	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/R	\$150.00	\$350.00	\$150.00	100%	\$200.00	133%	
1.2	Charge per Entry/Cheque	N/R	\$40.00	\$50.00	\$40.00	100%	\$10.00	25%	
1.3	Minimum Balance Fees (also state threshold)	N/R	Free	Free	Free	0%	\$0.00	0%	
1.4	Transfer Between Accounts:								
1.4.1	Within Deposit-Taking Institution	N/R	Free	Free	Free	0%	\$0.00	0%	
1.4.2	To Third Party Deposit-Taking Institution	N/R	N/A	N/A	N/A	N/A	N/A	N/A	
1.5	Interim Statement	N/R	\$500.00	\$500.00	\$500.00	100%	\$0.00	0%	
1.6	Duplicate/Replacement Statement	N/R	\$150.00	\$150.00	\$150.00	100%	\$0.00	0%	
1.7	Cheque Returned NSF	N/R	\$1,000.00	\$1,000.00	\$1,000.00	100%	\$0.00	0%	
1.8	Stop Payment/Cancellation Order:								
1.8.1	Local Cheque	N/R	\$400.00	\$450.00	\$400.00	100%	\$50.00	13%	
1.8.2	Foreign Cheque	N/R	N/A	N/A	N/A	N/A	N/A	N/A	
1.9	Dormant Account Fee (per annum)	N/R	N/A	Free	N/A	N/A	\$0.00	0%	
2.0	SAVINGS ACCOUNTS (Personal)								
2.4	In-branch Deposit Transaction Fee	0.55% of the deposit amount for deposits 1M & over	0.40% of the deposit amount for 1M & over. 1.2% -1.8% of deposit amount for FC \$500.00 & over.	0.40% of the deposit amount for 1M &	N/A	(0.15%) of the deposit amount for 1M & over. 100% of deposit amount for FC & over.	\$0.00	0%	
2.1	In-branch Deposit Transaction Fee	\$85.00 - \$150.00	& over.	\$100.00 (Not applicable to senior citizen's over 60)	(\$85.00) - (\$150.00)	amount for FC & over.	\$0.00 \$100.00	100%	
2.3	Minimum Balance Fee (also state threshold)	\$100.00 monthy (threshold \$2,500.00)	Free	Free	(\$100.00)	-100%	\$0.00	0%	
2.4	Dormant Account Fee (per annum)	\$5000.00. No charge up to 5 years of inactivity*	Free	Free	(\$5,000.00)	-100%	\$0.00	0%	

		FEES AND CHARGES			ANNUAL/Y-T-D CHANGES			
	SERVICES	December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	J\$ Value Change	% Change '16 -'17	J\$ Value Change '17 -'18	% Change '17 -'18
3.0	TELEGRAPHIC/WIRE TRANSFER OF FUNDS							
3.1	Inward	USD 30.00 (\$3,550.00)	USD 30.00	USD 30.00	USD 0.00	0%	USD 0.00	0%
3.2	Outward	\$3,550.00 - \$4,000.00	\$3,550.00	\$3,550.00	(\$450.00) - \$0.00	-11% to 0%	\$0.00	0%
4.0	E-BANKING	ψο,οσο.σο ψη,οσο.σο	φυ,υυυ.υυ	φο,σσο.σσ	(φ400.00) φ0.00	1170 10 070	φο.σο	070
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	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2	Using Other Machine:							
4.1.2.1	Withdrawal	\$60.00	\$60.00	\$60.00	\$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	\$60.00	\$30.00	\$30.00	(\$30.00)	-50%	\$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	N/A	\$30.00	\$30.00	\$30.00	100%	\$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	\$7.00	\$7.00	\$12.00	\$0.00	0%	\$5.00	71%
4.3	Replacement Debit Card	\$600.00	\$600.00	\$700.00	\$0.00	0%	\$100.00	17%
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	N/A	\$18.00 - \$235.00	\$18.00 - \$235.00	\$18.00 - \$235.00	100%	\$0.00	0%

