		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
					J\$ Value Change	% Change	J\$ Value Change	% Change	
	SERVICES	December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	'16 -'17	'16 -'17	'17 -'18	'17 -'18	
.0 C	URRENT ACCOUNTS (Pesonal)								
1.1	Minimum Monthly Service Charge	Regular Chequing - \$550.00; Chequing Plus - \$500.00	Regular Chequing - \$550.00; Chequing Plus - \$500.00	Regular Chequing - \$750.00; Chequing Plus - \$500.00	\$0.00	0%	\$0.00 - \$200.00	0% - 36%	
		Regular chequing - 2 free debits per month - \$150.00,	Regular chequing - 2 free debits per month - \$150.00,	Regular chequing - 3 free debits per month - \$250.00,					
		thereafter; Chequing Plus - 4 free debits per month -	thereafter; Chequing Plus - 4 free debits per month -	thereafter; Chequing Plus - 4 free debits per month -					
.2	Charge per Entry/Cheque	\$150.00 thereafter	\$150.00 thereafter	\$150.00 thereafter	\$0.00	0%	\$0.00 - \$100.00	0% - 67%	
1.3	Minimum Balance Fees (also state threshold)	Regular chequing - \$550.00; threshold \$70,000.00, Chequing Plus - \$500.00; threshold \$150.000.00	Regular chequing - \$550.00; threshold \$70,000.00, Chequing Plus - \$500.00; threshold \$150.000.00	Regular chequing - \$750.00; no threshold Chequing Plus - \$500.00; threshold \$150.000.00	\$0.00	0%	\$0.00 - \$200.00	0% - 36%	
		Chequing Plus * \$500.00, threshold \$150,000.00	Chequing Flus * \$500.00, threshold \$150,000.00	Chequing Plus - \$500.00, Inteshold \$150,000.00	\$0.00	0 %	30.00 - 3200.00	076 - 3076	
1.4	Transfer Between Accounts:								
1.4.1	Within Deposit-Taking Institution	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00	0%	\$0.00	0%	
1.4.2	To Third Party Deposit-Taking Institution	N/A	\$148.72 - \$209.70	\$148.72 - \$209.70	\$148.72 - \$209.70	100%	\$0.00	0%	
1.5	Interim Statement	\$650.00	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%	
1.6	Duplicate/Replacement Statement	\$650.00	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%	
1.7	Cheque Returned NSF	\$1,300.00	\$1,300.00	\$1,300,00	\$0.00	0%	\$0.00	0%	
	·	\$1,300.00	\$1,300.00	\$1,300.00	\$0.00	0 %	\$0.00	0%	
1.8	Stop Payment/Cancellation Order:								
1.8.1	Local Cheque	\$450.00	\$450.00	\$450.00	\$0.00	0%	\$0.00	0%	
1.8.2	Foreign Cheque	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 0.00	0%	USD 0.00	0%	
.9	Dormant Account Fee (per annum)	\$650.00	Free	Free	(\$650.00)	-100%	\$0.00	0%	
2.0 SJ	AVINGS ACCOUNTS (Personal)				(1000000)				
2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%	
				Regular Saving - \$115.00 after three free debits;					
2.2	In-branch Withdrawal Transaction Fee	Regular Saving - \$215.00; Saving Plus - \$200.00	Regular Saving - \$215.00; Saving Plus - \$200.00	Saving Plus - \$200.00	\$0.00	0%	(\$100.00) - \$0.00	-47% to 0%	
		Regular Savings - \$150.00, threshold \$20.000.00; Saving	Regular Savings - \$150.00, threshold \$20,000.00; Saving	Regular Savings - \$150.00, no threshold; Saving					
2.3	Minimum Balance Fees (also state threshold)	Plus - \$400.00, threshold \$20,000.00, 0aving	Plus - \$400.00, threshold \$100,000.00	Plus - \$400.00, threshold \$100,000.00	\$0.00	0%	\$0.00	0%	
2.4	Dormant Account Fee (per annum)	\$650.00	Free	Free	\$0.00	0%	\$0.00	0%	
3.0 ТІ	ELEGRAPHIC TRANSFER OF FUNDS								
3.1	Inward	\$2,950.00	\$3.706.49	\$3,706,49	\$756.49	26%	\$0.00	0%	
3.1	Inward	\$2,950.00	53,706.49 International :	\$3,706.49 International :	arod.49	20%	.00 .00	0%	
		Branch \$4,660.00	Branch \$5,416.49	Branch \$6,885.93			International:	International :	
		Internet \$2,000.00 Regional FCIB Branch:	Internet \$2,756.49 Regional FCIB Branch:	Internet \$2,756.49 Regional FCIB Branch:	International : Branch & Internet \$756.49	International : Branch & Internet 16%	Branch \$1,469.44 Internet \$0.00	Branch 27% Internet 0%	
