		BNS	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCB	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	
1.0	CURRENT ACCOUNTS (Personal)								
1.1	Minimum Monthly Service Charge	\$680.00	N/A	Regular Chequing - \$750.00; Chequing Plus - \$500.00	\$500.00 [§]	Free	\$350.00	\$927.21; Free for minimum monthly credit balance of \$50,000.00	Advantage Savings \$350.00; Prime Chequing \$1,000.00
1.2	Charge per Entry/Cheque	\$385.00	N/A	Regular chequing - 3 free debits per month - \$250.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	\$75.00	\$2912.50; 100 leaves per order	\$50.00	\$100.00	Free - Prime Chequing; Advantage Savings \$80.00
1.3	Minimum Balance Fees (also state threshold)	Free	N/A	Regular chequing - \$750.00; no threshold Chequing Plus - \$500.00; threshold \$150,000.00	Free	Free	Free	Free	Free
1.4	Transfer Between Accounts:								
1.4.1	Within Deposit-Taking Institution	\$1,385.00; Free Online	N/A	\$1,000.00	Free	Free	Free	\$1,281.50 In-Branch; Free - Online	\$460.00 - In branch (sending instructions via email /letter)
1.4.2	To Third Party Deposit-Taking Institution	\$1,385.00	N/A	\$148.72 - \$209.70	\$10.00 - \$500.00	ACH - \$20.00; RTGS - \$250.00	N/A	\$201.54 - \$1,366.55	\$20.00 - \$200.00 ACH or RTGS
1.5	Interim Statement	Free	N/A	\$650.00	525.00	Free	\$500.00	\$757.25 per request	\$550.00
1.6	Duplicate/Replacement Statement	\$650.00	N/A	\$650.00	525.00	500.00	\$150.00	\$757.25 per request	\$550.00
1.7	Cheque Returned NSF	\$1,500.00	N/A	\$1,300.00	\$1,300.00 - \$7125.00 + Foreign Bank Charge for USD; Maximum JMD for cheques returned valued over \$1M	Own Bank - \$1,300.00; Other Banks - \$1,400.00	\$1,000.00	\$1,281.50 per item	\$1,300.00
1.8	Stop Payment/Cancellation Order:								
1.8.1	Local Cheque	\$480.00	\$524.25	\$450.00	\$450.00	\$450.00 - \$5,000.00; Manager's cheque \$524.25	\$450.00	\$480.00	\$480.00
1.8.2	Foreign Cheque	USD 25.00	USD 58.25	USD 50.00 + Foreign Bank Charges	USD 20.00 + Foreign Bank Charge	USD 15.00 Plus Other Bank Charges	N/A	USD 45.80	USD 16.00
1.9	Dormant Account Fee (per annum)	Free	N/A	Free	Free	Free	Free	Free	Free
2.0	SAVINGS ACCOUNTS (Personal)	1100	INA	1100	1100	1100	1100	1100	1100
2.0									\$2.70 per \$1,000.00; applied to the excess over J\$1,000,000.00 o
2.1	In-branch Deposit Transaction Fee	\$385.00	N/A	Free Regular Saving - \$115.00 after three free debits;	Free	J\$1M - \$2.50 per \$1,000.00	FC \$500.00 & over. \$100.00 (Not applicable to senior	in excess of J\$1,000,000.00 per day \$384.45 (Applicable only to withdrwal	USD 1,500.00
2.2	In-branch Withdrawal Transaction Fee	\$385.00	N/A	Saving Plus - \$200.00	Free; .15% of amount over \$400,000.00	Free	citizen's over 60)	amounts up to \$100,000.00)	\$93.20
2.3	Minimum Balance Fees (also state threshold)	\$185.00 threshold of \$5,000.00 and USD	N/A	Regular Savings - \$150.00, no threshold; Saving Plus - \$400.00, threshold \$100.00 00	\$100.00/month Individual accounts; Corporate \$500.00/month; Global Savers -Kidz/Teens and Seniors are excluded. Minimum balance JMD \$2,000.00 and 500 units in other currencies	N/A	Free	\$215.53 - Charge per month if the following balance thresholds are violated:Regular Save - J\$2,000.00 Sunshine Saver - J\$10,000.00 Gold Club - J\$5,000.00 CFC Accounts - \$100.00 CFC Ac	Free
				\$100,000,00	Sandrida	1971		1,100,00 or 0 / 1000ana	1133
2.4	Dormant Account Fee (per annum)	Free	N/A	Free	Free	Free	Free	Free	Free

