## PRELIMINARY MF&G TRUST & FINANCE LIMITED SCHEDULE OF FEES & CHARGES 2016 - 2018 Pursuant to Section (4)(b)(viii) of the Banking Services Act

11         Source		FEES AND CHARGES			ANNUAL/Y-T-D CHANGES				
11         Source	SERVICES	December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)					
22         Abanch Windows Hysicane Househing         NA         NA <thna< th=""> <thna< th="">         NA</thna<></thna<>	2.0 SAVINGS ACCOUNTS (Personal)								
Part         Mark         NA         NA         NA         NA         NA           24         Constit Maced Fields around         NA         NA         NA         NA         NA         NA           1         TLACOMA CERT MAREFIELD FIELDS         NA         NA         NA         NA         NA         NA           21         Mendin         Galaxia Marka         Galaxia         Galaxia Marka         Galaxia	2.1 In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
14         Demantement Factor and Mark         NM         NM         NM         NM         NM         NM         NM           10         IEEGRAMACIVIET FAUSTROF FUNCS         Image and Statistics a	2.2 In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
13         ICOMMENDATIONNES         INCOM	2.3 Minimum Balance Fee (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
11         Imm         UBMM         UB	2.4 Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
12         Owner         Owner         Owner         Owner         Owner         Owner           14         Selection         Control         Control <td< td=""><td>3.0 TELEGRAPHIC/WIRE TRANSFER OF FUNDS</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	3.0 TELEGRAPHIC/WIRE TRANSFER OF FUNDS								
1.0     FAMING     International Stating (ABM)     Internating (ABM)     International Stating (ABM)	3.1 Inward	USD13.00	USD13.00	USD13.00	USD 0.00	0%	USD 0.00	0%	
Attended Backing Machine (ABM)         Interpret of the second of th	3.2 Outward	USD13.00	USD13.00	USD13.00	USD 0.00	0%	USD 0.00	0%	
4.11ØutgendenkenØutenØutenØutenØutenØutenØutenØutenØutenØutenØuten4.11.1WindsradNAGNAGNAGNAGNAGNAGNAGNAGNAGNAG4.11.2OpgolaOnAGNAG <td< td=""><td>4.0 E-BANKING</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	4.0 E-BANKING								
4.1.1MithdramalMAMAMAMAMAMA4.1.2DepositMAMANANANANANANA4.1.3DepositMAAMAAMAAMAAMAAMAANAANAA4.1.4TaranterMAAMAAMAAMAAMAAMAAMAAMAA4.1.5DepositMAA <td>4.1 Automated Banking Machine (ABM)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	4.1 Automated Banking Machine (ABM)								
4.112DepoidNANANANANANANA4.13EcquiyNANANANANANANA4.14TransferNANANANANANANANA4.15DecinedNANANANANANANANANA4.16StatementNANANANANANANANANA4.12Using Other MachineNANANANANANANANA4.12Using Other MachineNANANANANANANANA4.12Using Other MachineNANANANANANANANA4.12Using Other MachineNANANANANANANANA4.12Using Other MachineNANANANANANANANA4.12DecinedNANANANANANANANANA4.12DecinedNANANANANANANANANA4.12DecinedNANANANANANANANANA4.12DecinedNANANANANANANANANANA4.12Statement Act CardNANANANANANANANANANA <td< td=""><td>4.1.1 Using Own Machine:</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	4.1.1 Using Own Machine:								
4.1.13ÉnquiyNANANANANANANA1.1.14TaraferNANANANANANANANA1.1.15DebindNANANANANANANANA1.1.15DebindNANANANANANANANANA1.1.15StatementNANANANANANANANANANANA1.1.15GatementNA <td>4.1.1.1 Withdrawal</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td>	4.1.1.1 Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.14TradefNANANANANANANA4.15DecinedNANANANANANANANANA4.16SatementNANANANANANANANANA4.17.1Giber Machine:TTTTTTT4.12Jago Mar Machine:NANANANANANANANANA4.12.2DepositNANANANANANANANANA4.12.3DepositNANANANANANANANANA4.12.4DepositNANANANANANANANANA4.12.5DepositNANANANANANANANANANA4.12.4TansferNA <t< td=""><td>4.1.1.2 Deposit</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></t<>	4.1.1.2 Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1DedindNANANANANANANA4.1.6StatementNANANANANANANANA1.1.2 <b>Ubing Other Mehne:</b> NA <td>4.1.1.3 Enquiry</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td>	4.1.1.3 Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