	Outward	Branch \$4,000.00	Branch \$4,000.00	Branch \$4,000.00 Internet \$1,900.00	Regional FCIB Branch: Branch & Internet \$0.00	Regional FCIB Branch: Branch & Internet 0%	Regional FCIB Branch: Branch & Internet \$0.00	Regional FCIB Brand Branch & Internet 0	

			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
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	\$32.00; Visa Debit free	\$32.00; Visa Debit free	\$32.00; Visa Debit 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	\$12.00; Visa Debit - free	\$12.00; Visa Debit - free	\$12.00; Visa Debit - free	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	\$30.00 (not all accounts)	\$30.00 (not all accounts)	\$30.00 (not all accounts)	\$0.00	0%	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas - \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas \$262.65	\$0.00	0%	\$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; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$0.00	0%	\$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; Visa Debit - Local Banks - \$43.77; In't/Overseas - \$58.37	\$30.00; Visa Debit - Local Banks - \$43.77; In't/Overseas - \$58.37	\$30.00; Visa Debit - Local Banks - \$43.77; In't/Overseas - \$58.37	\$0.00	0%	\$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	Purchase - \$16.00; Declined \$15.00	Purchase - \$16.00; Declined \$15.00	Purchase - \$16.00; Declined \$15.00	\$0.00	0%	\$0.00	0%
4.3	Replacement Debit Card	Visa Debit - \$700.00; Platinum - \$437.75	\$700.00; Visa Debit & Platinum - \$437.75	\$700.00; Visa Debit & Platinum - \$437.75	\$700.00; Visa Debit (<mark>\$262.25) &</mark> Platinum - \$0.00	100%; Visa Debit <mark>'-37%</mark> & Platinum - 0%	\$0.00	0%
4.4	Internet Banking:							
4.4.1	Personal							
4.4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2	Funds Transfer							
4.4.1.2.1	Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2.2	Third Party	Free	Free	Free	\$0.00	0%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum) Safety Deposit Boxes (range of rental charges per	\$5,250.00 - \$8,750.00	\$5,250.00 - \$8,750.00	\$5,250.00 - \$8,750.00	\$0.00	0%	\$0.00	0%
5.2	annum)	\$ 1,500.00 - \$ 4,077.50	\$ 1,500.00 - \$ 4,077.50	\$ 1,500.00 - \$ 4,077.50	\$0.00	0%	\$0.00	0%

		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			
D LOANS AND DISCOUNTS (Personal)										
1 Commitment/Acceptance Fee	3.50%, Min \$12,000.00	3.50%, Min \$12,000.00	3.50%, Min \$12,000.00	\$0.00	0%	\$0.00	0%			
2 Annual Renewal Fee	2.33%, Min \$6,000.00	2.33%, Min \$6,000.00	2.33%, Min \$6,000.00	\$0.00	0%	\$0.00	0%			
Overrun/ Over Limit Fee	1.00% - 2.00%, Min \$2,500.00	1.00% - 2.00%, Min \$2,500.00	1.00% - 2.00%, Min \$2,500.00	\$0.00	0%	\$0.00	0%			
Late Payment/ Penalty Fee	6% of unpaid amount, minimum \$1,515.00	6% of unpaid amount, minimum \$1,515.00; \$2912.50 mortgage	6% of unpaid amount, minimum \$1,515.00; \$2912.50 mortgage	\$0.00 - \$2912.50	0% - 100%	\$0.00	0%			
Guarantees/Indemnities	\$5,500.00	\$5,500.00	\$5,500.00	\$0.00	0%	\$0.00	0%			
Letter of Undertaking	\$5,500.00	\$5,500.00	\$5,500.00	\$0.00	0%	\$0.00	0%			
CREDIT CARD SERVICES										
Annual Membership Fee:										
.1 Visa	\$4,000.00 - Classic \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Corporate/Commercial/Business Cards	Free - Cash Back (previously Classic) \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Corporate/Commercial/Business Cards	Free - Cash Back (previously Classic) \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Corporate/Commercial/Business Cards	(\$4,000.00) - Cash Back (previously Classic) \$0.00 - Gold/ Platinum/ Corporate/Commercial/Business Cards	¹ -100% - Cash Back (previously Classic) 0% - Gold/Platinum/ Corporate/Commercial/Business Cards	\$0.00	0%			
2 Mastercard	N/A	N/A	N/A	N/A	N/A	\$0.00 N/A	N/A			
