		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
	SERVICES	December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	J\$ Value Change '16 -'17	% Change '16 -'17	J\$ Value Change '17 -'18	% Change '17 -'18	
1.0	CURRENT ACCOUNTS (Personal)								
1.1	Minimum Monthly Service Charge	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.2	Charge per Entry/Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.4	Transfer Between Accounts:								
1.4.1	Within Deposit-Taking Institution	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.4.2	To Third Party Deposit-Taking Institution	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.5	Interim Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.6	Duplicate/Replacement Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.7	Cheque Returned NSF	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.8	Stop Payment/Cancellation Order:								
1.8.1	Local Cheque	\$524.25	\$524.25	\$524.25	\$0.00	0%	\$0.00	0%	
1.8.2	Foreign Cheque	USD 58.25	USD 58.25	USD 58.25	USD 0.00	0%	USD 0.00	0%	
1.9	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2.0	SAVINGS ACCOUNTS (Personal)								
2.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2.4	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3.0	TELEGRAPHIC TRANSFER OF FUNDS								
3.1	Inward	USD 23.30	USD 23.30	USD 23.30	USD 0.00	0%	USD 0.00	0%	
3.2	Outward	USD 34.95	USD 34.95	USD 34.95	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	

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
	SERVICES	December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	J\$ Value Change '16 -'17	% Change '16 -'17	J\$ Value Change '17 -'18	% Change '17 -'18
4.1.2	Using Other Machines:				10 - 11	10 - 17		17-10
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	Replacement Debit Card	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.3	Point of Sale Transactions	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.4	Internet Banking:							
4.4.1	Personal							
4.4.1.1	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.4.1.2	Funds Transfer							
4.4.1.2.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.4.1.2.2	Third Party	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 (Personal)							
6.1	Commitment/Acceptance Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5	Guarantees/Indemnities:	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.6	Letter of Undertaking	N/A	N/A	N/A	N/A	N/A	N/A	N/A

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
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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	

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
	SERVICES	December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	J\$ Value Change '16 -'17	% Change '16 -'17	J\$ Value Change '17 -'18	% Change '17 -'18	
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	USD 0.00	USD 0.00	USD 0.00	
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	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	Voucher Search	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.11	Bill Payment Services:								
8.11.1	In-branch	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.11.2	Internet	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

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

Notes:

(i). (ii) 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.

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.