.1.2.4 | Transfer | \$66.00 | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.5 | Declined | \$33.10 | N/A | \$30.00 | \$37.50 | \$31.35 | \$41.56 |
| 4.1.2.6 | Statement | N/A | N/A | N/A | \$600.00 | N/A | N/A |
| 4.2 | Point of Sale Transactions | Fee Per Transaction \$20.00; Declined Multilink Transaction \$19.25 | N/A | Purchase - \$16.00 | \$17.50 | \$12.10 | \$17.13 |

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| | SERVICES | BNS J\$ | CBNA J\$ | FCIBJ J\$ | FGB J\$ | NCB J\$ | SBJ J\$ |
|------------|--|---|-------------------------------------|---------------------------|-----------------------------|------------------------------------|---|
| 4.3 | Internet Banking: | | | | | | |
| 4.3.1 | Personal | | | | | | |
| 4.3.1.1 | Enquiry | Free | N/A | Free | Free | Free | Free |
| 4.3.1.2 | Funds Transfer | Free | N/A | Free | \$10.00 | Free | Free |
| 4.3.2 | Corporate | | | | | | |
| 4.3.2.1 | Enquiry | Varying package options | USD 145.63 | Free | Free | Free | Direct Advantage \$17.48 per transaction, \$4,077.50 per annum for all transactions |
| 4.3.2.2 | Funds Transfer | \$50.75 - \$76.00 | USD 145.63 | Free | \$10.00 | Free | Direct Advantage \$17.48 per transaction, \$4,077.50 per annum for all txns |
| 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 | \$3,500.00 - \$6,000.00 | \$6,500.00 - \$8,000.00 | N/A | Tamper - evident Plastic Lodgment Bags. Per package of 50 disposable plastic bags. 9 * 12 - \$2,500.00 12 * 16 - \$3,000.00 20 * 24 - \$5,500.00 |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | \$1,970.00 - \$22,160.00 depending on size | N/A | \$ 1,020.00 - \$ 4,077.50 | \$450.00 - \$4,425.00 | \$4,389.81 - \$17,559.28 per annum | N/A |
| 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 | 2.33%, Min \$8,737.50 | 2% or minimum \$15,000.00 | \$12,000.00 (minimum) | Cash secured 0.5 - 1% of facility . Minimum \$17,475.00 Non-cash secured 1 % - 2 % of facility. Minimum \$17,475.00 Overdrafts: Minimum monthly charge - \$1,398.00 |
| 6.2 | Annual Renewal Fee | Non Readily Realized Collateral Secured Facility 1.20% of amount. 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 \$3,000.00 | 1-2% or minimum \$15,000.00 | N/A | 0.5% - 2% p.a. with a minimum of of J\$17,625.00 |

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|-------|---|--|--|---|--|--|---|
| 6.3 | Overrun 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 \$1,860.00 | Min \$2,000.00 - \$3,000.00 | \$2,213.50 | \$2,097.00 |
| 6.4 | Late Payment Fee | 6.185% of unpaid amount. Minimum \$1,515.00 | Interest rate at which loan is booked plus 2% applied on a penal basis | \$1,487.24 | 2% of payment amount minimum \$1,600.00 | 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 | 4,957.45 | Non Cash Secured 3% - 6% p.a or minimum \$13,500.00 (Cash Secured 1% or \$7,000.00) | \$5,949.00 | 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) | \$5,949.00 | 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 | \$5,950.00 per letter | Priced based on client relationship | \$4,957.45 | \$7,500.00 | \$5,949.00 | 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 - \$6,000.00; Business \$5,000.00 | Visa Classic -\$3,600.00; Visa Gold- \$6,900.00 | Local Classic: \$2,825.74; Local Business: \$5,948.94 |

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|-------|--|--|-------------|--|--|-------------------------|--|
| | SERVICES | J\$ | J\$ | J\$ | J\$ | J\$ | J\$ |
| 7.1.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | \$4,000.00 - \$10,100.00 | N/A | N/A | N/A | USD 88.00 - USD 145.00 | Standard: \$5,000.00; Gold: \$ 7,000.00; Platinum:\$15,000.00; Business: \$8,500.00; Local Classic: \$2,974.47 |
| 7.1.3 | Other | \$6,870.00 - \$6,970.00 | N/A | N/A | N/A | \$1,150.00 - \$5,900.00 | N/A |
| 7.2 | Cash Advance Charge: | | | | | | |
| 7.2.1 | <i>Visa (Classic Gold, Platinum, Corporate Commercial), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)</i> | 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% - 7%; Business 12% | 8.50% - 11.65% | In-branch: 8.74%; ATM: 5.83% |
| 7.2.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | 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 | 4% |
| 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 | <i>Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)</i> | \$2,600.00 | N/A | \$2,563.00 Classic/Gold/Platinum \$ 3,570.00 Corporate/Commercial/ Business Cards | \$50.00 - \$3,000.00; Business \$4,000.00 | \$2,400.00 | Local Classic:\$1,933.40; Dual Classic/Gold:\$1,982.98; Local Business:\$1,982.98; Dual Business:\$4,957.45; Platinum:\$2,478.72 |
| 7.3.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | \$2,600.00 | N/A | N/A | N/A | USD 65.00 | Standard/Gold/Platinum/Business: \$2,300.00; Local Classic:\$ 1,933.40; Dual Classic: \$1,982.98 |
| 7.3.3 | Other | \$2,600.00 | N/A | N/A | N/A | \$2,400.00 | N/A |
| 7.4 | Overlimit Charge: | | | | | | |
| 7.4.1 | <i>Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)</i> | \$2,600.00 | N/A | \$2,563.00 Classic/Gold/Platinum \$ 2,181.00 Corporate/Commercial/ Business Cards | \$50.00 - \$2,500.00; Business \$4,000.00 | \$2,400.00 | Local Classic:\$1,933.40; Dual Classic/Gold:\$1,982.98; Local Business:\$1,982.98; Dual Business:\$4,957.45; Platinum:\$2,478.72 |
| 7.4.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | \$2,600.00 | N/A | N/A | N/A | USD 65.00 | Standard/Gold/Platinum/Business: \$2,300.00; Local Classic:\$ 1,933.40; Dual Classic: \$1,982.98 |
| 7.4.3 | Other | \$2,600.00 | N/A | N/A | N/A | \$2,400.00 | N/A |

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|-------|---|---|---------------------|--|---|--|---|
| | SERVICES | J\$ | J\$ | J\$ | J\$ | J\$ | J\$ |
| 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 card (Bizline) | \$50.00 - \$3,000.00; Business \$2,500.00 | Visa Classic -\$2,000.00; Visa Gold- Free | Local Classic: \$1,735.11; Local Business: \$1,982.98 |
| 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 | N/A | Standard/Gold/Business: \$1,800.00; Local Classic: \$1,735.11 |
| 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 | \$100.19 | USD 2.50 | \$68.71 | Free |
| 8.2 | Foreign Draft (sold) | \$650.00 | USD 6.99 | USD Draft /Other Foreign Drafts - \$1,048.50 | \$1,000.00 | \$640.75 | \$582.50 |
| 8.3 | Manager's Cheque: | | | | | | |
| 8.3.1 | Bank Customer | \$380.00 | \$407.75 | \$611.63 | Bank customer - \$500.00; Seniors - \$300.00 | \$375.00 | \$349.50 |
| 8.3.2 | Non-bank Customer | \$1,200.00 | N/A | \$611.63 | \$1,450.00 | \$920.00 | N/A |
| 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 | \$710.78 - Local transfer; \$200.00 + draft/wire fee - intnl transfer | \$350.00 & \$700.00 | \$370.00 | Setup fee - \$233.00; Per transaction fee - \$256.30; Failure charge - \$512.60 |
| 8.6 | Certification of Account Bal./Reference Letter | \$1,500.00 | \$1,747.50 | Certificate of A/C Balance \$1,883.83 Reference Letter \$1,189.79 | \$3,250.00 | \$1,053.46 | \$1,398.00 |

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|-------|-------------------------------|--|--|--|---|--|--|
| 8.7 | Cheque Encashment Fee: | | | | | | |
| 8.7.1 | Own Bank | \$140.00 | N/A | N/A | Free | \$150.00 | Free |
| 8.7.2 | Other Banks' Cheque | \$200.00 | N/A | \$120.00 | 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. 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 | \$2,478.72 | \$3,200.00 per certificate (plus \$1,000.00 per hour for detailing securities etc.) | \$3,123.19 | \$2,912.50 for current year and \$2,912.50 for prior year |
| 8.10 | 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; \$300.00 - \$700.00 vouchers within 30 days - 7 yrs of last statement | \$3,150.00 | J\$1,457.48 per item per hour of part thereof- | \$2,330.00 for current year and \$2,912.50 for prior year |

Source: Information submitted to the Bank of Jamaica by the commercial bank as at 31 December 2014.

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.*

Pursuant to the acquisition of the Jamaican operations of RBC Financial (Caribbean) Limited (which included RBC Royal Bank (Jamaica) Ltd (RBCJ) and RBTT Securities), Sagicor Bank Jamaica Limited transferred its assets and liabilities to RBCJ and its licence surrendered effective 27 June 2014. RBCJ was subsequently renamed Sagicor Bank Jamaica Limited (SBJL). Transaction charges for the former RBCJ remained unchanged for the period 2013 to 2014.

**THE BANK OF NOVA SCOTIA (JA) LTD.
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 |
| 1.0 | CURRENT ACCOUNTS | | | | | | | |
| 1.1 | Personal: | | | | | | | |
| 1.1.1 | Minimum Monthly Service Charge | \$300.00 | \$320.00 | \$320.00 | \$20.00 | 7% | \$0.00 | 0% |
| 1.1.2 | Charge per Entry/Cheque | \$50.00 Per processed cheque and \$195.00 per in branch transactions; Rebate of \$15.00 for each \$20,000.00 of minimum credit balance maintained. | \$50.00 Per processed cheque and \$215.00 per in branch transactions; Rebate of \$15.00 for each \$20,000.00 of minimum credit balance maintained | \$50.00 per processed cheque and \$215.00 per in branch transactions | \$0.00 Per processed cheque and \$20.00 per in branch transactions | 0% Per processed cheque and \$10% per in branch transactions | \$0.00 | 0% |
| 1.1.3 | Minimum Balance Fees (also state threshold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.4 | Transfer Between Accounts | \$250.00 | \$215.00 | \$215.00 | (\$35.00) | -14% | \$0.00 | 0% |
| 1.1.5 | Interim Statement | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 1.1.6 | Cheque Returned NSF | \$1,100.00 | \$1,200.00 | \$1,500.00 | \$100.00 | 9% | \$300.00 | 25% |
| 1.1.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.1.7.1 | Local Cheque | \$455.00 | \$480.00 | \$480.00 | \$25.00 | 5% | \$0.00 | 0% |
| 1.1.7.2 | Foreign Cheque | \$455.00 | \$480.00 | \$480.00 | \$25.00 | 5% | \$0.00 | 0% |
| 1.1.8 | 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 | \$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$0.00 | 0% | \$0.00 | 0% |
| 1.2 | Corporate: | | | | | | | |
| 1.2.1 | Minimum Monthly Service Charge | \$700.00 Corporate; \$475.00 SMEs | \$700.00 Corporate; \$495.00 SMEs | \$700.00 Corporate; \$495.00 SMEs | \$0.00 Corporate; \$20.00 SMEs | 0% Corporate; 4% SMEs | \$0.00 | 0% |
| 1.2.2 | Charge per Entry/Cheque | \$80.00 Corporate; \$70.00 SMEs. Corporate: Rebate of \$20.00 per \$30,000.00 of minimum credit balance maintained, up to a maximum equal to the service charge. SME: Rebate of \$18.00 for each \$25,000.00 of minimum credit balance maintained, up to a maximum equal to the service charge. | \$80.00 Corporate; \$70.00 SMEs | \$80.00 Corporate; \$70.00 SMEs | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.3 | Minimum Balance Fees (also state threshold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.4 | Transfer Between Accounts | \$250.00 | \$250.00 | \$300.00 | \$0.00 | 0% | \$50.00 | 20% |
| 1.2.5 | Interim Statement | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.6 | Cheque Returned NSF | \$1,100.00 | \$1,200.00 | \$1,500.00 | \$100.00 | 9% | \$300.00 | 25% |
| 1.2.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.2.7.1 | Local Cheque | \$455.00 | \$480.00 | \$480.00 | \$25.00 | 5% | \$0.00 | 0% |
| 1.2.7.2 | Foreign Cheque | \$455.00 | \$480.00 | \$480.00 | \$25.00 | 5% | \$0.00 | 0% |
| 1.2.8 | 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 | \$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$0.00 | 0% | \$0.00 | 0% |