3 Other	N/A	N/A	NA	N/A	N/A	N/A	N/A			
Cash Advance Charge:	N/A	IVA IVA	0/8	1VA	DVA	DIA .	N/A			
1 Visa	7.44% Classic/Gold/Platinum 5.45% Corporate/Commercial/Business Cards	7.44% Cash Back (previously Classic)/Gold/Platinum 5.45% Corporate/Commercial/Business Cards	7.44% Cash Back (previously Classic)/Gold/Platinum 5.45% Corporate/Commercial/Business Cards	N/A	0%	N/A	0%			
2 Mastercard	N/A	N/A	NA	N/A	N/A	N/A	N/A			
3 Other	N/A	N/A	NA	N/A	N/A	N/A	N/A			
Late Payment Charge:										
1 Visa	\$2,563.00 Classic/Gold/Platinum \$2,161.00 Corporate/Commercial	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$3,570.00 Corporate/Commercial	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$3,570.00 Corporate/Commercial	\$0.00 Cash Back (previously Classic)/Gold/Platinum	0% (previously Classic)/Gold/Platinum	\$0.00	0%			
2 Mastercard	NA	N/A	NA	N/A	N/A	N/A	N/A			
3 Other	N/A	N/A	NA	N/A	N/A	N/A	N/A			
Overlimit Charge:				1071						
-	\$2,563.00 Classic/Gold/Platinum	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum	\$0.00 (previously	0% (previously					
1 Visa	\$ 2,161.00 Corporate/Commercial	\$ 2,181.00 Corporate/Commercial	\$ 2,181.00 Corporate/Commercial	Classic)/Gold/Platinum	Classic)/Gold/Platinum	\$0.00	0%			
2 Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
3 Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Replacement Card Fee:		64 747 50 Oash Dash (anniaush Olassia) 'O 11 5	24 747 50 Cash Dash (anniansh Chasis) (C. 11 5		Distingent Company					
.1 Visa	\$1,747.50 Classic/Gold; Free - Platinum/Corporate	\$1,747.50 Cash Back (previously Classic)/Gold; Free - Platinum/Corporate; \$2,563.00 - Snr/local only	\$1,747.50 Cash Back (previously Classic)/Gold; Free - Platinum/Corporate; \$2,563.00 - Snr/local only	Platinum/Corporate; \$2,563.00 - Snr/local only	Platinum/Corporate; 100% - Snr/local only	\$0.00	0%			
2 Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
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
B.O	MISCELLANEOUS CHARGES							
.1	Foreign Cheque negotiated	\$200.00	\$578.24	\$578.24	\$378.24	189%	\$0.00	0%
.2	Foreign Draft (sold)	\$1,725.83 - \$3,605.83 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$0.00 - \$378.25	0% - 10%	\$0.00	0%
.3	Manager's Cheque:							
.3.1	Bank Customer	\$611.63	\$611.63	\$611.63	\$0.00	0%	\$0.00	0%
.3.2	Non-bank Customer	\$1,400.00	\$1,400.00	\$1,400.00	\$0.00	0%	\$0.00	0%
.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.5	Standing Order	\$1,111.63 - Local transfer; \$500.00 + draft/wire fee - intn1 transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intri/1 transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + dratt/wire fee - in/mit transfer	\$0.00 Local transfer/draft/wire fee - intn'l transfer; Between accounta & RTGS: \$350.00 - \$1.321.33	0% Local transfer/draft/wire fee - intn'l transfer; Between accounts & RTGS - 100%	\$0.00	\$0.00
.6	Certification of Account Bal./Reference Letter	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	\$0.00	0%	\$0.00	0%
.7	Cheque Encashment Fee:							
.7.1	Own Bank	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$0.00	0%	\$0.00	0%
7.2	Other Banks' Cheque	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$0.00	0%	\$0.00	0%
.8	Voucher Search	Free if voucher at branch; \$500.00 - \$1,000.00 vouchers within 30 days - 7 vrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 vrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	\$37.82 - \$529.55	8% - 53%	\$0.00	0%
.11	Bill Payment Services:	\$198.29 - In Branch Counter: Customer/Non-customer	\$198.29 - In Branch Counter; Customer/Non-customer	N/A	\$0.00	0%	(\$198.29)	-100%
3.11.2	Internet	Free	Free	Free	\$0.00	0%	\$0.00	0%

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. 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. N/A -Service not applicable to institution.