SERVICES J\$ J\$ J\$ 3.0 TELEGRAPHIC TRANSFER OF FUNDS	JMMB Bank JN Bank J\$ \$	NCB J\$	SBJ
3.0 TELEGRAPHIC TRANSFER OF FUNDS			J\$
	USD23.30;		
	CA\$28.76;		ı
	GBP16.05; EUR18.36 USD 30.00	\$3,433.84	USD 20.00
International:			
Branch \$6,885.93 Internet \$2,756.49	USD 41.12;		İ
Regional FCIB Branch: C	CAD \$50.77; GBP 28.34;		ı
	GBP 28.34; EURO 32.41 \$3,550.00	\$1,398.00 - \$3,956.50	USD 25.00 - USD 36.00
4.0 E-BANKING			
4.1 Automated Banking Machine (ABM)			
4.1.1 Using Own Machine:			
4.1.1.1 Withdrawal \$60.00; Free on transactional account N/A \$32.00; Visa Debit free Free	N/A Free	\$30.00	\$35.00
4.1.1.2 Deposit Free N/A Free Free	N/A Free	Free	Free
4.1.1.3 Enquiry Free N/A Free Free	N/A Free	Free	Free
			- I
			ı
4.1.1.4 Transfer \$60.00; Free on transactional account N/A Free Free	N/A Free	Free	Free
4.1.1.5 Declined \$12.10 N/A \$12.00; Visa Debit - free Free	N/A Free	\$12.10	\$16.00
4.1.1.6 Statement \$24.20 N/A \$30.00 (not all accounts) Free	N/A N/A	Free	Free
4.1.2 Using Other Machines:			
\$60.00; Visa Debit - Local Banks -			1
4.1.2.1 Withdrawal \$60.00; Free on transactional account N/A \$218.87; In't/Overseas - \$262.65 \$50.00	\$55.67 \$60.00	\$60.34	\$60.00
4.1.2.2 Deposit Free N/A N/A N/A	N/A N/A	Free	N/A
4.1.2.3 Enquiry \$35.00 N/A \$30.00; Visa Debit - \$43.77 \$37.50	\$39.42 \$30.00	\$31.35	\$42.00
4.1.2.4 Transfer \$60.00 N/A N/A N/A N/A N/A N/A Significant Signif	N/A N/A	Free	N/A
\$43.77;			ı
4.1.2.5 Declined \$33.10 N/A IntrOverseas - \$58.37 \$37.50	\$39.42 \$30.00	\$31.35	\$35.00
4.1.2.6 Statement Free N/A N/A N/A	N/A N/A	Free	N/A
4.2 Point of Sale Transactions Free N/A Purchase - \$16.00; Declined \$15.00 \$17.50	\$20.00 \$12.00	\$10.08 - \$14.13	\$12.87 - \$16.00
\$700.00;			ı
4.3 Replacement Debit Card \$885.00 N/A Visa Debit & Platinum - \$437.75 \$885.00	\$757.25 \$700.00	\$714.00	\$700.00
4.4 Internet Banking:			
4.4.1 Personal			
4.4.1.1 Enquiry Free N/A Free Free	Free Free	Free	Free
4.4.1.2 Funds Transfer			
4.4.1.2.1 Own Bank Free N/A Free Free	Free Free	Free	Free
4.4.1.2.2 Third Party Free N/A Free \$10.00 - \$500.00 \$20	\$20.00 - \$250.00 \$18.00 - \$235.00	Free	\$200.00