**THE BANK OF NOVA SCOTIA (JA) LTD.
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: | | | | | | | |
| 2.1.1 | In-branch Deposit Transaction Fee | \$195.00 | \$215.00 | \$215.00 | \$20.00 | 10% | \$0.00 | 0% |
| 2.1.2 | In-branch Withdrawal Transaction Fee | \$195.00 | \$215.00 | \$215.00 | \$20.00 | 10% | \$0.00 | 0% |
| 2.1.3 | Minimum Balance Fees (also state threshold) | \$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00 | \$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00 | \$150.00 per month if average balance falls below the minimum opening threshold of \$5,000.00 | \$0.00 | 0% | \$0.00 | 0% |
| 2.1.4 | 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 | \$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$0.00 | 0% | \$0.00 | 0% |
| 2.2 | Corporate: | | | | | | | |
| 2.2.1 | In-branch Deposit Transaction Fee | \$195.00 | \$215.00 | \$215.00 | \$20.00 | 10% | \$0.00 | 0% |
| 2.2.2 | In-branch Withdrawal Transaction Fee | \$195.00 | \$215.00 | \$215.00 | \$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 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$500.00 after 2 years of inactivity, \$750.00 after 5 years of inactivity, \$1,000.00 after 7 years of inactivity | \$0.00 | 0% | \$0.00 | 0% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | \$2,950.00 | \$2,950.00 | \$2,950.00 | \$0.00 | 0% | \$0.00 | 0% |
| 3.2 | Outward | \$3,535.00 | \$3,535.00 | \$3,535.00 | \$0.00 | 0% | \$0.00 | 0% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using Own Machine: | | | | | | | |
| 4.1.1.1 | Withdrawal | \$33.00 | \$33.00 | \$33.00 | \$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 | \$33.00 | \$33.00 | \$33.00 | \$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% |

**THE BANK OF NOVA SCOTIA (JA) LTD.
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 | \$58.00 | \$66.00 | \$66.00 | \$8.00 | 14% | \$0.00 | 0% |
| 4.1.2.2 | Deposit | Free | 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 | \$66.00 | \$8.00 | 14% | \$0.00 | 0% |
| 4.1.2.5 | Declined | \$32.00 | \$33.10 | \$33.10 | \$1.10 | 3% | \$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 | Fee Per Transaction \$16.50; Declined Multilink Transaction \$19.25 | Fee Per Transaction \$16.50; Declined Multilink Transaction \$19.25 | Fee Per Transaction \$20.00; Declined Multilink Transaction \$19.25 | \$0.00 | 0% | Fee Per Transaction \$3.50; Declined Multilink Transaction \$0.00 | Fee Per Transaction 21%; Declined Multilink Transaction 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 | Varying package options | Varying package options | Varying package options | N/A | N/A | N/A | N/A |
| 4.3.2.2 | Funds Transfer | Varying package options | Varying package options | \$50.75 - \$76.00 | N/A | N/A | \$50.75 - \$76.00 | 100% |
| 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 | \$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small | \$9,010.00 Large, \$7,070.00 Medium, \$5,500.00 Small | \$0.00 | 0% | \$0.00 | 0% |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | \$1,970.00 - \$22,160.00 depending on size | \$1,970.00 - \$22,160.00 depending on size | \$1,970.00 - \$22,160.00 depending on size | \$0.00 | 0% | \$0.00 | 0% |
| 6.0 | LOANS AND DISCOUNTS | | | | | | | |
| 6.1 | Commitment/Acceptance Fee | Non Readily Realized Collateral Secured Facility 1.55% x 1% of amount. Minimum \$18,000.00. Readily Realized Collateral Secured Facility 0.775% of amount, Min \$18,000.00. | 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. | 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. | Readily Realized Collateral Secured Facility (\$9,000.00) Change on Minimum amount | Readily Realized Collateral Secured Facility '-94% Change on Minimum amount | \$0.00 | 0% |
| 6.2 | Annual Renewal Fee | Non Readily Realized Collateral Secured Facility 1.20% of amount. Readily Realized Collateral Secured Facility 0.6% of amount. Minimum fee \$15,000.00 and Maximum fee \$600,000.00. | Non Readily Realized Collateral Secured Facility 1.20% of amount. Readily Realized Collateral Secured Facility 0.6% of amount. Minimum fee \$7,500.00 and Maximum fee \$600,000.00. | Non Readily Realized Collateral Secured Facility 1.20% of amount. Readily Realized Collateral Secured Facility 0.6% of amount. Minimum fee \$7,500.00 and Maximum fee \$600,000.00. | (\$7,500.00) Minimum charge | -50% Minimum charge | \$0.00 | 0% |
| 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 | \$ 2,240.00 plus application fee of 0.65 x 1% of amount of increase. Minimum application fee is \$6,060.00 | \$ 2,240.00 plus application fee of 0.65 x 1% of amount of increase. Minimum application fee is \$6,060.00 | \$0.00 | 0% | \$0.00 | 0% |
| 6.4 | Late Payment/ Penalty Fee | 6.185% of unpaid amount. Minimum \$1,515.00 | 6.185% of unpaid amount. Minimum \$1,515.00 | 6.185% of unpaid amount. Minimum \$1,515.00 | \$0.00 | 0% | \$0.00 | 0% |

**THE BANK OF NOVA SCOTIA (JA) LTD.
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 |
| 8.0 | MISCELLANEOUS CHARGES | | | | | | | |
| 8.1 | Foreign Cheque negotiated | USD 1.00 per cheque encashed + Stamp duty | USD 1.00 per cheque encashed | USD 1.00 per cheque encashed | USD 0.00 | 0% | USD 0.00 | 0% |
| 8.2 | Foreign Draft (sold) | \$610.00 | \$650.00 | \$650.00 | \$40.00 | 7% | \$0.00 | 0% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$355.00 | \$380.00 | \$380.00 | \$25.00 | 7% | \$0.00 | 0% |
| 8.3.2 | Non-bank Customer | 880.00 | \$930.00 | \$1,200.00 | \$50.00 | 6% | \$270.00 | 29% |
| 8.4 | Money Order | \$255.00 | \$255.00 | \$255.00 | \$0.00 | 0% | \$0.00 | 0% |
| 8.5 | Standing Order | \$360.00 | \$360.00 | \$380.00 in Branch; On-line processed - Free | \$0.00 | 0% | \$0.00 - \$20.00 | 0% - 6% |
| 8.6 | Certification of Account Bal./Reference Letter | \$1,350.00 | \$1,350.00 | \$1,500.00 | \$0.00 | 0% | \$150.00 | 11% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | N/A | \$140.00 | \$140.00 | \$140.00 | 100% | \$0.00 | 0% |
| 8.7.2 | Other Banks' Cheque | \$200.00 | \$200.00 | \$200.00 | \$0.00 | 0% | \$0.00 | 0% |
| 8.8 | Payroll Preparation | Deposits to employees a/cs from list : \$350.00 per account for BNS a/cs and \$500.00 per account+ cost of managers cheque for other Banks a/cs.Filling envelopes, recording names and amounts from list: \$570.00 per envelope. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$485.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$570.00 per name. Preparation of Payroll Breakdown \$4.25 per \$1,000.00 | Deposits to employees a/cs with deposit slips or from list : \$380.00 per account for BNS a/cs and \$530.00 per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$500.00 per envelope.Filling envelopes, recording names and amounts from list: \$600.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$600.00 per name. Preparation of Payroll Breakdown \$4.50 per \$1,000.00 | 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. 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 | Deposits to employees a/cs with deposit slips or from list : \$30.00 per account for BNS a/cs and \$530.00 per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$15.00 per envelope.Filling envelopes, recording names and amounts from list: \$30.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$30.00 per name. Preparation of Payroll Breakdown \$0.25 per \$0.00 | Deposits to employees a/cs with deposit slips or from list : 9% per account for BNS a/cs and 6% per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer 3% per envelope.Filling envelopes, recording names and amounts from list: 5% per envelope. Making payment in cash in Bank from list supplied by Employer: 5% per name. Preparation of Payroll Breakdown 6% per %0 | Deposits to employees a/cs with deposit slips or from list : \$120.00 per account for BNS a/cs and \$70.00 per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer \$100.00 per envelope.Filling envelopes, recording names and amounts from list: \$100.00 per envelope. Making payment in cash in Bank from list supplied by Employer: \$100.00 per name. Preparation of Payroll Breakdown \$0.00 | Deposits to employees a/cs with deposit slips or from list : 32% per account for BNS a/cs and 13% per account+ cost of managers cheque. Filling envelopes, with names, amounts etc., already recorded thereon by Employer 20% per envelope.Filling envelopes, recording names and amounts from list: 17% per envelope. Making payment in cash in Bank from list supplied by Employer: 17% per name. Preparation of Payroll Breakdown 0% |
| 8.9 | Audit Confirmation | \$2,750.00 per Certificate plus \$1,060.00 per hour for detailing securities | \$2,750.00 per Certificate plus \$1,060.00 per hour for detailing securities | \$2,900.00 per Certificate plus \$1,060.00 per hour for detailing securities | \$0.00 | 0% | \$150.00 per Certificate | 5% per Certificate |
| 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 Commercial Bank as at 31 December of the respective years.

Notes:

- (i). Fees and Charges reflect a sample of the fees applicable to the bank'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 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.

CITIBANK N.A.
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 |
| 1.0 | CURRENT ACCOUNTS | | | | | | | |
| 1.1 | Personal: | | | | | | | |
| 1.1.1 | Minimum Monthly Service Charge | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.2 | Charge per Entry/Cheque | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.3 | Minimum Balance Fees (also state threshold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.4 | Transfer Between Accounts | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.5 | Interim Statement | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.6 | Cheque Returned NSF | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.1.7.1 | Local Cheque | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.7.2 | Foreign Cheque | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.8 | Dormant Account Fee (per annum) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2 | Corporate: | | | | | | | |
| 1.2.1 | Minimum Monthly Service Charge | \$500.00 | \$500.00 | \$500.00 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.2 | Charge per Entry/Cheque | \$60.00 | \$60.00 | \$60.00 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.3 | Minimum Balance Fees (also state threshold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.4 | Transfer Between Accounts | \$291.25 | \$291.25 | \$291.25 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.5 | Interim Statement | \$873.75 | \$873.75 | \$873.75 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.6 | Cheque Returned NSF | \$990.25 | \$990.25 | \$990.25 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.2.7.1 | Local Cheque | \$524.25 | \$524.25 | \$524.25 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.7.2 | Foreign Cheque | USD 29.13 + Foreign Bank Charge | USD 58.25 + Foreign Bank Charge | USD 58.25 + Foreign Bank Charge | USD 29.12 | 100% | USD 0.00 | 0% |
| 1.2.8 | Dormant Account Fee (per annum) | Free | Free | N/A | \$0.00 | 0% | \$0.00 | 0% |

CITIBANK N.A.
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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.3 | Enquiry | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.5 | Declined | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.3 | Internet Banking: | | | | | | | |
| 4.3.1 | Personal | | | | | | | |
| 4.3.1.1 | Enquiry | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.3.1.2 | Funds Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.3.2 | Corporate | | | | | | | |
| 4.3.2.1 | Enquiry | USD 125.00 | USD 145.63 | USD 145.63 | USD 20.63 | 17% | USD 0.00 | 0% |
| 4.3.2.2 | Funds Transfer | USD 125.00 | USD 145.63 | USD 145.63 | USD 20.63 | 17% | USD 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 | Priced based on client relationship/credit review and structure of loan | Priced based on client relationship/credit review and structure of loan | Priced based on client relationship | N/A | N/A | N/A | N/A |
| 6.2 | Annual Renewal Fee | None typically charged | None typically charged | None typically charged | \$0.00 | 0% | \$0.00 | 0% |
| 6.3 | Overrun/ Over Limit Fee | 3% added to interest rate of facility | 3% added to interest rate of facility | 3% added to interest rate of facility | N/A | 0% | N/A | 0% |
| 6.4 | Late Payment/ Penalty Fee | Interest rate at which loan is booked plus 2% applied on a penal basis | Interest rate at which loan is booked plus 2% applied on a penal basis | Interest rate at which loan is booked plus 2% applied on a penal basis | N/A | 0% | N/A | 0% |

CITIBANK N.A.
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 |
| 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) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 7.5.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | 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 | 1% of cheque amount | 1% of cheque amount | 1% of cheque amount | N/A | 0% | N/A | 0% |
| 8.2 | Foreign Draft (sold) | USD 6.99 | USD 6.99 | USD 6.99 | USD 0.00 | 0% | USD 0.00 | 0% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$407.75 | \$407.75 | \$407.75 | \$0.00 | 0% | \$0.00 | 0% |
| 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.6 | Certification of Account Bal./Reference Letter | \$1,747.50 | \$1,747.50 | \$1,747.50 | \$0.00 | 0% | \$0.00 | 0% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | N/A | Free | N/A | \$0.00 | 0% | \$0.00 | 0% |
| 8.7.2 | Other Banks' Cheque | Free | Free | N/A | \$0.00 | 0% | \$0.00 | 0% |
| 8.8 | Payroll Preparation | \$1,165.00 | \$1,165.00 | \$1,165.00 | \$0.00 | 0% | \$0.00 | 0% |
| 8.9 | Audit Confirmation | \$2,679.50 | \$2,679.50 | \$2,679.50 | \$0.00 | 0% | \$0.00 | 0% |
| 8.10 | Voucher Search | \$873.75 / hr / item (under 1 year), \$1,165.00 / hr / item (over 1 year) | \$873.75 / hr / item (under 1 year), \$1,165.00 / hr / item (over 1 year) | \$873.75 / hr (under 1 year), \$1,165.00 / hr (over 1 year) | \$0.00 | 0% | \$0.00 | 0% |

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 bank's products / services, and are not to be interpreted as an exhaustive list.
- (ii). Fees and Charges include applicable taxes.
- (iii). A 100% increase 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.

**FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
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 |
| 1.0 | CURRENT ACCOUNTS | | | | | | | |
| 1.1 | Personal: | | | | | | | |
| 1.1.1 | Minimum Monthly Service Charge | \$475.00 - \$500.00 | \$475.00 - \$500.00 | Regular Chequing - \$550.00; Direct Banking - No charge; Chequing Plus - \$500.00 | \$0.00 | 0% | \$0.00 - \$75.00 | 0% - 16% |
| 1.1.2 | Charge per Entry/Cheque | Regular chequing - 2 free debits per month - \$99.15 thereafter; Chequing Plus - 12 free debits per month - \$99.15 thereafter | Regular chequing - 2 free debits per month - \$99.15 thereafter; Chequing Plus - 12 free debits per month - \$99.15 thereafter | Regular chequing - 2 free debits per month - \$150.00, thereafter; Direct Banking- no free debits - \$350.00 for each debit; Chequing Plus - 4 free debits per month - \$150.00 thereafter | \$0.00 | 0% | Regular chequing - 2 free debits per month - \$50.85, thereafter; Direct Banking- no free debits - \$350.00 for each debit; Chequing Plus - 4 free debits per month - \$50.85 thereafter | Regular chequing - 2 free debits per month - 51%, thereafter; Direct Banking- no free debits - 100% for each debit; Chequing Plus - 4 free debits per month - 51% thereafter |
| 1.1.3 | Minimum Balance Fees (also state treshold) | \$475.00 - \$500.00 \$70,000 - \$150,000 (threshold) | \$475.00 - \$500.00 \$70,000 - \$150,000 (threshold) | Regular chequing - \$550.00; threshold \$70,000.00 Chequing Plus - \$500.00; threshold \$150,000.00 | \$0.00 | 0% | \$0.00 - \$75.00 | 0% - 16% |
| 1.1.4 | Transfer Between Accounts | \$218.12 | \$218.12 | \$218.12 | \$0.00 | 0% | \$0.00 | 0% |
| 1.1.5 | Interim Statement | \$446.17 | \$446.17 | \$446.17 | \$0.00 | 0% | \$0.00 | 0% |
| 1.1.6 | Cheque Returned NSF | \$951.83 | \$951.83 | \$951.83 | \$0.00 | 0% | \$0.00 | 0% |
| 1.1.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.1.7.1 | Local Cheque | \$396.60 | \$396.60 | \$396.60 | \$0.00 | 0% | \$0.00 | 0% |
| 1.1.7.2 | Foreign Cheque | USD 50.00 + Foreign Bank Charge | USD 50.00 + Foreign Bank Charge | USD 50.00 + Foreign Bank Charge | USD 0.00 | 0% | USD 0.00 | 0% |
| 1.1.8 | Dormant Account Fee (per annum) | \$347.02 | \$347.02 | \$347.02 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2 | Corporate: | | | | | | | |
| 1.2.1 | Minimum Monthly Service Charge | \$600.00 | \$600.00 | Business C/A - \$600.00; Business Premium - \$650.00 | \$0.00 | 0% | \$0.00 - \$50.00 | 0% - 8% |
| 1.2.2 | Charge per Entry/Cheque | \$99.15 | \$99.15 (2 free debits per month) | Business C/A - 0 free debits - \$99.15; Business Premium - 1 free debit per month- \$125.00 thereafter | \$0.00 | 0% | \$0.00 - \$25.85 | 0% - 26% |
| 1.2.3 | Minimum Balance Fees (also state treshold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.4 | Transfer Between Accounts | \$218.12 | \$218.12 | \$218.12 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.5 | Interim Statement | \$446.17 | \$446.17 | \$446.17 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.6 | Cheque Returned NSF | \$951.83 | \$951.83 | \$951.83 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.2.7.1 | Local Cheque | \$396.60 | \$396.60 | \$396.60 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.7.2 | Foreign Cheque | USD 50.00 + Foreign Bank Charge | USD 50.00 + Foreign Bank Charge | USD 50.00 + Foreign Bank Charge | USD 0.00 | 0% | USD 0.00 | 0% |
| 1.2.8 | Dormant Account Fee (per annum) | \$347.02 | \$347.02 | \$347.02 | \$0.00 | 0% | \$0.00 | 0% |

**FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
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: | | | | | | | |
| 2.1.1 | In-branch Deposit Transaction Fee | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 2.1.2 | In-branch Withdrawal Transaction Fee | \$148.72 - \$160.00 (0-2 free debits per month) | \$148.72 - \$160.00 (0-2 free debits per month) | Regular Saving - 0 free debits - \$215.00; Saving Plus - 2 free debits per month, \$200.00 thereafter | \$0.00 | 0% | \$40.00- \$66.28 | 25% - 45% |
| 2.1.3 | Minimum Balance Fees (also state threshold) | \$150.00 - \$300.00 \$35,000-\$100,000 (threshold) | \$150.00 - \$300.00 \$20,000-\$100,000 (threshold) | Regular Savings - \$150.00, threshold \$20,000.00; Saving Plus - \$400.00, threshold \$100,000.00 | \$0.00 | 0% | \$0.00 - \$100.00 | 0% - 33% |
| 2.1.4 | Dormant Account Fee (per annum) | \$347.02 | \$347.02 | \$347.02 | \$0.00 | 0% | \$0.00 | 0% |
| 2.2 | Corporate: | | | | | | | |
| 2.2.1 | In-branch Deposit Transaction Fee | \$99.15 - \$125.00 (1-4 free debits per month) | \$99.15 - \$125.00 (1-4 free debits per month) | Business Call - 4 free transactions per month, \$99.15 thereafter; Business Current - \$99.15; Business premium 1 free per month, \$125.00 thereafter | \$0.00 | 0% | \$0.00 | 0% |
| 2.2.2 | In-branch Withdrawal Transaction Fee | \$99.15 - \$125.00 (1-2 free debits per month) | \$99.15 - \$125.00 (1-2 free debits per month) | Business Call - 2 free transactions per month, \$99.15 thereafter; Business Current - \$99.15; Business premium 1 free per month, \$125.00 thereafter | \$0.00 | 0% | \$0.00 | 0% |
| 2.2.3 | Minimum Balance Fees (also state threshold) | \$446.17 - \$650.00 (no threshold) | \$446.17 - \$650.00 (no threshold) | Business Call - \$446.17 (no threshold) | \$0.00 | 0% | (\$203.83) - \$0.00 | -31% to 0% |
| 2.2.4 | Dormant Account Fee (per annum) | \$347.02 | \$347.02 | \$347.02 | \$0.00 | 0% | \$0.00 | 0% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | To credit an FCIB A/C \$1,982.98 To credit another local bank A/C \$1,982.98 | \$1,982.98 | \$1,982.98 | \$0.00 | 0% | \$0.00 | 0% |
| 3.2 | Outward | International : Branch \$4,263.40 Internet \$2,000.00 Regional FCIB Branch Branch \$4,000.00 Internet \$1,900.00 | International : Branch \$4,263.40 Internet \$2,000.00 Regional FCIB Branch Branch \$4,000.00 Internet \$1,900.00 | International : Branch \$4,660.00 Internet \$2,000.00 Regional FCIB Branch Branch \$4,000.00 Internet \$1,900.00 | \$0.00 | 0% | International : Branch \$396.60 Internet \$0.00 Regional FCIB Branch Branch/Internet \$0.00 | International : Branch 9% Internet 0% Regional FCIB Branch Branch/Internet 0% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using Own Machine: | | | | | | | |
| 4.1.1.1 | Withdrawal | \$19.83 | \$19.83 | \$32; Visa Debit free | \$0.00 | 0% | \$12.17 | 61% |
| 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 | N/A | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.1.5 | Declined | \$8.00 | \$8.00 | \$8.00; Visa Debit - free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.1.6 | Statement | Free | Free | \$30.00 (not all accounts) | \$0.00 | 0% | \$30.00 (not all accounts) | 100% (not all accounts) |

**FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
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 | \$41.75 | \$50.00 | \$50.00 | \$8.25 | 20% | \$0.00 | 0% |
| 4.1.2.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.3 | Enquiry | \$23.10 | \$30.00 | \$30.00 | \$6.90 | 30% | \$0.00 | 0% |
| 4.1.2.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.5 | Declined | \$23.10 | \$30.00 | \$30.00 | \$6.90 | 30% | \$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 | \$14.10 | \$15.00 | Purchase - \$16.00 | \$0.90 | 6% | \$1.00 | 7% |
| 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) | Disposable - \$3,000.00 Canvas - \$3,500.00 - \$ 6,000.00 | \$3,500.00 - \$6,000.00 | \$3,500.00 - \$6,000.00 | \$0.00 - \$500.00 | 0% - 17% | \$0.00 | 0% |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | \$ 1,020.00- \$ 4,077.50 | \$ 1,020.00- \$ 4,077.50 | \$ 1,020.00 - \$ 4,077.50 | \$0.00 | 0% | \$0.00 | 0% |
| 6.0 | LOANS AND DISCOUNTS | | | | | | | |
| 6.1 | Commitment/Acceptance Fee | 2.33%, Min \$8,737.50 | 2.33%, Min \$8,737.50 | 2.33%, Min \$8,737.50 | \$0.00 | 0% | \$0.00 | 0% |
| 6.2 | Annual Renewal Fee | 2.33%, Min \$8,737.50 | 2.33%, Min \$8,737.50 | 2.33%, Min \$3,000.00 | \$0.00 | 0% | (\$5,737.50) minimum charge | -66% minimum charge |
| 6.3 | Overrun/ Over Limit Fee | 1.00%, Min \$1,860.00 | 1.00% - 2.00%, Min \$1,860.00 | 1.00% - 2.00%, Min \$1,860.00 | \$0.00 | 0% | \$0.00 | 0% |
| 6.4 | Late Payment/ Penalty Fee | \$1,487.24 | \$1,487.24 | \$1,487.24 | \$0.00 | 0% | \$0.00 | 0% |
| 6.5 | Guarantees/Indemnities: | | | | | | | |
| 6.5.1 | Personal | N/A | \$4,957.45 | 4,957.45 | \$4,957.45 | 100% | \$0.00 | 0% |
| 6.5.2 | Corporate | \$4,957.45 | 2.3% - 5.76% Min \$4,957.45 | 2.3% - 5.76% Min \$4,957.45 | \$0.00 | 0% | \$0.00 | 0% |
| 6.6 | Letter of Undertaking | \$4,957.45 | 2.3% - 5.76% Min \$4,957.45 | \$4,957.45 | \$0.00 | 0% | \$0.00 | 0% |

**FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.
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 |
| 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) | \$1,747.50 Classic/Gold | \$1,747.50 Classic/Gold | \$1,747.50 Classic/Gold; Free - platinum/Corporate/Business card (Bizline) | \$0.00 | 0% | \$0.00 | 0% |
| 7.5.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | 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 | \$100.19 | \$100.19 | \$100.19 | \$0.00 | 0% | \$0.00 | 0% |
| 8.2 | Foreign Draft (sold) | USD Draft \$545.32 Other Foreign Drafts \$896.93 | USD Draft \$545.32 Other Foreign Drafts \$896.93 | USD Draft /Other Foreign Drafts - \$1,048.50 | \$0.00 | 0% | \$151.57 - \$503.18 | 17% - 92% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$297.45 | \$297.45 | \$611.63 | \$0.00 | 0% | \$314.18 | 106% |
| 8.3.2 | Non-bank Customer | \$297.45 | \$297.45 | \$611.63 | \$0.00 | 0% | \$314.18 | 106% |
| 8.4 | Money Order | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.5 | Standing Order | \$218.12 - \$396.60 (plus cost of draft/wire fee) | \$200.00 - \$396.60 (plus cost of draft/wire fee) | \$710.78 - Local transfer; \$200.00 + draft/wire fee - intnl transfer | (\$18.12) - \$0.00 | -8% to 0% | (\$196.60) - \$510.78 | -50% to 255% |
| 8.6 | Certification of Account Bal./Reference Letter | Confirmation of Balance \$1,883.83 Reference Letter \$1,189.79 | Certificate Balance \$1,883.83 Reference Letter \$1,189.79 | Certificate of A/C Balance \$1,883.83 Reference Letter \$1,189.79 | \$0.00 | 0% | \$0.00 | 0% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | N/A | Free | N/A | \$0.00 | 0% | \$0.00 | 0% |
| 8.7.2 | Other Banks' Cheques | \$120.00 | \$120.00 | \$120.00 | \$0.00 | 0% | \$0.00 | 0% |
| 8.8 | Payroll Preparation | E-Pay - Set up - free; @ file run - \$300.00; cr CIBC/FCIB a/c - \$15.00; other FI a/c - \$21.00 Manual Payroll - Set up - free; @ file run - \$600.00 cr CIBC/FCIB a/c - \$50.00; other FI a/c \$60.00 | E-Pay - Set up - free; @ file run - \$300.00; cr CIBC/FCIB a/c - \$15.00; other FI A/C - \$21.00 Manual Payroll - Set up - free; @ file run - \$600.00; cr CIBC/FCIB a/c - \$50; other FI a/c - \$60.00 | 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 | \$0.00 | 0% | \$0.00 | 0% |
| 8.9 | Audit Confirmation | \$2,478.72 | \$2,478.72 | \$2,478.72 | \$0.00 | 0% | \$0.00 | 0% |
| 8.10 | Voucher Search | \$300.00 - \$700.00 | \$300.00 - \$700.00 | Free if voucher at branch; \$300.00 - \$700.00 vouchers within 30 days - 7 yrs of last statement | \$0.00 | 0% | \$0.00 | 0% |

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 bank'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.

FIRST GLOBAL BANK LTD.
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 |
| 1.0 | CURRENT ACCOUNTS | | | | | | | |
| 1.1 | Personal: | | | | | | | |
| 1.1.1 | Minimum Monthly Service Charge | \$550.00 | \$600.00 | \$650.00 | \$50.00 | 9% | \$50.00 | 8% |
| 1.1.2 | Charge per Entry/Cheque | \$60.00 | \$65.00 | \$70.00 | \$5.00 | 8% | \$5.00 | 8% |
| 1.1.3 | Minimum Balance Threshold and Fees | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 1.1.4 | Transfer Between Accounts | \$1,300.00 | \$1,430.00 | \$1,550.00 | \$130.00 | 10% | \$120.00 | 8% |
| 1.1.5 | Interim Statement | \$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets | \$1,870.00 - \$2,200.00 | Free | \$170.00 - \$0.00 | 0% - 10% | (\$1,870.00) - (\$2,200.00) | -100% |
| 1.1.6 | Cheque Returned NSF | \$1,200.00 | \$990.00 | \$1,000.00 | (\$210.00) | -18% | \$10.00 | 1% |
| 1.1.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.1.7.1 | Local Cheque | \$650.00 | \$715.00 | \$715.00 | \$65.00 | 10% | \$0.00 | 0% |
| 1.1.7.2 | Foreign Cheque | USD 15.00 | USD 16.50 | USD 17.50 + FBC | USD 1.50 | 10% | USD 1.00 | 6% |
| 1.1.8 | Dormant Account Fee (per annum) | \$700.00 per annum (when notices are sent) | \$700.00 | \$500.00 | \$0.00 | 0% | (\$200.00) | -29% |
| 1.2 | Corporate: | | | | | | | |
| 1.2.1 | Minimum Monthly Service Charge | \$2,000.00 | \$2,200.00 | \$2,200.00 | \$200.00 | 10% | \$0.00 | 0% |
| 1.2.2 | Charge per Entry/Cheque | \$80.00 | \$85.00 | \$90.00 | \$5.00 | 6% | \$5.00 | 6% |
| 1.2.3 | Minimum Balance Threshold and Fees | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.4 | Transfer Between Accounts | \$1,850.00 | \$2,035.00 | \$2,200.00 | \$185.00 | 10% | \$165.00 | 8% |
| 1.2.5 | Interim Statement | \$1,700.00 Less than 5 sheets & \$2,200.00 greater than 5 sheets | \$1,870.00 - \$2,200.00 | Free | \$170.00 - \$0.00 | 0% -10% | (\$1,870.00) - (\$2,200.00) | -100% |
| 1.2.6 | Cheque Returned NSF | \$900.00 | \$990.00 | \$1,000.00 | \$90.00 | 10% | \$10.00 | 1% |
| 1.2.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.2.7.1 | Local Cheque | \$650.00 | \$715.00 | \$715.00 | \$65.00 | 10% | \$0.00 | 0% |
| 1.2.7.2 | Foreign Cheque | USD15.00 | USD 16.50 | USD 17.50 + FBC | USD 1.50 | 10% | USD 1.00 | 6% |
| 1.2.8 | Dormant Account Fee (per annum) | \$700.00 per annum (when notices are sent) | \$700.00 | \$500.00 | \$0.00 | 0% | (\$200.00) | -29% |

**FIRST GLOBAL BANK LTD.
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: | | | | | | | |
| 2.1.1 | In-branch Deposit Transaction Fee | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 2.1.2 | In-branch Withdrawal Transaction Fee | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 2.1.3 | Minimum Balance Threshold and Fees | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 2.1.4 | Dormant Account Fee (per annum) | \$700.00 per annum (when notices are sent) | \$700.00 | \$500.00 | \$0.00 | 0% | (\$200.00) | -29% |
| 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 Threshold and Fees | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 2.2.4 | Dormant Account Fee (per annum) | \$700.00 per annum (when notices are sent) | \$700.00 | \$500.00 | \$0.00 | 0% | (\$200.00) | -29% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | USD 18.00 | USD 19.80 | USD 18.00 | USD 1.80 | 10% | (USD 1.80) | -9% |
| 3.2 | Outward | \$4,000.00 | \$3,000.00 - \$4,400.00 | \$3,000.00 - \$5,000.00 | (\$1,000.00) - \$400.00 | -25% to 10% | \$0.00 - \$600.00 | 0% - 14% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using Own Machine: Credit Union Machines * | | | | | | | |
| 4.1.1.1 | Withdrawal | \$25.00 | \$30.00 | \$47.50 | \$5.00 | 20% | \$17.50 | 58% |
| 4.1.1.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.3 | Enquiry | \$30.00 | \$37.50 | \$37.50 | \$7.50 | 25% | \$0.00 | 0% |
| 4.1.1.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.5 | Declined | \$30.00 | \$37.50 | \$37.50 | \$7.50 | 25% | \$0.00 | 0% |
| 4.1.1.6 | Statement | N/A | N/A | \$600.00 | N/A | N/A | \$600.00 | 100% |

**FIRST GLOBAL BANK LTD.
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 | \$45.00 | \$47.50 | \$30.00 | \$2.50 | 6% | (\$17.50) | -37% |
| 4.1.2.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.3 | Enquiry | \$35.00 | \$37.50 | \$37.50 | \$2.50 | 7% | \$0.00 | 0% |
| 4.1.2.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.5 | Declined | \$35.00 | \$37.50 | \$37.50 | \$2.50 | 7% | \$0.00 | 0% |
| 4.1.2.6 | Statement | N/A | N/A | \$600.00 | N/A | N/A | \$600.00 | 100% |
| 4.2 | Point of Sale Transactions | \$15.00 | \$17.50 | \$17.50 | \$2.50 | 17% | \$0.00 | 0% |
| 4.3 | Internet Banking: | | | | | | | |
| 4.3.1 | Personal | | | | | | | |
| 4.3.1.1 | Enquiry | Transaction based | Transaction based | Free | N/A | N/A | \$0.00 | 0% |
| 4.3.1.2 | Funds Transfer | Transaction based | Transaction based | \$10.00 | N/A | N/A | \$10.00 | 100% |
| 4.3.2 | Corporate | | | | | | | |
| 4.3.2.1 | Enquiry | Transaction based | Transaction based | Free | N/A | N/A | \$0.00 | 0% |
| 4.3.2.2 | Funds Transfer | Transaction based | Transaction based | \$10.00 | N/A | N/A | \$10.00 | 100% |
| 5.0 | DEPOSITORY SERVICES | | | | | | | |
| 5.1 | Deposit Wallets (range of rental charges per annum) | \$3,000.00- \$9,500.00 | \$3,300.00- \$10,450.00 | \$6,500.00 - \$8,000.00 | \$300.00 - \$950.00 | 10% | (\$2,450.00) - \$3,200.00 | -23% to 97% |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | \$1,800.00 - \$8,000.00 | \$1,980.00 - \$8,800.00 | \$450.00 - \$4,425.00 | \$180.00 - \$800.00 | 10% | (\$1,530.00) - (4,375.00) | -77% to -50% |
| 6.0 | LOANS AND DISCOUNTS | | | | | | | |
| 6.1 | Commitment/Acceptance Fee | 2.33% - 3.49% of amount or minimum \$12,000.00 | 2.33% - 3.49% of amount or minimum \$15,000.00 | 2% or minimum \$15,000.00 | \$0.00 | 0% | N/A | -0.33% to -1.49% |
| 6.2 | Annual Renewal Fee | 1 - 4% | 1 - 4% | 1-2% or minimum \$15,000.00 | N/A | 0% | \$15,000.00 minimum charge | -2% to 100% minimum charge |
| 6.3 | Overrun Fee | \$2,500.00 | \$2,200.00 - \$3,500.00 | Min \$2,000.00 - \$3,000.00 | (\$300.00) - \$1,000.00 | -12% to 40% | (\$200.00) - (\$500.00) | -9% to -14% |
| 6.4 | Late Payment Fee | 1% of payment amount minimum \$1,200.00 | 1% of payment amount minimum \$1,500.00 | 2% of payment amount minimum \$1,600.00 | \$0.00 | 0% | \$100.00 minimum charge | 1% of payment amount 7% minimum charge |

**FIRST GLOBAL BANK LTD.
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 |
| 7.5 | Replacement Card Fee: | | | | | | | |
| 7.5.1 | Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card) | \$1,875.00 - \$2,187.50; Business (\$2,500.00) | \$1,500.00 - \$2,062.50; Business \$2,200.00 - \$2,500.00 | \$50.00 - \$3,000.00; Business \$2,500.00 | (\$125.00) - (\$375.00); Business (\$300.00) - \$0.00 | -6% to -20%; Business -12% to 0% | (\$1,450.00) - \$937.50; Business \$0.00 - \$300.00 | -97% to 45%; Business 0% - 12% |
| 7.5.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | 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 | USD 2.50 | N/A | N/A | USD 2.50 | 100% |
| 8.2 | Foreign Draft (sold) | \$1,000.00 | \$1,500.00 | \$1,000.00 | \$500.00 | 50% | (\$500.00) | -33% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$350.00 | \$400.00 - \$500.00 | Bank customer - \$500.00; Seniors - \$300.00 | \$50.00 - \$150.00 | 14% - 43% | (\$100.00) - \$0.00 | -25% to 0% |
| 8.3.2 | Non-bank Customer | \$1,200.00 | \$1,350.00 | \$1,450.00 | \$150.00 | 13% | \$100.00 | 7% |
| 8.4 | Money Order | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.5 | Standing Order | \$550.00 - \$300.00 | \$600.00 & \$950.00 | \$350.00 & \$700.00 | \$50.00 - \$650.00 | 9% - 217% | (\$250.00) - (\$250.00) | 42% - 26% |
| 8.6 | Certification of Account Bal./Reference Letter | \$2,750.00 | \$1,375.00 - \$3,025.00 | \$3,250.00 | (\$1,375.00) - \$275.00 | -50% to 10% | \$225.00 - \$1875.00 | 7% - 136% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.7.2 | Other Banks' Cheque | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.8 | Payroll Preparation | \$600.00 per packet; Minimum \$1,500.00 | \$600.00 per packet; Minimum \$1,500.00 | \$700.00 per packet; Minimum \$1,500.00 | \$0.00 | 0% | \$100.00 per packet minimum charge | 17% per packet minimum charge |
| 8.9 | Audit Confirmation | \$2,700.00 per certificate (plus \$1,000.00 per hour for detailing) | \$3,000.00 per certificate (plus \$1,000.00 per hour for detailing) | \$3,200.00 per certificate (plus \$1,000.00 per hour for detailing securities etc.) | \$300.00 | 11% | \$200.00 per certificate | 7% per certificate |
| 8.10 | Voucher Search (per hour) | \$2,650.00 | \$2,915.00 | \$3,150.00 | \$265.00 | 10% | \$235.00 | 8% |

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 bank's products / services, and are not to be interpreted as an exhaustive list.
 - (ii) Fees and Charges include applicable taxes.
 - (iii) A 100% increase 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.