SERVICES December 2016 (JS) December 2017 (JS) December 2018 (JS) 18 - 17 16 - 17 15 - 17 16 - 17 15 - 17 16 - 17		D CHANCES	ANNUAL OF T		FEES AND CHARGES				
SERVICES December 2016 (45) December 2017 (45) December 2017 (45) December 2017 (45) Ty - 19		-D CHANGES	ANNUAL/Y-I		FEES AND CHARGES				
Deposit Walters (range of rental charges per annum)	% Change '17 -'18				December 2018 (J\$)	December 2017 (J\$)	December 2016 (J\$)	SERVICES	
Safety Deposit Boxes (range of rental charges per animal)								DEPOSITORY SERVICES	5.0
Section Sect	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Deposit Wallets (range of rental charges per annum)	5.1
Section 17% - 2.15% continued 2.1% - 2.33% of original loan amount 1.1% - 2.15% continued 2.1% - 2.33% of original loan amount 1.1% - 2.15% continued 2.1% - 2.33% of original loan amount 1.1% - 2.15% continued 2.1% - 2.33% of original loan amount 1.1% - 2.15% continued 2.1% - 2.33% of original loan amount 1.1% - 2.15% continued 2.1% - 2.33% of original loan amount 1.1% - 2.15% continued 1.1% cont	N/A	N/A	N/A	N/A	N/A	N/A	N/A		5.2
1,75% - 2,15% of original loan amount								LOANS AND DISCOUNTS (Personal)	6.0
6.3 Overrun' Over Limit Fee	0% - 1.17% of original loan amour Min '-100%	Min (\$8,000.00)		Min \$0.00	2.91% - 3.5% of original loan amount		1.75% - 2.16% of original loan	Commitment/Acceptance Fee	6.1
S00.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Annual Renewal Fee	6.2
6.4 Late Payment/ Penalty Fee	N/A		N/A	N/A	N/A	N/A	N/A	Overrun/ Over Limit Fee	6.3
6.5 Guarantees/Indemnities	0%; maximum 100% per annum o oustanding loan payment/installment	annum of oustanding loan	100%	\$500.00			0.0556% per day	Late Payment/ Penalty Fee	6.4
6.6 Letter of Undertaking N/A	N/A			-		·			
To CREDIT CARD SERVICES	N/A								
7.1 Annual Membership Fee: \$3,422.00 - \$7,143.00 \$3,240.00 - \$6,210.00 Visa Classic & Visa Gold (\$182.00) - (\$933.00) -5% to -13% \$0.00 7.1.1 Visa \$3,422.00 - \$7,143.00 \$3,240.00 - \$6,210.00 Visa Classic & Visa Gold (\$182.00) - (\$933.00) -5% to -13% \$0.00 7.1.2 Mastercard N/A	IV/A	N/A	IN/A	IN/A	N/A	IN/A	IN/A		
T.1.1 Visa \$3,422.00 - \$7,143.00 \$3,240.00 - \$6,210.00 Visa Classic & Visa Cold \$3,240.00 - \$8,210.00 Visa Classic & Visa Cold \$3,240.00 - \$8,210.00 Visa Classic & Visa Cold \$1,000 - \$1,000 \$1,0									
7.1.2 Mastercard N/A <t< td=""><td>0%</td><td>\$0.00</td><td>-5% to -13%</td><td>(\$182.00) - (\$933.00)</td><td></td><td>\$3.240.00 - \$6.210.00</td><td>\$3,422.00 - \$7,143.00</td><td>·</td><td></td></t<>	0%	\$0.00	-5% to -13%	(\$182.00) - (\$933.00)		\$3.240.00 - \$6.210.00	\$3,422.00 - \$7,143.00	·	
7.1.3 Other N/A	N/A								
7.2 Cash Advance Charge: \$250.00 (minumum) 7.5% of cash advance amount (whichever is greater) JMD\$250.00\USD\$5.00 or 7.5% of cash advance amount. (whichever is greater) JMD\$250.00\USD\$5.00 or 7.5% of cash advance amount. (whichever is greater) N/A O% N/A 7.2.1 Visa N/A	N/A								
\$250.00 (minumum) 7.5% of cash advance amount (whichever is greater) JMD\$250.00USD\$\$5.00 or 7.5% of cash advance amount (whichever is greater) N/A									