A1.18StatementNANANANANANANA41.21 <b>Using Oke Mechine:</b> ICCCICCCICCCICCCICCCICCC41.24WindrawalNAANAANAANAANAANAANAANAA41.24OppoalsOppoalsNAANAANAANAANAANAANAA41.24OppoalsOppoalsNAANAANAANAANAANAANAANAA41.24OppoalsOppoalsNAAN	4.1.1.4 Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.12Using Other Machine:Internal SectionInternal Sect	4.1.1.5 Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1WindrawalNNANNANNANNANNANNANNA4.1.2DepositNNANNANNANNANNANNANNA4.1.2.3EnguiryNNANNANNANNANNANNANNANNA4.1.2.4TranslerNNANNANNANNANNANNANNANNA4.1.2.5DecinedNNANNANNANNANNANNANNANNANNA4.1.2.5DecinedNNANNANNANNANNANNANNANNANNA4.1.2.5DecinedNNANNANNANNANNANNANNANNANNANNANNANNANNA4.1.2.5DecinedNNA	4.1.1.6 Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1WindrawalNNANNANNANNANNANNANNA4.1.2DepositNNANNANNANNANNANNANNA4.1.2.3EnguiryNNANNANNANNANNANNANNANNA4.1.2.4TranslerNNANNANNANNANNANNANNANNA4.1.2.5DecinedNNANNANNANNANNANNANNANNANNA4.1.2.5DecinedNNANNANNANNANNANNANNANNANNA4.1.2.5DecinedNNANNANNANNANNANNANNANNANNANNANNANNANNA4.1.2.5DecinedNNA	4.1.2 Using Other Machine:								
A1.23EnguiryNANANANANANANANANA4.124TransferNANANANANANANANANA4.125DecinedNANANANANANANANANA4.126StatementNANANANANANANANANA4.126Statement CasteringNANANANANANANANA4.1<2		N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.4IransferNANANANANANA4.1.2DecinedNANANANANANANA4.1.2StatementNANANANANANANA4.1.2Poind Sale TransactionsNANANANANANANA4.1Replacement Debit CardNANANANANANANA4.1Internet Bankin:NANANANANANANA4.1PersonalNANANANANANANA4.1.1EnglayNANANANANANANA4.1.1Cons Bankin:NANANANANANANA4.1.2Jonna MarceNANANANANANANA4.1.3Cons Bankin:NANANANANANANA4.1.4Fust TarsferIntraNANANANANANANA4.1.2Onn Bankin:NANANANANANANANANA4.1.2Third PartyIntra MarceIntraI	4.1.2.2 Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.4IransferNANANANANANA4.1.2DecinedNANANANANANANA4.1.2StatementNANANANANANANA4.1.2Poind Sale TransactionsNANANANANANANA4.1Replacement Debit CardNANANANANANANA4.1Internet Bankin:NANANANANANANA4.1PersonalNANANANANANANA4.1.1EnglayNANANANANANANA4.1.1Cons Bankin:NANANANANANANA4.1.2Jonna MarceNANANANANANANA4.1.3Cons Bankin:NANANANANANANA4.1.4Fust TarsferIntraNANANANANANANA4.1.2Onn Bankin:NANANANANANANANANA4.1.2Third PartyIntra MarceIntraI	4.1.2.3 Enguiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
A1.25DeclinedNANANANANANANA4.12StatementNANANANANANANANA4.2Point of Sale TransactionsNANANANANANANANA4.3Replacement Debit CardNANANANANANANANA4.4Internet Banking:Image: Sale TransactionsImage: Sale									
A1.26StatementNANANANANANA4.2Point of Sale TransactionsNANANANANANANA4.3Replacement Debit CardNANANANANANANANA4.4Internet Banking:NANANANANANANANA4.4.1EnquiryNANANANANANANANA4.4.2Jourg SandardNANANANANANANA4.4.2Own BankNANANANANANANA4.4.2Third PartyNANANANANANANA4.4.12Down BankNANANANANANANA4.4.2Third PartyNANANANANANANA5.0EPOSTROT SERVCESInternet Series on NANANANANANANA5.1Depost Walles (range of rental charges per anum)NANANANANANANANA	4.1.2.5 Declined	N/A	N/A		N/A	N/A	N/A	N/A	
A2Point Sale TransactionsNANANANANANA4.3Replacement Debit CardNANANANANANANA4.4Internet Banking:Image: Card Marcel Marc									
A3Replacement Debit CardNANANANANANA4.4Internet Banking:ICCICCICCICCICCICC4.4.1PersonalICCICCICCICCICCICCICC4.4.1EnquiryN/AN/AN/AN/AN/AN/AN/A4.4.2Funds TransferICCICCICCICCICCICC4.4.2Own BankN/AN/AN/AN/AN/AN/AN/A4.4.2Own BankN/AN/AN/AN/AN/AN/AN/A4.4.2Own BankN/AN/AN/AN/AN/AN/AN/A6.0DEPOSITORY SERVICESICCICCICCICCICCICC5.1Deposit Wallets (range of rental charges per annum)N/AN/AN/AN/AN/AN/A									
4.4Internet Banking:Internet Banking			N/A		N/A	N/A			
A.1       Personal       International									
A.1.1       Enquiry       N/A       N/A       N/A       N/A       N/A       N/A         4.1.2       Funds Transfer       Image: Anti-Amage: Amage: Amag									
4.1.1       Funds Fansfer       Image: Constraint of the symbol o		N/A	N/A	N/A	N/A	N/A	N/A	N/A	
A.1.2       Own Bank       N/A       N/A       N/A       N/A       N/A         4.4.1.2       Third Party       M/A       M/A       M/A       M/A       M/A       M/A         5.0       DEPOSITORY SERVICES       Image: Constraint of the party of									
A.1.2       Third Party       N/A       N/A       N/A       N/A       N/A         5.0       DEPOSITORY SERVICES       Image: Constraint of the service of the serv		N/A	N/A	N/A	N/A	N/A	N/A	N/A	
DEPOSITORY SERVICES     Image: Constraint of the service of the servic									
5.1 Deposit Wallets (range of rental charges per annum) N/A N/A N/A N/A N/A N/A N/A N/A N/A									
		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	