		BNS	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCB	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	J\$
5.0	DEPOSITORY SERVICES								
5.0	DEFOUNDED DETAILS								
					\$6,500.00 - \$8,500.00;				\$10,000.00 One time set up fee/cash
5.1	Deposit Wallets (range of rental charges per annum)	\$5,500.00 - \$9,010.00	N/A	\$5,250.00 - \$8,750.00	\$3500.00 per bag + Plus large cash rate	N/A	N/A	N/A	handling fees apply
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$1,970.00 - \$22,160.00	N/A	\$ 1,500.00 - \$ 4,077.50	\$5,000.00 - \$9,450.00	N/A	N/A	\$4,389.81 - \$17,559.27	\$2,330.00 - \$14,562.50
6.0	LOANS AND DISCOUNTS (Personal)								J\$ Min 0.87%; Max- 4.0% of loan
		\$12,000.00 - \$18,000.00;			Maximum of 18,000 or 1%-3% of loan	2.33 - 3.5% negotiable,		\$12,000.00 (minimum);	amount depending on loan type (cash
6.1	Commitment/Acceptance Fee	3.55% of loan amount	N/A	3.50%, Min \$12,000.00	amount (negotiated)	Min charge \$10,000.00	2.91% - 3.5% of original loan amount	3.50% Value of Facility	secured, unsecured, auto or mortgages)
0.0	Assural Description	N/A	N/A	0.000/ 145- 00.000.00		Free	N/A	0.000% of Outstanding halones of Facility	0.000/ -file-in-en-en-en-
6.2	Annual Renewal Fee	N/A	N/A	2.33%, Min \$6,000.00	N/A	Free	N/A	0.29% of Outstanding balance of Facility	2.33% of loan amount
6.3	Overrun/ Over Limit Fee	\$2,240.00	N/A	1.00% - 2.00%, Min \$2,500.00	Minimum \$3,000.00; Plus Penalty rate 50% (not approved)	\$2,000.00	N/A	\$2,446.50 per item	\$1,398.00; Maximum - 48.0%of loan amount
5.0	The state of the s	\$2,2 10.00	1.97.5	6% of unpaid amount, minimum	Minimum \$1,300.00;	φ2,000.00	177	VIII TOOG POT TOOM	arroun.
		6.185% of unpaid amount; Minimum		\$1,515.00;	Plus past due interest at penalty rate @		\$500.00; maximum 5.0% per annum of		interest charged on outstanding
6.4	Late Payment/ Penalty Fee	\$1,515.00	N/A	\$2912.50 mortgage	regular rate + 10%	\$2,000.00	oustanding loan payment/installment	15% - Overdrafts; 10% - Loans	payment at the contracted loan rate
						1.17% of facility. Min \$6,250.00		\$7,500.00 (minimum);	
6.5	Guarantees/Indemnities	\$6.815.00 - \$8.500.00	N/A	\$5,500.00	\$6,000.00 - \$14,000.00	(non-standard); \$7,000.00 standard	N/A	4.96% - 12.88% per annum based on nature of security & risk involved	Min 1.5% and Max 3.495% of loan amount
0.0	Guarantees/macrimines	φο,στο.ου φο,σσο.ου	14/1	φο,σοσ.σο	Free;	1.17% of facility. Min \$6,250.00	10/7	nature of security & risk involved	umount
					Cash at FGB and borrowing from	(non-standard); \$7,000.00			Min 0.5% and Max 2.04% of loan
6.6	Letter of Undertaking	\$5,950.00	N/A	\$5,500.00	another bank \$6,000.00 - \$7,500.00	standard	N/A	\$7,500.00	amount
7.0	CREDIT CARD SERVICES								
7.1	Annual Membership Fee:								
				Free - Cash Back (previously Classic) \$6,500.00 - Gold					
				\$15,728.00 - Platinum					
7.1.1	Visa	\$2,500,00 - \$8,500,00	N/A	\$5,950.00 Corporate/Commercial/Business Cards	\$3,700.00 - \$7,000.00	N/A	\$3,240.00 - \$6,210.00 Visa Classic & Visa Gold	\$4,000.00 - \$7,500.00	\$2,000.00 - \$9,000.00
7.1.2	Mastercard	\$4,000.00 - \$12,900.00	N/A	N/A	N/A	N/A	N/A	USD 90.00 - USD 180.00	\$2,500.00 - \$20,000.00
7.1.3	Other	4,000.00	N/A	N/A	N/A	N/A	N/A	\$416.58 - \$7,500.00	N/A
7.2	Cash Advance Charge:								
1.2	Out nature orange.								
				7.44% Cash Back (previously					
				Classic)/Gold/Platinum			JMD\$250.00\USD\$5.00 or 7.5% of cash		
7.2.1	Visa	10.00% of advance. Min \$500.00	N/A	5.45% Corporate/Commercial/Business Cards	8.00%	N/A	advance amount. (whichever is greater)	7.30% - 10.00%	6% - 8.75% of advance amount
7.2.2	Mastercard	7.00% of advance at ATM. Min \$500.00	N/A	N/A	N/A	N/A	N/A	7.30% - 10.00%	6% - 8.75% of advance amount
7.2.3	Other	\$500.00 Scotia Online & TeleScotia	N/A	N/A	N/A	N/A	N/A	7.30% - 15.00%	N/A