7.2.3 Other N/A N/A N/A N/A N/A N/A 7.3 Late Payment Charge: 7.3.1 Visa \$3,422.00 \$3,000.00 \$3,000.00 (\$422.00) -12% \$0.00 7.3.2 Mastercard N/A	0%	N/A	0%	N/A	cash advance amount. (whichever is	of cash advance amount.	cash advance amount		
7.3 Late Payment Charge: \$3,422.00 \$3,000.00 \$3,000.00 \$3,000.00 \$422.00 \$12% \$0.00 7.3.2 Mastercard N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Mastercard	7.2.2
7.3.1 Visa \$3,422.00 \$3,000.00 \$3,000.00 (\$422.00) -12% \$0.00 7.3.2 Mastercard N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Other	7.2.3
7.3.2 Mastercard N/A <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Late Payment Charge:</td><td>7.3</td></t<>								Late Payment Charge:	7.3
7.3.2 Mastercard N/A <t< td=""><td>0%</td><td>\$0.00</td><td>-12%</td><td>(\$422.00)</td><td>\$3,000,00</td><td>\$3,000.00</td><td>\$3.422.00</td><td>Visa</td><td>7.3.1</td></t<>	0%	\$0.00	-12%	(\$422.00)	\$3,000,00	\$3,000.00	\$3.422.00	Visa	7.3.1
7.3.3 Other N/A N/A N/A N/A N/A N/A	N/A		N/A	N/A					
	N/A								
								Over-limit Charge:	7.4
7.4.1 Visa \$3,422.00 \$3,000.00 \$3,000.00 (\$422.00) -12% \$0.00	0%	\$0.00	-12%	(\$422.00)	\$3,000,00	\$3,000,00	\$3,422,00		
7.4.2 Mastercard N/A 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 N/A	N/A								
7.5 Replacement Card Fee:	1973				1377				
7.5.1 Visa \$1,952.00 \$1,800.00 \$1,800.00 (\$152.00) -8% \$0.00	0%	\$0.00	-8%	(\$152.00)	\$1,800.00	\$1,800.00	\$1,952.00	•	
7.5.2 Mastercard N/A N/A 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
0	MISCELLANEOUS CHARGES							
1	Foreign Cheque (negotiated)	Free	\$50.00	USD 1.00 (\$127.97)*	\$50.00	100%	\$77.97	156%
.2	Foreign Draft (sold)	\$500.00 - \$1,000.00	\$500.00	\$750.00	(\$500.00) - \$0.00	-50% to 0%	\$250.00	50%
.3	Manager's Cheque:							
.3.1	Bank Customer	\$300.00 - \$500.00	\$300.00	\$370.00	(\$200.00) - \$0.00	-40% to 0%	\$70.00	23%
3.2	Non-Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
.5	Standing Order	\$300.00 - \$600.00; \$800.00 Foreign Currency A/Cs	\$350.00 - \$500.00	\$350.00 - \$500.00	(\$100.00) - \$50.00; Foreign Currency A/Cs (\$800.00)	-16% to 17%; Foreign Currency A/Cs '-100%	\$0.00	0%
.6	Certification of Account Bal./Reference Letter	\$1,000.00 - \$1,200.00	\$950.00	\$1,650.00	(\$50.00) - (\$250.00)	-5% to -21%	\$700.00	74%
7	Cheque Encashment Fee:							
7.1	Own Bank	\$200.00 - \$300.00	Free	Free - Members; \$300.00 Non Members	(\$200.00) - (\$300.00)	-100%	\$0.00 - Members; \$300.00 Non Members	0% - Members; 100% Non Members
7.2	Other Bank's Cheque	\$200.00 - \$300.00	\$250.00	\$250.00	(\$50.00) - \$50.00	-17% to 25%	\$0.00	0%
8	Voucher Search	\$510.00 - \$3,500.00	\$500.00 - \$2,500.00	\$1,500.00 - \$3,000.00	(\$10.00) - (\$1,000.00)	-2% to -29%	\$500.00 - \$1,000.00	20% - 200%
11	Bill Payment Services:							
11.1	In-branch	\$50.00	\$50.00	\$200.00	\$0.00	0%	\$150.00	300%
11.2	Internet	Free	Free	Free	\$0.00	0%	\$0.00	0%

(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.

- 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.
- N/R' Reporting was not required prior to 2016.

Effective 1 February 2017, Jamaica National Building Society (JNBS) was issued a licence to operate as a commercial bank and was renamed JN Bank Limited .

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