## PRELIMINARY MF&G TRUST & FINANCE LIMITED SCHEDULE OF FEES & CHARGES 2016 - 2018 Pursuant to Section (4)(b)(viii) of the Banking Services Act

	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
6.0	LOANS AND DISCOUNTS (Personal)							
6.1	Commitment/Acceptance Fee	1 - 5% of facility per annum minimum of J\$4,660.00	1 - 5% of facility per annum minimum of J\$4,660.00	1 - 5% of facility per annum minimum of J\$4,660.00	\$0.00	0%	\$0.00	0%
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	1 - 5% of facility per annum minimum of J\$5,825.00	1 - 5% of facility per annum minimum of J\$5,825.00	1 - 5% of facility per annum minimum of J\$5,825.00	\$0.00	0%	\$0.00	0%
6.6	Letter of Undertaking	1 - 5% of facility per annum minimum of J\$5,825.00	1 - 5% of facility per annum minimum of J\$5,825.00	1 - 5% of facility per annum minimum of J\$5,825.00	\$0.00	0%	\$0.00	0%
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	Over-limit 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

## PRELIMINARY MF&G TRUST & FINANCE LIMITED SCHEDULE OF FEES & CHARGES 2016 - 2018 Pursuant to Section (4)(b)(viii) of the Banking Services Act

	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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.2 Foreign Draft (sold)	Other bank's charges plus Handling Fee of USD 17.48	Other bank's charges plus Handling Fee of USD17.48	Other bank's charges plus Handling Fee of USD17.48	USD 0.00	0%	USD 0.00	0%	
8.3 Manager's Cheque:								
8.3.1 Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	\$582.50	\$582.50	\$582.50	\$0.00	0%	\$0.00	0%	
8.6 Certification of Account Bal./Reference Letter	\$1,456.25	\$1,456.25	\$1,456.25	\$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 Bank's 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 Licensee as at 31 December of the respective year.

## Notes:

Votes:
 Fees and Charges reflect a sample of the fees applicable to the licensee's products/services and are not to be interpreted as an exhaustive list.
 Fees and Charges include applicable taxes.
 (ii) 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.