

PRELIMINARY JN BANK LIMITED
SCHEDULE OF FEES AND CHARGES 2016 - 2018
Pursuant to Section (4)(b)(viii) of the Banking Services Act

	SERVICES	FEES AND CHARGES			ANNUAL/Y-T-D CHANGES			
		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)							
2.1	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 & over. 1.2% -1.8% of deposit amount for FC \$500.00 & over.	N/A	(0.15%) of the deposit amount for 1M & over. 100% of deposit amount for FC & over.	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	\$85.00 - \$150.00	Free	\$100.00 (Not applicable to senior citizen's over 60)	(\$85.00) - (\$150.00)	-100%	\$100.00	100%
2.3	Minimum Balance Fee (also state threshold)	\$100.00 monthly (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%

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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							
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%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque (negotiated)	Free	\$50.00	USD 1.00 (\$127.97)*	\$50.00	100%	\$77.97	156%
8.2	Foreign Draft (sold)	\$500.00 - \$1,000.00	\$500.00	\$750.00	(\$500.00) - \$0.00	-50% to 0%	\$250.00	50%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$300.00 - \$500.00	\$300.00	\$370.00	(\$200.00) - \$0.00	-40% to 0%	\$70.00	23%
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	\$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%
8.6	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%
8.7	Cheque Encashment Fee:							
8.7.1	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
8.7.2	Other Bank's Cheque	\$200.00 - \$300.00	\$250.00	\$250.00	(\$50.00) - \$50.00	-17% to 25%	\$0.00	0%
8.8	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%
8.11	Bill Payment Services:							
8.11.1	In-branch	\$50.00	\$50.00	\$200.00	\$0.00	0%	\$150.00	300%
8.11.2	Internet	Free	Free	Free	\$0.00	0%	\$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.
- (v) N/R - Reporting was not required prior to 2016.

* - Charges refundable.

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.