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

**NATIONAL COMMERCIAL BANK JAMAICA LTD.
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 |
| 1.0 | CURRENT ACCOUNTS | | | | | | | |
| 1.1 | Personal: | | | | | | | |
| 1.1.1 | Minimum Monthly Service Charge | \$689.09 | \$689.09 | \$795.89 | \$0.00 | 0% | \$106.80 | 15% |
| 1.1.2 | Charge per Entry/Cheque | \$69.60 | \$69.60 | \$80.39 | \$0.00 | 0% | \$10.79 | 16% |
| 1.1.3 | Minimum Balance Fees (also state treshold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.1.4 | Transfer Between Accounts | \$247.88 | \$250.00 | \$364.06 | \$2.12 | 1% | \$114.06 | 46% |
| 1.1.5 | Interim Statement | \$495.74 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page. | \$600.00 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page. | \$733.95 per statement request | \$104.26 per statement request (Up to 10 pages). Thereafter, (\$0.00) per additional page. | 0% - 21% | \$133.95 per statement request (\$74.36) per additional page. | 22% per statement request -100% per additional page. |
| 1.1.6 | Cheque Returned NSF | \$1,239.36 | \$1,300.00 | \$1,239.36 | \$60.64 | 5% | (\$60.64) | -5% |
| 1.1.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.1.7.1 | Local Cheque | \$446.17 | \$455.00 | \$455.00 | \$8.83 | 2% | \$0.00 | 0% |
| 1.1.7.2 | Foreign Cheque | USD 39.66 | USD 39.66 | USD 45.80 | USD 0.00 | 0% | USD 6.14 | 15% |
| 1.1.8 | Dormant Account Fee (per annum) | N/A | \$470.00 | \$524.25 | \$470.00 | 100% | \$54.25 | 12% |
| 1.2 | Corporate: | | | | | | | |
| 1.2.1 | Minimum Monthly Service Charge | \$689.09 | \$689.09 | \$795.89 | \$0.00 | 0% | \$106.80 | 15% |
| 1.2.2 | Charge per Entry/Cheque | \$69.60 | \$69.60 | \$80.39 | \$0.00 | 0% | \$10.79 | 16% |
| 1.2.3 | Minimum Balance Fees (also state treshold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 1.2.4 | Transfer Between Accounts | \$247.88 | \$250.00 | \$364.06 | \$2.12 | 1% | \$114.06 | 46% |
| 1.2.5 | Interim Statement | \$495.74 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page. | \$600.00 per statement request (Up to 10 pages). Thereafter, \$74.36 per additional page. | \$733.95 per statement request | \$104.26 per statement request (Up to 10 pages). Thereafter, (\$0.00) per additional page. | 0% - 21% | \$133.95 per statement request (\$74.36) per additional page. | 22% per statement request -100% per additional page. |
| 1.2.6 | Cheque Returned NSF | \$1,239.36 | \$1,300.00 | \$1,239.36 | \$60.64 | 5% | (\$60.64) | -5% |
| 1.2.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.2.7.1 | Local Cheque | \$446.17 | \$455.00 | \$455.00 | \$8.83 | 2% | \$0.00 | 0% |
| 1.2.7.2 | Foreign Cheque | USD 39.66 | USD 39.66 | USD 45.80 | USD 0.00 | 0% | USD 6.14 | 15% |
| 1.2.8 | Dormant Account Fee (per annum) | N/A | \$470.00 | \$524.25 | \$470.00 | 100% | \$54.25 | 12% |

**NATIONAL COMMERCIAL BANK JAMAICA LTD.
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: | | | | | | | |
| 2.1.1 | In-branch Deposit Transaction Fee | \$3.96 per J\$ 1,000.00 on deposit amount in excess of J\$1,000,000.00 per day | \$3.96 per J\$ 1,000.00 on deposit amount in excess of J\$2,000,000.00 per day | \$4.36 per J\$ 1,000.00 on deposit amount in excess of J\$2,000,000.00 per day | \$0.00 | 0% | \$0.40 | 10% |
| 2.1.2 | In-branch Withdrawal Transaction Fee | \$198.29 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts | \$215.00 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts | \$262.13 (Applicable only to withdrawal amounts up to \$50,000.00) Not applicable to all savings accounts | \$16.71 | 8% | \$47.13 | 22% |
| 2.1.3 | Minimum Balance Fees (also state treshold) | 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) | 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) | 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) | \$0.00 | 0% | \$0.00 | 0% |
| 2.1.4 | Dormant Account Fee (per annum) | 524.25 | \$524.25 | \$524.25 | \$0.00 | 0% | \$0.00 | 0% |
| 2.2 | Corporate: | | | | | | | |
| 2.2.1 | In-branch Deposit Transaction Fee | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.2.2 | In-branch Withdrawal Transaction Fee | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.2.3 | Minimum Balance Fees (also state treshold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 2.2.4 | Dormant Account Fee (per annum) | 524.25 | \$524.25 | \$524.25 | \$0.00 | 0% | \$0.00 | 0% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | \$2,280.43 | \$2,280.43 | \$3,433.84 | \$0.00 | 0% | \$1,153.41 | 51% |
| 3.2 | Outward | \$1,834.26 plus (Cost of telex- J\$1,437.66) | \$1,834.26 plus (Cost of telex- J\$1,437.66) | In - Branch \$3,840.00; Online \$1,281.50 Plus Cost of telex - \$116.50 | \$0.00 | 0% | In Branch \$684.58; Online \$1,398.00 | In Branch 21%; Online 100% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using Own Machine: | | | | | | | |
| 4.1.1.1 | Withdrawal * | \$30.00 | \$30.00 | \$30.00 | \$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 | \$12.10 | \$12.10 | \$12.10 | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.1.6 | Statement | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

**NATIONAL COMMERCIAL BANK JAMAICA LTD.
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 | \$58.00 | \$60.34 | \$60.34 | \$2.34 | 4% | \$0.00 | 0% |
| 4.1.2.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.3 | Enquiry | \$30.00 | \$31.35 | \$31.35 | \$1.35 | 5% | \$0.00 | 0% |
| 4.1.2.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.5 | Declined | \$30.00 | \$31.35 | \$31.35 | \$1.35 | 5% | \$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 | \$12.10 | \$12.10 | \$12.10 | \$0.00 | 0% | \$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) | \$4,461.71 | N/A | N/A | (\$4,461.71) | -100% | N/A | N/A |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | \$3,470.21 | \$3,470.21 - \$13,880.85 per annum | \$4,389.81 - \$17,559.28 per annum | \$0.00 - \$10,410.64 | 0% - 300% | \$919.60 - \$3,678.43 | 26% - 27% |
| 6.0 | LOANS AND DISCOUNTS | | | | | | | |
| 6.1 | Commitment/Acceptance Fee | \$10,000.00 | \$12,000.00 | \$12,000.00 (minimum) | \$2,000.00 | 20% | \$0.00 | 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 | \$2,213.50 | N/A | N/A | \$2,213.50 | 100% |
| 6.4 | Late Payment/ Penalty Fee | N/A | N/A | 15% - Overdrafts; 10% - Loans | N/A | N/A | N/A | 100% |
| 6.5 | Guarantees/Indemnities: | | | | | | | |
| 6.5.1 | Personal | \$5,949.00 | \$5,949.00 | \$5,949.00 | \$0.00 | 0% | \$0.00 | 0% |
| 6.5.2 | Corporate | \$5,949.00 | \$5,949.00 | \$5,949.00 | \$0.00 | 0% | \$0.00 | 0% |
| 6.6 | Letter of Undertaking | \$5,949.00 | \$5,949.00 | \$5,949.00 | \$0.00 | 0% | \$0.00 | 0% |
| 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) | Visa Classic - \$3,272.00; Visa Gold - \$5,949.00 | Visa Classic - \$3,600.00; Visa Gold - \$6,900.00 | Visa Classic - \$3,600.00; Visa Gold - \$6,900.00 | Visa Classic - \$328.00; Visa Gold - \$951.00 | Visa Classic - 10%; Visa Gold - 16% | \$0.00 | 0% |

**NATIONAL COMMERCIAL BANK JAMAICA LTD.
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 |
| 7.1.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | USD 79.00 - USD 145.00 | USD 88.00 - USD 145.00 | USD 88.00 - USD 145.00 | USD 0.00 - USD 9.00 | 0% - 11% | USD 0.00 | 0% |
| 7.1.3 | Other (Keycard products) | \$1,000.00 - \$3,030.00 | \$1,150.00 - \$3,485.00 | \$1,150.00 - \$5,900.00 | \$150.00 - \$455.00 | 15% | \$0.00 - \$2,415.00 | 0% - 69% |
| 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 Classic, Local Gold) | 8.58% - 11.65% | 8.58% - 11.65% | 8.50% - 11.65% | N/A | 0% | N/A | -0.08% to 0% |
| 7.2.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 7.2.3 | Other (Keycard products) | 8.58% - 11.65% | 8.58% - 11.65% | 8.50% - 11.65% | N/A | 0% | N/A | -0.08% to 0% |
| 7.3 | Late Payment Charge: | | | | | | | |
| 7.3.1 | Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card) | Visa - \$2,181.00 | \$2,400.00 | \$2,400.00 | \$219.00 | 10% | \$0.00 | 0% |
| 7.3.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | USD 55.00 - USD 65.00 | USD 65.00 | USD 65.00 | USD 0.00 - USD 10.00 | 0% - 18% | USD 0.00 | 0% |
| 7.3.3 | Other (Keycard products) | \$2,200.00 | \$2,400.00 | \$2,400.00 | \$200.00 | 9% | \$0.00 | 0% |
| 7.4 | Overlimit Charge: | | | | | | | |
| 7.4.1 | Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card) | Visa - \$2,181.00 | \$2,400.00 | \$2,400.00 | \$219.00 | 10% | \$0.00 | 0% |
| 7.4.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | USD 55.00 - USD 65.00 | USD 65.00 | USD 65.00 | USD 0.00 - USD 10.00 | 0% - 18% | USD 0.00 | 0% |
| 7.4.3 | Other (Keycard products) | \$2,200.00 | \$2,400.00 | \$2,400.00 | \$200.00 | 9% | \$0.00 | 0% |
| 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 Classic -\$1,983.00; Visa Gold- Free | Visa Classic -\$2,000.00; Visa Gold- Free | Visa Classic -\$2,000.00; Visa Gold- Free | \$0.00 - \$17.00 | 0% - 1% | \$0.00 | 0% |
| 7.5.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 7.5.3 | Other (Keycard products) | \$610.00 - \$1,815.00 | \$500.00 - \$1,815.00 | \$610.00 - \$1,815.00 | (\$110.00) - \$0.00 | -18% to 0% | \$0.00 - \$110.00 | 0% - 22% |

**NATIONAL COMMERCIAL BANK JAMAICA LTD.
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 |
| 8.0 | MISCELLANEOUS CHARGES | | | | | | | |
| 8.1 | Foreign Cheque negotiated | \$59.48 | \$59.48 | \$68.71 | \$0.00 | 0% | \$9.23 | 16% |
| 8.2 | Foreign Draft (sold) | \$594.90 | \$610.00 | \$640.75 | \$15.10 | 3% | \$30.75 | 5% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$351.98 | \$351.98 | \$375.00 | \$0.00 | 0% | \$23.02 | 7% |
| 8.3.2 | Non-bank Customer | \$872.52 | \$872.52 | \$920.00 | \$0.00 | 0% | \$47.48 | 5% |
| 8.4 | Money Order | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.5 | Standing Order | \$247.88 | \$350.00 | \$370.00 | \$102.12 | 41% | \$20.00 | 6% |
| 8.6 | Certification of Account Bal./Reference Letter | \$1,239.36 | \$1,239.36 | \$1,053.46 | \$0.00 | 0% | (\$185.90) | -15% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | N/A | \$128.15 | \$150.00 | \$128.15 | 100% | \$21.85 | 17% |
| 8.7.2 | Other Banks' Cheque | \$247.88 | \$247.88 | \$300.00 | \$0.00 | 0% | \$52.12 | 21% |
| 8.8 | Payroll Preparation | \$4.86 per J\$1,000.00 | \$4.86 per J\$1,000.00 | \$4.86 per J\$1,000.00 | \$0.00 | 0% | \$0.00 | 0% |
| 8.9 | Audit Confirmation | \$2,974.47 | \$2,974.47 | \$3,123.19 | \$0.00 | 0% | \$148.72 | 5% |
| 8.10 | Voucher Search | J\$1,388.09 per item per hour of part thereof | J\$1,388.09 per item per hour of part thereof | J\$1,457.48 per item per hour of part thereof | \$0.00 | 0% | \$69.39 | 5% |

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 bank'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.

