

**PRELIMINARY NATIONAL COMMERCIAL BANK JAMAICA LTD.**  
**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
<b>1.0</b>	<b>CURRENT ACCOUNTS (Personal)</b>							
1.1	Minimum Monthly Service Charge	\$927.21; Free for minimum monthly credit balance of \$50,000.00	\$927.21; Free for minimum monthly credit balance of \$50,000.00	\$927.21; Free for minimum monthly credit balance of \$50,000.00	\$0.00	0%	\$0.00	0%
1.2	Charge per Entry/Cheque	\$96.65	\$100.00	\$100.00	\$3.35	3%	\$0.00	0%
1.3	Minimum Balance Fees (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.4	<b>Transfer Between Accounts:</b>							
1.4.1	Within Deposit-Taking Institution	\$1,165.00 In-Branch; Free - Online	\$1,281.50 In-Branch; Free - Online	\$1,281.50 In-Branch; Free - Online	\$0.00 - \$116.50	0% - 10%	\$0.00	0%
1.4.2	To Third Party Deposit-Taking Institution	\$201.55 - \$1,366.55	\$201.54 - \$1,366.55	\$201.54 - \$1,366.55	\$0.00	0%	\$0.00	0%
1.5	Interim Statement	\$757.25 per request	\$757.25 per request	\$757.25 per request	\$0.00	0%	\$0.00	0%
1.6	Duplicate/Replacement Statement	\$757.25 per request	\$757.25 per request	\$757.25 per request	\$0.00	0%	\$0.00	0%
1.7	Cheque Returned NSF	\$1,239.36 per item	\$1,281.50 per item	\$1,281.50 per item	\$42.14	3%	\$0.00	0%
1.8	<b>Stop Payment/Cancellation Order:</b>							
1.8.1	Local Cheque	\$480.00	\$480.00	\$480.00	\$0.00	0%	\$0.00	0%
1.8.2	Foreign Cheque	USD 45.80	USD 45.80	USD 45.80	USD 0.00	0%	USD 0.00	0%
1.9	Dormant Account Fee (per annum)	\$524.25	Free	Free	(\$524.25)	-100%	\$0.00	0%
<b>2.0</b>	<b>SAVINGS ACCOUNTS (Personal)</b>							
2.1	In-branch Deposit Transaction Fee	\$4.36 per J\$ 1,000.00 on deposit amounts in excess of J\$1,000,000.00 per day	\$4.36 per J\$ 1,000.00 on deposit amounts in excess of J\$1,000,000.00 per day	\$4.36 per J\$ 1,000.00 on deposit amounts in excess of J\$1,000,000.00 per day	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	\$320.37 (Applicable only to withdrawal amounts up to \$100,000.00)	\$384.45 (Applicable only to withdrawal amounts up to \$100,000.00)	\$384.45 (Applicable only to withdrawal amounts up to \$100,000.00)	\$64.08	20%	\$0.00	0%
2.3	Minimum Balance Fees (also state threshold)	Threshold varies from \$2,000.00 - \$10,000.00 based on account type/\$187.16 per month	\$215.53 - Charge per month if the following balance thresholds are violated: Regular Save - J\$2,000.00 Sunshine Saver - J\$10,000.00 Gold Club - J\$5,000.00 CFC Accounts - \$100	\$215.53 - Charge per month if the following balance thresholds are violated: Regular Save - J\$2,000.00 Sunshine Saver - J\$10,000.00 Gold Club - J\$5,000.00 CFC Accounts - \$100	\$28.37	15%	\$0.00	0%
2.4	Dormant Account Fee (per annum)	\$524.25	Free	Free	(\$524.25)	-100%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	\$3,433.84	\$3,433.84	\$3,433.84	\$0.00	0%	\$0.00	0%
3.2	Outward	\$1,398.00 - \$3,956.50	\$1,398.00 - \$3,956.50	\$1,398.00 - \$3,956.50	\$0.00	0%	\$0.00	0%

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<b>4.0</b>	<b>E-BANKING</b>							
4.1	<b>Automated Banking Machine (ABM)</b>							
4.1.1	<b>Using Own Machine:</b>							
4.1.1.1	Withdrawal	\$30.00	\$30.00	\$30.00	\$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	\$12.10	\$12.10	\$12.10	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	\$60.34	\$60.34	\$60.34	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$31.35	\$31.35	\$31.35	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.5	Declined	\$31.35	\$31.35	\$31.35	\$0.00	0%	\$0.00	0%
4.1.2.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.2	Point of Sale Transactions	\$12.10	\$10.08 - \$14.13	\$10.08 - \$14.13	(\$2.02) - \$2.03	-17% to 17%	\$0.00	0%
4.3	Replacement Debit Card	\$714.00	\$714.00	\$714.00	\$0.00	0%	\$0.00	0%
4.4	<b>Internet Banking:</b>							
4.4.1	<b>Personal</b>							
4.4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2	<b>Funds Transfer</b>							
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%
<b>5.0</b>	<b>DEPOSITORY SERVICES</b>							
5.1	Deposit Wallets (range of rental charges per annum)	Free	N/A	N/A	\$0.00	0%	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$4,389.81 - \$17,559.28	\$4,389.81 - \$17,559.27	\$4,389.81 - \$17,559.27	(\$0.01) - \$0.00	0% to 0%	\$0.00	0%