		BNS	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCB	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	J\$
7.3	Late Payment Charge:					<u> </u>			
				\$2,563.00 Cash Back (previously Classic)/Gold/Platinum					
7.3.1	Visa	\$3,000.00	N/A	\$3,570.00 Corporate/Commercial	\$2,700.00 - \$2,850.00	N/A	\$3,000.00	USD 69.00 (\$2,600.00)	2,600.00
7.3.2	Mastercard	\$3,000.00	N/A	N/A	N/A	N/A	N/A	USD 69.00	\$2,600.00
7.3.3	Other	\$3,000.00	N/A	N/A	N/A	N/A	N/A	\$2,600.00	N/A
7.4	Overlimit Charge:								
7.4.1	Visa	\$3,000,00	N/A	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$ 2,181.00 Corporate/Commercial	\$2,600.00 - \$2,700.00	N/A	\$3,000,00	USD 69.00 (\$2.600.00)	2.600,00
7.4.1	Vioa	\$5,000.00	IN/A	\$2,101.00 Corporate/Commercial	ψ2,000.00 - ψ2,700.00	IN/A	\$3,000.00	υσυ υσιου (ψ2,000.00)	2,000.00
7.4.2	Mastercard	\$3,000.00	N/A	N/A	N/A	N/A	N/A	USD 69.00	\$2,600.00
7.4.3	Other	\$3,000.00	N/A	N/A	N/A	N/A	N/A	\$2,600.00	N/A
7.5	Replacement Card Fee:								
7.5.1	Visa	Visa (Preferred Gold) - Free; \$1,750.00 -\$4,715.00	N/A	\$1,747.50 Cash Back (previously Classic)/Gold; Free - Platinum/Corporate; \$2,563.00 - Snr/local only	\$2,500.00	N/A	\$1,800.00	USD 50.00 (\$2,500.00)	2,000.00
7.5.2	Mastercard	\$1,810.00 - \$2,800.00 ScotiaGold and Platinum	N/A	N/A	N/A	N/A	N/A	USD 60.00	\$2,000.00
7.5.3	Other	\$805.00	N/A	N/A	N/A	N/A	N/A	\$650.00 - \$3,000.00	N/A
8.0	MISCELLANEOUS CHARGES								
8.1	Foreign Cheque negotiated	USD 1.00 per cheque encashed	1% of cheque amount	\$578.24	USD 4.50	Free	USD 1.00 (\$127.97)*	\$68.71 - \$1,145.17 per item plus stamp duty	1 unit of currency per transaction + stamp duty
8.2	Foreign Draft (sold)	\$950.00 per draft	USD 6.99	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	700.00 or USD equivalent if taken from account	\$436.88 - \$700.00	\$750.00	\$873.75	\$700.00
8.3	Manager's Cheque:								
8.3.1	Bank Customer	\$385.00	\$407.75	\$611.63	\$400.00	\$436.88	\$370.00	\$375.00	\$430.00
8.3.2	Non-bank Customer	\$1,385.00	N/A	\$1,400.00	\$1,000.00	\$1,000.00	N/A	\$920.00	N/A
8.4	Money Order	\$255.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$385.00	N/A	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intn'l transfer	\$400.00 - \$700.00	\$500.00	\$350.00 - \$500.00	\$370.00 - \$472.50 per item	\$315.00 plus cost of managers cheque/RTGS/ACH
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,747.50	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	\$1,200.00 - \$2,250.00	\$1,350.00	\$1 ,650.00	\$1,053.46 per certificate	\$1,100.00

		BNS	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCB	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	J\$
8.7	Cheque Encashment Fee:								
				\$120.00 - Customers; \$150.00 Non -			Free - Members;		
8.7.1	Own Bank	\$385.00	N/A	customers	\$200.00	Free	\$300.00 Non Members	\$329.99	\$250.00 (non-clients)
				\$120.00 - Customers; \$150.00 Non -					
8.7.2	Other Banks' Cheque	\$385.00	N/A	customers	N/A	\$275.00	\$250.00	\$582.50	Free; considered a deposit to account
8.8	Voucher Search	\$1,800.00 per hour or part thereof, Minimum \$1,800.00	N/A	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	Free; \$2,500.00 flat fee plus \$1,000.00 per hour for more than 2 vouchers	\$2,912.50; After 1yr \$582.50 each additional hr. Maximum \$5825.00	\$1,500.00 - \$3,000.00	J\$1,457.48 per item per hour of part thereof-	\$2,500.00 for first hour; plus \$950.00 per hour after
8.11	Bill Payment Services:	Ψ1,000.00	1977	yrs or last statement	per nour for more than 2 vouchers	ψου20.00	ψ1,000.00 ψ0,000.00	uncrean	per nour unor
8.11.1	In-branch	Free	N/A	N/A	N/A	\$116.50	\$200.00	\$300.00 per bill	\$203.86
8 11 2	Internet	Free	N/A	Free	Free	Free	Free	Free	Free

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

(i) Fees and Charges reflect a sample of the fees applicable to the individual commercial bank's product/services, and are not to be interpreted as an exhaustive list.

(ii) Fees and Charges include applicable taxes.

(iii) N/A - Service not applicable to institution.

* Monthly Average Exchange Rate (\$127.96830) as at 31 December 2018.

§ Minimum service charge in any one category is charged to Senior Citizen and Individual.