*** - Charge applicable after three debit entries per month. Not applicable to Midas Plus accounts.**

**SAGICOR BANK JAMAICA LTD.
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 |
| 1.0 | CURRENT ACCOUNTS | | | | | | | |
| 1.1 | Personal: | | | | | | | |
| 1.1.1 | Minimum Monthly Service Charge | \$314.55 - \$512.60 depending on product chosen | Interest Advantage - \$466.00/Ultra Preferred \$699.00 | Interest Advantage - \$524.25/Ultra Preferred \$873.75 | \$151.45 - \$186.40 | 48% - 36% | Interest Advantage - \$58.25/Ultra Preferred \$174.75 | Interest Advantage - 13%/Ultra Preferred 25% |
| 1.1.2 | Charge per Entry/Cheque | \$36.12 per debit entry if monthly average credit balance falls below minimum \$100,000.00- \$250,000.00 depending on the product chosen, otherwise free. | Interest Advantage - \$47.77/Ultra Preferred \$47.77 | Interest Advantage - \$47.77/Ultra Preferred \$47.77 | \$11.65 | 32% | \$0.00 | 0% |
| 1.1.3 | Minimum Balance Fees (also state threshold) | Free if minimum monthly balance of \$250,000.00 is maintained | Free if minimum monthly average credit balance is above the thresholds. Interest Advantage - \$50,000.00/Ultra Preferred \$250,000.00 | Free if minimum monthly average credit balance is above the thresholds. Interest Advantage - \$50,000.00/Ultra Preferred \$250,000.00 | \$0.00 | 0% | \$0.00 | 0% |
| 1.1.4 | Transfer Between Accounts | Free | Free | 291.25 | \$0.00 | 0% | \$291.25 | 100% |
| 1.1.5 | Interim Statement | \$349.50 | \$582.50 | \$582.50 | \$233.00 | 67% | \$0.00 | 0% |
| 1.1.6 | Cheque Returned NSF | \$1,048.50 | \$1,165.00 | \$1,165.00 | \$116.50 | 11% | \$0.00 | 0% |
| 1.1.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.1.7.1 | Local Cheque | \$302.90 | \$407.75 | \$407.75 | \$104.85 | 35% | \$0.00 | 0% |
| 1.1.7.2 | Foreign Cheque | USD 15.15 + other bank charges | USD 4.66 per item | USD 4.66 - USD 20.97 + other bank's charges | (USD 10.49) | -69% | USD 0.00 - USD 16.31 | 0% - 350% |
| 1.1.8 | Dormant Account Fee (per annum) | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 1.2 | Corporate: | | | | | | | |
| 1.2.1 | Minimum Monthly Service Charge | \$512.60 - \$757.25 depending on product chosen | Business Advantage \$640.75/Business Preferred \$873.75/Business Max \$757.25 | Business Advantage \$640.75/Business Preferred \$873.75/Business Max \$757.25 | \$116.50 - \$128.15 | 15% - 25% | \$0.00 | 0% |
| 1.2.2 | Charge per Entry/Cheque | \$36.12 | Business Advantage \$47.77/Business Preferred \$47.77/Business Max \$52.43 | Business Advantage \$47.77/Business Preferred \$47.77/Business Max \$52.43 | \$11.65 | 32% | \$0.00 | 0% |
| 1.2.3 | Minimum Balance Fees (also state threshold) | Free | Free if minimum monthly average credit balance is above the thresholds. Business Max \$250,000 | Free if minimum monthly average credit balance is above the thresholds. Business Max \$250,000 | \$0.00 | 0% | \$0.00 | 0% |
| 1.2.4 | Transfer Between Accounts | Free | Free | \$291.25 | \$0.00 | 0% | \$291.25 | 100% |
| 1.2.5 | Interim Statement | \$349.50 | \$582.50 | \$582.50 | \$233.00 | 67% | \$0.00 | 0% |
| 1.2.6 | Cheque Returned NSF | \$1,048.50 | \$1,165.00 | \$1,165.00 | \$116.50 | 11% | \$0.00 | 0% |
| 1.2.7 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.2.7.1 | Local Cheque | \$302.90 | \$407.75 | \$407.75 | \$104.85 | 35% | \$0.00 | 0% |
| 1.2.7.2 | Foreign Cheque | USD 15.15 + other bank charges | USD 4.66 per item | USD 4.66 - USD 20.97 + other bank's charges | (USD 10.49) | -69% | USD 0.00 - USD 16.31 | 0% - 350% |
| 1.2.8 | Dormant Account Fee (per annum) | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |

**SAGICOR BANK JAMAICA LTD.
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: | | | | | | | |
| 2.1.1 | In-branch Deposit Transaction Fee | Free | Free | \$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000 | \$0.00 | 0% | \$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000 | 100% |
| 2.1.2 | In-branch Withdrawal Transaction Fee | Free Could be \$100.19 depending on product chosen. | Free | SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter | (\$100.19) - \$0.00 | -100% to 0% | SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter | 100% for more than 3 withdrawals |
| 2.1.3 | Minimum Balance Fees (also state threshold) | N/A | Free | N/A | \$0.00 | 0% | \$0.00 | 0% |
| 2.1.4 | Dormant Account Fee (per annum) | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 2.2 | Corporate: | | | | | | | |
| 2.2.1 | In-branch Deposit Transaction Fee | Free | Free | \$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000 | \$0.00 | 0% | \$2.15 per \$1,000.00 for cash deposited in excess of \$1,000,000 | 100% for more than 3 withdrawals |
| 2.2.2 | In-branch Withdrawal Transaction Fee | Free or \$100.19 depending on product chosen. | Free | SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter | (\$100.19) - \$0.00 | -100% to 0% | SISA - Free; SISA Max - First three withdrawals free per month then \$233.00 thereafter | 100% |
| 2.2.3 | Minimum Balance Fees (also state threshold) | N/A | Free | N/A | \$0.00 | 0% | \$0.00 | 0% |
| 2.2.4 | Dormant Account Fee (per annum) | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | USD 12.82 | USD 14.56 | USD 14.56 | USD 1.74 | 14% | USD 0.00 | 0% |
| 3.2 | Outward | USD 36.12 | USD 36.12 | USD 36.12 | USD 0.00 | 0% | USD 0.00 | 0% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using Own Machine: | | | | | | | |
| 4.1.1.1 | Withdrawal | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.1.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.3 | Enquiry | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.1.4 | Transfer | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.1.5 | Declined | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.1.6 | Statement | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.2 | Using Other Machines: | | | | | | | |
| 4.1.2.1 | Withdrawal | \$36.19 | \$54.77 | \$54.77 | \$18.58 | 51% | \$0.00 | 0% |
| 4.1.2.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.3 | Enquiry | \$27.26 | \$41.56 | \$41.56 | \$14.30 | 52% | \$0.00 | 0% |
| 4.1.2.4 | Transfer | \$9.92 | N/A | N/A | (\$9.92) | -100% | N/A | N/A |
| 4.1.2.5 | Declined | \$27.26 | \$41.56 | \$41.56 | \$14.30 | 52% | \$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 | \$11.90 | \$17.13 | \$17.13 | \$5.23 | 44% | \$0.00 | 0% |

**SAGICOR BANK JAMAICA LTD.
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 |
| 4.3 | 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 | \$17.48 per transaction, \$2,912.50 per annum - access fee | \$17.48 per transaction, \$4,077.50 per annum - access fee | Direct Advantage \$17.48 per transaction, \$4,077.50 per annum for all transactions | \$0.00 per transaction, \$1,165.00 per annum - access fee | 0% per transaction, 40% per annum - access fee | \$0.00 | 0% |
| 4.3.2.2 | Funds Transfer | \$17.48 per transaction, \$2,912.50 per annum - access fee | \$17.48 per transaction, \$4,077.50 per annum - access fee | Direct Advantage \$17.48 per transaction, \$4,077.50 per annum for all transactions | \$0.00 per transaction, \$1,165.00 per annum - access fee | 0% per transaction, 40% per annum - access fee | \$0.00 | 0% |
| 5.0 | DEPOSITORY SERVICES | | | | | | | |
| 5.1 | Deposit Wallets (range of rental charges per annum) | N/A | N/A | Tamper - evident Plastic Lodgment Bags. Per package of 50 disposable plastic bags. 9 * 12 - \$2,500.00 12 * 16 - \$3,000.00 20 * 24 - \$5,500.00 | N/A | N/A | Tamper - evident Plastic Lodgment Bags. Per package of 50 disposable plastic bags. 9 * 12 - \$2,500.00 12 * 16 - \$3,000.00 20 * 24 - \$5,500.00 | 100% |
| 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 | (Consumer Loans) Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,475.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,475.00 (Business Loans) 0.29% - 3.50% of facility amount. Minimum - \$17,475.00 | Cash secured - 0.5825% of facility amount. Minimum \$17,625.00 Non-cash secured 1.165 % - 2.33 % + GCT of facility amount. Minimum \$17,625.00 | Cash secured 0.5 - 1% of facility . Minimum \$17,475.00 Non-cash secured 1 % - 2 % of facility. Minimum \$17,475.00 Overdrafts: Minimum monthly charge - \$1,398.00 | (\$150.00) on the minimum charge | -1% on the minimum charge | (\$150.00) Minimum Cash secured . (\$150.00) Minimum Non-cash secured. Overdrafts: Minimum monthly charge - \$1,398.00 | Cash secured -0.0825 - 0.4175% of facility . Minimum charge -0.9% Non-cash secured -0.165% - 0.33 % of facility. Minimum charge -0.9% Overdrafts: Minimum monthly charge - 100% |
| 6.2 | Annual Renewal Fee | Cash secured - 0.58 % - 1.17 % of facility amount. Minimum \$17,475.00. Non-cash secured - 1.17 % - 2.33 % of facility amount. Minimum \$17,475.00 | 1.165% of facility amount. Minimum J\$17,625.00 | 0.5% - 2% p.a. with a minimum of J\$17,625.00 | \$150.00 On the minimum charge | Cash secured -0.005% - 0.585% of facility amount. Non-cash secured -0.005 % - -1.165 % of facility amount. 0.9% on the minimum charge | \$0.00 | -0.665% to 0.835% |
| 6.3 | Overrun/ Over Limit Fee | \$1,537.80 | \$2,097.00 | \$2,097.00 | \$559.20 | 36% | \$0.00 | 0% |
| 6.4 | Late Payment/ Penalty Fee | Interest charged on outstanding payment at contracted loan rate. | Interest charged on outstanding payment at contracted loan rate | Interest charged on outstanding payment at contracted loan rate | N/A | N/A | N/A | N/A |
| 6.5 | Guarantees/Indemnities: | | | | | | | |
| 6.5.1 | Personal | 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. | N/A | N/A | 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. | -100% | N/A | N/A |

**SAGICOR BANK JAMAICA LTD.
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 |
| 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) | N/A | N/A | Local Classic: \$1,735.11; Local Business: \$1,982.98 | N/A | N/A | Local Classic: \$1,735.11; Local Business: \$1,982.98 | 100% |
| 7.5.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | N/A | N/A | Standard/Gold/Business: \$1,800.00; Local Classic: \$1,735.11 | N/A | N/A | Standard/Gold/Business: \$1,800.00; Local Classic: \$1,735.11 | 100% |
| 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 | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.2 | Foreign Draft (sold) | N/A | \$582.50 | \$582.50 | \$582.50 | 100% | \$0.00 | 0% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$233.00 | \$349.50 | \$349.50 | \$116.50 | 50% | \$0.00 | 0% |
| 8.3.2 | Non-bank Customer | \$233.00 | N/A | N/A | (\$233.00) | -100% | 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 | Setup - \$203.88, \$256.30 per transaction | Setup - \$233.00, \$256.00 per transaction | Setup fee - \$233.00; Per transaction fee - \$256.30; Failure charge - \$512.60 | (\$0.30) per transaction, Setup - \$29.12, | 0% per transaction, Setup - 14% | Setup - \$0.00; Per transaction fee - \$0.30; Failure charge - \$512.60 | Setup - 0% Per transaction fee - 0.1% ; Failure charge - 100% |
| 8.6 | Certification of Account Bal./Reference Letter | \$582.50 | \$1,165.00 | \$1,398.00 | \$582.50 | 100% | \$233.00 | 20% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | n.a | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.7.2 | Other Banks' Cheque | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.8 | Payroll Preparation | N/A | Credit to SBJ a/c \$174.75 per item, credit to other banks \$407.75 | Debit to SBJ a/c \$174.75 per entry, Debit to other banks \$407.75 | Credit to SBJ a/c \$174.75 per item, credit to other banks \$407.75 | 100% | \$0.00 | 0% |
| 8.9 | Audit Confirmation | \$1,747.50 for current year and \$2,330.00 for each prior year | \$2,912.50 for current year and \$2,912.50 for each prior year | \$2,912.50 for current year and \$2,912.50 for prior year | \$1,165.00 for current year \$582.50 for each prior year | 20% - 67% | \$0.00 | 0% |
| 8.10 | Voucher Search | N/A | \$2,330.00 for current year and \$2,912.50 for each prior year | \$2,330.00 for current year and \$2,912.50 for prior year | \$2,330.00 for current year and \$2,912.50 for each prior year | 100% | \$0.00 | 0% |

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 bank'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.

Pursuant to the acquisition of the Jamaican operations of RBC Financial (Caribbean) Limited (which included RBC Royal Bank (Jamaica) Ltd (RBCJ) and RBTT Securities), Sagicor Bank Jamaica Limited transferred its assets and liabilities to RBCJ and surrendered its licence effective 27 June 2014. RBCJ was subsequently renamed Sagicor Bank Jamaica Limited (SBJL). Transaction charges for the former RBCJ remained unchanged for the period 2013 to 2014.

**BUILDING SOCIETIES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | | JNBS | SJBS | VMBS |
|------------|---|---|--|---|
| | SERVICES | J\$ | J\$ | J\$ |
| 2.0 | SAVINGS ACCOUNTS | | | |
| 2.1 | Personal: | | | |
| 2.1.1 | In-branch Deposit Transaction Fee | Deposit Value 0.10% x \$5.50 cash > US\$1,000.00: Amount x 0.75% x daily buying rate | \$215.00 per transaction | (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. |
| 2.1.2 | In-branch Withdrawal Transaction Fee | \$85.00 | \$215.00 per transaction | \$51.00 |
| 2.1.3 | Minimum Balance Fees (also state threshold) | \$100.00 (threshold \$2,500.00) | N/A | Free |
| 2.1.4 | Dormant Account Fee (per annum) | \$500.00 | \$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years | Free |
| 2.2 | Corporate: | | | |
| 2.2.1 | In-branch Deposit Transaction Fee | Deposit Value 0.10% x \$5.50 cash > US\$1,000.00: Amount x 0.75% x daily buying rate | \$215.00 per transaction | Free |
| 2.2.2 | In-branch Withdrawal Transaction Fee | \$85.00 | \$215.00 per transaction | Free |
| 2.2.3 | Minimum Balance Threshold and Fees | \$100.00 (threshold \$2,500.00) | N/A | Free |
| 2.2.4 | Dormant Account Fee (per annum) | \$500.00 | \$500.00 after 2 years; \$750.00 after 5 years; \$1,000.00 after 7 years | Free |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | |
| 3.1 | Inward | \$235.00 | \$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. | \$2,059.02 |
| 3.2 | Outward | \$3,550.00 | \$3,535.00 Repair item (missing/incorrect info) & items returned unable to process. Cost will vary based on currency of the wire. | \$4,689.99 |
| 4.0 | E-BANKING | | | |
| 4.1 | Automated Banking Machine (ABM) | | | |
| 4.1.1 | Using Own Machine: | | | |
| 4.1.1.1 | Withdrawal | Free | \$33.00 per transaction* | Free |
| 4.1.1.2 | Deposit | Free | Free | Free |
| 4.1.1.3 | Enquiry | Free | Free | Free |
| 4.1.1.4 | Transfer | Free | \$33.00 per transaction | Free |
| 4.1.1.5 | Declined | Free | \$12.10 | Free |
| 4.1.1.6 | Statement | N/A | \$22.00 | Free |

**BUILDING SOCIETIES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | | JNBS | SJBS | VMBS |
|------------|--|--|---|--|
| | SERVICES | J\$ | J\$ | J\$ |
| 4.1.2 | Using Other Machines: | | | |
| 4.1.2.1 | Withdrawal | \$60.00 | \$66.00 per transaction | Free |
| 4.1.2.2 | Deposit | \$60.00 | Free | Free |
| 4.1.2.3 | Enquiry | \$60.00 | \$32.00 | Free |
| 4.1.2.4 | Transfer | \$60.00 | \$66.00 per transaction | Free |
| 4.1.2.5 | Declined | \$60.00 | \$33.10 | Free |
| 4.1.2.6 | Statement | N/A | N/A | Free |
| 4.2 | Point of Sale Transactions | \$7.00 | \$19.25 - \$20.00 Scotiacard; \$0.00 - \$20.00 Visa Debit Card † | Free |
| 4.3 | Internet Banking: | | | |
| 4.3.1 | Personal | | | |
| 4.3.1.1 | Enquiry | Free | Free | Free |
| 4.3.1.2 | Funds Transfer | Free | Free | Free |
| 4.3.2 | Corporate | | | |
| 4.3.2.1 | Enquiry | Free | N/A | Free |
| 4.3.2.2 | Funds Transfer | Free | N/A | Free |
| 5.0 | DEPOSITORY SERVICES | | | |
| 5.1 | Deposit Wallets (range of rental charges per annum) | N/A | N/A | N/A |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | N/A | N/A | \$4,000.00 |
| 6.0 | LOANS AND DISCOUNTS | | | |
| 6.1 | Commitment/Acceptance Fee | 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 | 3.535% (of the facility amount). Minimum \$12,000.00* | 1.50 % - 2.00 % of Loan Amount; Free for residential loans |
| 6.2 | Annual Renewal Fee | N/A | N/A | N/A |
| 6.3 | Overrun Fee | N/A | N/A | N/A |
| 6.4 | Late Payment Fee | 0.0556% per day | 6.185% of unpaid amount Minimum J\$1,515.00 | 1.666% of principal & interest outstanding |

**BUILDING SOCIETIES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | | JNBS | SJBS | VMBS |
|------------|--|-------------------|--|------------|
| | SERVICES | J\$ | J\$ | J\$ |
| 6.5 | Guarantees/Indemnities: | | | |
| 6.5.1 | Personal | Residential: 7.5% | 3.535% (of the facility amount). Minimum \$12,000.00* | N/A |
| 6.5.2 | Corporate | Commercial: 8.0% | 3.535% (of the facility amount). Minimum \$12,000.00* | N/A |
| 6.6 | Letter of Undertaking | Free | 3.535% (of the facility amount). Minimum \$12,000.00* | \$6,100.00 |
| 7.0 | CREDIT CARD SERVICES | | | |
| 7.1 | Annual Membership Fee: | | | |
| 7.1.1 | <i>Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)</i> | N/A | N/A | N/A |
| 7.1.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | N/A | N/A | N/A |
| 7.1.3 | Other | N/A | N/A | N/A |
| 7.2 | Cash Advance Charge: | | | |
| 7.2.1 | <i>Visa (Classic Gold, Platinum, Corporate Commercial), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)</i> | N/A | N/A | N/A |
| 7.2.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | N/A | N/A | N/A |
| 7.2.3 | Other | N/A | N/A | N/A |
| 7.3 | Late Payment Charge: | | | |
| 7.3.1 | <i>Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)</i> | N/A | N/A | N/A |
| 7.3.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | N/A | N/A | N/A |
| 7.3.3 | Other | N/A | N/A | N/A |
| 7.4 | Overlimit Charge: | | | |
| 7.4.1 | <i>Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)</i> | N/A | N/A | N/A |
| 7.4.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | N/A | N/A | N/A |
| 7.4.3 | Other | N/A | N/A | N/A |

**BUILDING SOCIETIES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | | JNBS | SJBS | VMBS |
|------------|---|--|---|--|
| | SERVICES | J\$ | J\$ | J\$ |
| 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) | N/A | N/A | N/A |
| 7.5.2 | Mastercard (Local Classic, Dual Classic, Dual Gold) | N/A | N/A | N/A |
| 7.5.3 | Other | N/A | N/A | N/A |
| 8.0 | MISCELLANEOUS CHARGES | | | |
| 8.1 | Foreign Cheque negotiated | N/A | N/A | Free when depositing to FX account; If depositing to a local account fx cheque handling charge of J\$25 is levied. |
| 8.2 | Foreign Draft (sold) | \$500.00 | N/A | \$475.00 |
| 8.3 | Manager's Cheque: | | | |
| 8.3.1 | Bank Customer | N/A | Less than \$2million - \$380.00 | N/A |
| 8.3.2 | Non-bank Customer | N/A | N/A | N/A |
| 8.4 | Money Order | N/A | N/A | N/A |
| 8.5 | Standing Order | \$600.00 local A/Cs; \$800.00 Foreign Currency A/Cs | In branch - \$380.00 monthly (set-up \$300.00); \$470.00 for each order which cannot be processed. On line - Free | Free** |
| 8.6 | Certification of Account Bal./Reference Letter | \$1,000.00 | \$1,500.00 | \$1,000.00 |
| 8.7 | Cheque Encashment Fee: | | | |
| 8.7.1 | Own Bank | Free | N/A | N/A |
| 8.7.2 | Other Banks' Cheque | N/A | N/A | N/A |
| 8.8 | Payroll Preparation | Free | N/A | Free |
| 8.9 | Audit Confirmation | \$2,500.00 | \$2,900.00 per certificate | \$1,000.00 |
| 8.10 | Voucher Search | \$510.00 - \$3,500.00 | \$1,800.00 per hour or part thereof. Minimum \$1,800.00 | \$700.00 (current year) \$1,500.00 - \$3,500.00 (Prior Years) |

Source: Information submitted to the Bank of Jamaica by the Building Society as at 31 December 2014.

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the individual building society'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.

** - Free for accounts within VMBS only.

* - E-banking 'Using Own Machine Withdrawal' - First 4 transactions are free each month for A/Cs 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' cost for all the line items.

**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% |

**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 |
| 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% |

**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 |
| 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.

**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 |
| 2.0 | SAVINGS ACCOUNTS | | | | | | | |
| 2.1 | Personal: | | | | | | | |
| 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 | Corporate: | | | | | | | |
| 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% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 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% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using own Machine: | | | | | | | |
| 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 | Using Other Machines: | | | | | | | |
| 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% |

**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 |
| 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 | 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 | 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 | 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 * | 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 | Guarantees/Indemnities: | | | | | | | |
| 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% |

**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 |
| 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) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.3 | Manager's Cheque: | | | | | | | |
| 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 |

**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 |
| 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 | Cheque Encashment Fee: | | | | | | | |
| 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.**

**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% |

**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 |
| 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% |

**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 |
| 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.**

**FINANCIAL INSTITUTIONS LICENSEES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | | JMMB MB | MF&G |
|------------|---|-----------|-----------|
| | SERVICES | J\$ | J\$ |
| 2.0 | SAVINGS ACCOUNTS | | |
| 2.1 | Personal: | | |
| 2.1.1 | In-branch Deposit Transaction Fee | Free | N/A |
| 2.1.2 | In-branch Withdrawal Transaction Fee | Free | N/A |
| 2.1.3 | Minimum Balance Fees (also state threshold) | N/A | N/A |
| 2.1.4 | Dormant Account Fee (per annum) | N/A | N/A |
| 2.2 | Corporate: | | |
| 2.2.1 | In-branch Deposit Transaction Fee | Free | N/A |
| 2.2.2 | In-branch Withdrawal Transaction Fee | Free | N/A |
| 2.2.3 | Minimum Balance Threshold and Fees | N/A | N/A |
| 2.2.4 | Dormant Account Fee (per annum) | N/A | N/A |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | |
| 3.1 | Inward | USD 23.30 | USD 13.00 |
| 3.2 | Outward | USD 41.13 | USD 50.00 |
| 4.0 | E-BANKING | | |
| 4.1 | Automated Banking Machine (ABM) | | |
| 4.1.1 | Using Own Machine: | | |
| 4.1.1.1 | Withdrawal | N/A | N/A |
| 4.1.1.2 | Deposit | N/A | N/A |
| 4.1.1.3 | Enquiry | N/A | N/A |
| 4.1.1.4 | Transfer | N/A | N/A |
| 4.1.1.5 | Declined | N/A | N/A |
| 4.1.1.6 | Statement | N/A | N/A |

**FINANCIAL INSTITUTIONS LICENSEES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | SERVICES | JMMB MB J\$ | MF&G J\$ |
|------------|--|------------------------|---|
| 4.1.2 | Using Other Machines: | | |
| 4.1.2.1 | Withdrawal | \$47.13 | N/A |
| 4.1.2.2 | Deposit | N/A | N/A |
| 4.1.2.3 | Enquiry | \$37.01 | N/A |
| 4.1.2.4 | Transfer | N/A | N/A |
| 4.1.2.5 | Declined | \$37.01 | N/A |
| 4.1.2.6 | Statement | N/A | N/A |
| 4.2 | Point of Sale Transactions | \$16.70 | N/A |
| 4.3 | Internet Banking: | | |
| 4.3.1 | Personal | | |
| 4.3.1.1 | Enquiry | N/A | N/A |
| 4.3.1.2 | Funds Transfer | N/A | N/A |
| 4.3.2 | Corporate | | |
| 4.3.2.1 | Enquiry | N/A | N/A |
| 4.3.2.2 | Funds Transfer | N/A | N/A |
| 5.0 | DEPOSITORY SERVICES | | |
| 5.1 | Deposit Wallets (range of rental charges per annum) | N/A | N/A |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | N/A | N/A |
| 6.0 | LOANS AND DISCOUNTS | | |
| 6.1 | Commitment/Acceptance Fee | 2% - 3.5% negotiable | 1 - 5% of facility per annum minimum of J\$4,660.00 |
| 6.2 | Annual Renewal Fee | 0.25% - 1% + GCT | N/A |
| 6.3 | Overrun Fee | N/A | N/A |
| 6.4 | Late Payment Fee | \$1,165.00 | N/A |

**FINANCIAL INSTITUTIONS LICENSEES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | SERVICES | JMMB MB J\$ | MF&G J\$ |
|------------|--|------------------------|---|
| 6.5 | Guarantees/Indemnities: | | |
| 6.5.1 | Personal | N/A | 1 - 5% of facility per annum minimum of J\$5,825.00 |
| 6.5.2 | Corporate | 4% -5% negotiable | 1 - 5% of facility per annum minimum of J\$5,825.00 |
| 6.6 | Letter of Undertaking | \$4,077.50 | 1 - 5% of facility per annum minimum of J\$5,825.00 |
| 7.0 | CREDIT CARD SERVICES | | |
| 7.1 | Annual Membership Fee: | | |
| 7.1.1 | Visa (<i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold</i>) | N/A | N/A |
| 7.1.2 | Mastercard (<i>Local Classic, Dual Classic, Dual Gold</i>) | N/A | N/A |
| 7.1.3 | Other | N/A | N/A |
| 7.2 | Cash Advance Charge: | | |
| 7.2.1 | Visa (<i>Classic Gold, Platinum, Corporate Commercial</i>), Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold) | N/A | N/A |
| 7.2.2 | Mastercard (<i>Local Classic, Dual Classic, Dual Gold</i>) | N/A | N/A |
| 7.2.3 | Other | N/A | N/A |
| 7.3 | Late Payment Charge: | | |
| 7.3.1 | Visa (<i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card</i>) | N/A | N/A |
| 7.3.2 | Mastercard (<i>Local Classic, Dual Classic, Dual Gold</i>) | N/A | N/A |
| 7.3.3 | Other | N/A | N/A |
| 7.4 | Overlimit Charge: | | |
| 7.4.1 | Visa (<i>Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card</i>) | N/A | N/A |
| 7.4.2 | Mastercard (<i>Local Classic, Dual Classic, Dual Gold</i>) | N/A | N/A |
| 7.4.3 | Other | N/A | N/A |

**FINANCIAL INSTITUTIONS LICENSEES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2014**

| | SERVICES | JMMB MB J\$ | MF&G J\$ |
|------------|--|--|---|
| 7.5 | Replacement Card Fee: | | |
| 7.5.1 | <i>Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)</i> | N/A | N/A |
| 7.5.2 | <i>Mastercard (Local Classic, Dual Classic, Dual Gold)</i> | N/A | N/A |
| 7.5.3 | Other | N/A | N/A |
| 8.0 | MISCELLANEOUS CHARGES | | |
| 8.1 | Foreign Cheque negotiated | N/A | N/A |
| 8.2 | Foreign Draft (sold) | \$250.47 | Other bank's charges plus Handling Fee of USD 17.48 |
| 8.3 | Manager's Cheque: | | |
| 8.3.1 | Bank Customer | \$250.47 | N/A |
| 8.3.2 | Non-bank Customer | \$250.47 | N/A |
| 8.4 | Money Order | N/A | N/A |
| 8.5 | Standing Order | \$400.00 | \$582.50 |
| 8.6 | Certification of Account Bal./Reference Letter | \$800.01 | \$1,456.25 |
| 8.7 | Cheque Encashment Fee: | | |
| 8.7.1 | Own Bank | N/A | N/A |
| 8.7.2 | Other Banks' Cheque | N/A | N/A |
| 8.8 | Payroll Preparation | N/A | N/A |
| 8.9 | Audit Confirmation | \$2,912.50 | \$3,495.00 - \$4,660.00 |
| 8.10 | Voucher Search | \$1165.00 up to 1 yr + \$500.00 for each addition hour. Maximum \$5825.00 | N/A |

Source: Information submitted to the Bank of Jamaica by the Licensees as at 31 December 2014.

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the individual licensee'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.

**JMMB MERCHANT BANK LIMITED
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 Chang '13 - '14 | % Change '13 - '14 |
| 2.0 | SAVINGS ACCOUNTS | | | | | | | |
| 2.1 | Personal: | | | | | | | |
| 2.1.1 | In-branch Deposit Transaction Fee | 0.5% calculated on the excess of cash over \$1M deposited. | 0.99% amounts over USD2,500.00 | Free | N/A | 0.5% amounts over USD2,500.00 | 0.99% amounts over USD2,500.00 | -100% |
| 2.1.2 | In-branch Withdrawal Transaction Fee | 0.8% of amt for withdrawals above \$100K cash. | Free | Free | (0.8% of amt for withdrawals above \$100K cash.) | -100% | \$0.00 | 0% |
| 2.1.3 | Minimum Balance Fees (also state threshold) | \$100.00/month below threshold. Threshold set per product. | N/A | N/A | (\$100.00/month below threshold. Threshold set per product.) | -100% | N/A | N/A |
| 2.1.4 | Dormant Account Fee (per annum) | \$250.00 | Free | N/A | (\$250.00) | -100% | \$0.00 | 0% |
| 2.2 | Corporate: | | | | | | | |
| 2.2.1 | In-branch Deposit Transaction Fee | 0.5% calculated on the excess of cash over \$1M deposited. | 0.99% amounts over USD2,500.00 | Free | N/A | 0.5% amounts over USD2,500.00 | 0.99% amounts over USD2,500.00 | -100% |
| 2.2.2 | In-branch Withdrawal Transaction Fee | 0.8% of amt for withdrawals above \$100K cash. | Free | Free | (0.8% of amt for withdrawals above \$100K cash.) | -100% | \$0.00 | 0% |
| 2.2.3 | Minimum Balance Fees (also state threshold) | \$100.00 | \$100.00 | N/A | \$0.00 | 0% | (\$100.00) | -100% |
| 2.2.4 | Dormant Account Fee (per annum) | \$250.00 | Free | N/A | (\$250.00) | -100% | \$0.00 | 0% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | USD 14.10 | USD 23.30 | USD 23.30 | USD 9.20 | 65% | USD 0.00 | 0% |
| 3.2 | Outward | USD 41.13 | USD 41.13 | USD 41.13 | USD 0.00 | 0% | USD 0.00 | 0% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using Own Machine: | | | | | | | |
| 4.1.1.1 | Withdrawal | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.3 | Enquiry | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.5 | Declined | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.1.6 | Statement | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2 | Using Other Machines: | | | | | | | |
| 4.1.2.1 | Withdrawal | \$39.66 | \$49.01 | \$47.13 | \$9.35 | 24% | (\$1.88) | -4% |
| 4.1.2.2 | Deposit | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.3 | Enquiry | \$29.75 | \$37.67 | \$37.01 | \$7.92 | 27% | (\$0.66) | -2% |
| 4.1.2.4 | Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2.5 | Declined | \$29.75 | \$37.67 | \$37.01 | \$7.92 | 27% | (\$0.66) | -2% |
| 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 | \$13.88 | \$16.70 | \$16.70 | \$2.82 | 20% | \$0.00 | 0% |

JMMB MERCHANT BANK LIMITED
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 Chang '13 - '14 | % Change '13 - '14 |
| 4.3 | Internet Banking: | | | | | | | |
| 4.3.1 | Personal | | | | | | | |
| 4.3.1.1 | Enquiry | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.3.1.2 | Funds Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.3.2 | Corporate | | | | | | | |
| 4.3.2.1 | Enquiry | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.3.2.2 | Funds Transfer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 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 | 2.50% | 1% - 3.5%, Min \$6,407.50 | 2% - 3.5% negotiable | N/A | -1.5% to 1% | N/A | 0% - 1% |
| 6.2 | Annual Renewal Fee | 1% | 0.25% - 1% | 0.25% - 1% + GCT | N/A | -0.75% to 0% | N/A | 0% |
| 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 | \$1,175.00 | \$1,165.00 | \$1,165.00 | (\$10.00) | -1% | \$0.00 | 0% |
| 6.5 | Guarantees/Indemnities: | | | | | | | |
| 6.5.1 | Personal | 3.5% | 1% - 2% | N/A | N/A | -2.5% to -1.5% | N/A | -100% |
| 6.5.2 | Corporate | 3.5% | 1% - 2% | 4% -5% negotiable | N/A | -2.5% to -1.5% | N/A | 3% |
| 6.6 | Letter of Undertaking | \$4,077.50 | \$4,077.50 | \$4,077.50 | \$0.00 | 0% | \$0.00 | 0% |
| 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 |

**JMMB MERCHANT BANK LIMITED
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 Chang '13 - '14 | % Change '13 - '14 |
| 7.5 | Repalcement 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) | N/A | USD11.75 (J\$101.00) +Other Bank Charges (OBC) | \$250.47 | USD11.75 (J\$101.00) +Other Bank Charges (OBC) | 100% | J\$149.47 | 148% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$252.63+Other Bank Charges (OBC) | \$250.47+Other Bank Charges (OBC) | \$250.47 | (\$2.16) | -1% | \$0.00 | 0% |
| 8.3.2 | Non-bank Customer | N/A | N/A | \$250.47 | N/A | N/A | \$250.47 | 100% |
| 8.4 | Money Order | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.5 | Standing Order | \$305.50 | \$291.00 | \$400.00 | (\$14.50) | -5% | \$109.00 | 37% |
| 8.6 | Certification of Account Bal./Reference Letter | \$1,500.00 | \$300.00 | \$800.01 | (\$1,200.00) | -80% | \$500.01 | 167% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 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 | Free | N/A | N/A | \$0.00 | 0% | 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 | \$3,525.00 | \$2,330.00 | \$2,912.50 | (\$1,195.00) | -34% | \$582.50 | 25% |
| 8.10 | Voucher Search | \$1,000 per hour | \$1165.00 up to 1 yr, after \$582.50 each year | \$1,165.00 up to 1 yr + \$500.00 for each addition hour. Maximum \$5,825.00 | (\$417.50) - \$165.00 | -42% to 17% | (\$82.50) - \$0.00 | -14% to 0% |

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

- Notes:
- (i) Fees and Charges reflect a sample of the fees applicable to the licensee'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.

MF&G TRUST & FINANCE LIMITED
SCHEDULE OF FEES & 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 |
| 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) | Other bank's charges plus Handling Fee of USD 11.75 | Other bank's charges plus Handling Fee of USD 11.65 | Other bank's charges plus Handling Fee of USD 17.48 | (USD 0.10) | -1% | USD 5.83 | 50% |
| 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 | \$411.25 | \$407.75 | \$582.50 | (\$3.50) | -1% | \$174.75 | 43% |
| 8.6 | Certification of Account Bal./Reference Letter | N/A | \$990.25 | \$1,456.25 | \$990.25 | 100% | \$466.00 | 47% |
| 8.7 | Cheque Encashment Fee : | | | | | | | |
| 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 | \$2,330.00 - \$2,912.50 | \$2,330.00 - \$2,912.50 | \$3,495.00 - \$4,660.00 | \$0.00 | 0% | \$1,165.00 - \$1,747.50 | 50% - 60% |
| 8.10 | Voucher Search | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the licensee'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.