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<b>6.0</b>	<b>LOANS AND DISCOUNTS (Personal)</b>							
6.1	Commitment/Acceptance Fee	\$12,000.00 (maximum); 3.99% Value of Facility	\$12,000.00 (minimum); 3.50% Value of Facility	\$12,000.00 (minimum); 3.50% Value of Facility	N/A	-0.5% to 0%	N/A	0%
6.2	Annual Renewal Fee	0.25% of Outstanding balance of Facility	0.29% of Outstanding balance of Facility	0.29% of Outstanding balance of Facility	N/A	0.04%	N/A	0%
6.3	Overrun/ Over Limit Fee	\$2,446.50 per item	\$2,446.50 per item	\$2,446.50 per item	\$0.00	0%	\$0.00	0%
6.4	Late Payment/ Penalty Fee	15% - Overdrafts; 10% - Loans	15% - Overdrafts; 10% - Loans	15% - Overdrafts; 10% - Loans	N/A	0%	N/A	0%
6.5	Guarantees/Indemnities	\$5,948.93 (maximum); 12.88% per annum based on nature of security	\$7,500.00 (minimum); 4.96% - 12.88% per annum based on nature of security & risk involved	\$7,500.00 (minimum); 4.96% - 12.88% per annum based on nature of security & risk involved	\$1,551.07	26%	\$0.00	0%
6.6	Letter of Undertaking	\$5,948.83	\$7,500.00	\$7,500.00	\$1,551.17	26%	\$0.00	0%
<b>7.0</b>	<b>CREDIT CARD SERVICES</b>							
7.1	<b>Annual Membership Fee:</b>							
7.1.1	Visa	\$4,000.00 - \$7,500.00	\$4,000.00 - \$7,500.00	\$4,000.00 - \$7,500.00	\$0.00	0%	\$0.00	0%
7.1.2	Mastercard	USD 90.00 - USD 145.00	USD 90.00 - USD 145.00	USD 90.00 - USD 180.00	USD 0.00	0%	USD 0.00 - USD 35.00	0% - 24%
7.1.3	Other	\$1,700.00	\$416.58 - \$7,500.00	\$416.58 - \$7,500.00	(\$1,283.42) - \$5,800.00	-75% to 341%	\$0.00	0%
7.2	<b>Cash Advance Charge:</b>							
7.2.1	Visa	7.30% - 15.00% (Plus GCT)	7.30% - 10.00%	7.30% - 10.00%	N/A	-5% to 0%	N/A	0%
7.2.2	Mastercard	7.30% - 10.00% (Plus GCT)	7.30% - 10.00%	7.30% - 10.00%	N/A	0%	N/A	0%
7.2.3	Other	7.30% - 15.00% (Plus GCT)	7.30% - 10.00%	7.30% - 15.00%	N/A	-5% to 0%	N/A	0% - 5%
7.3	<b>Late Payment Charge:</b>							
7.3.1	Visa	USD 65.00 (\$2,600.00)	USD 69.00 (\$2,600.00)	USD 69.00 (\$2,600.00)	USD 4.00	6%	USD 0.00	0%
7.3.2	Mastercard	USD 69.00	USD 69.00	USD 69.00	USD 0.00	0%	USD 0.00	0%
7.3.3	Other	\$2,600.00	\$2,600.00	\$2,600.00	\$0.00	0%	\$0.00	0%
7.4	<b>Overlimit Charge:</b>							
7.4.1	Visa	\$2,600.00	USD 69.00 (\$2,600.00)	USD 69.00 (\$2,600.00)	\$0.00	0%	USD 0.00	0%
7.4.2	Mastercard	USD 69.00	USD 69.00	USD 69.00	USD 0.00	0%	USD 0.00	0%
7.4.3	Other	\$2,600.00	\$2,600.00	\$2,600.00	\$0.00	0%	\$0.00	0%
7.5	<b>Replacement Card Fee:</b>							
7.5.1	Visa	USD 60.00 (\$3,000.00)	USD 50.00 (\$2,500.00)	USD 50.00 (\$2,500.00)	(USD 10.00)	-17%	USD 0.00	0%
7.5.2	Mastercard	USD 60.00 - USD 100.00	USD 60.00 - USD 100.00	USD 60.00	\$0.00	0%	(USD 40.00) - USD 0.00	-40% to 0%
7.5.3	Other	\$800.00 - \$2,820.00	\$650.00 - \$3,000.00	\$650.00 - \$3,000.00	(\$150.00) - \$180.00	-19% to 6%	\$0.00	0%

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<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	\$68.71 - \$1,145.17 per item plus stamp duty	\$68.71 - \$1,145.17 per item plus stamp duty	\$68.71 - \$1,145.17 per item plus stamp duty	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	\$640.75	\$873.75	\$873.75	\$233.00	36%	\$0.00	0%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$375.00	\$375.00	\$375.00	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$920.00	\$920.00	\$920.00	\$0.00	0%	\$0.00	0%
8.4	Money Order	Free	N/A	N/A	\$0.00	0%	N/A	N/A
8.5	Standing Order	\$370.00 - \$472.00 per item	\$370.00 - \$472.00 per item	\$370.00 - \$472.50 per item	\$0.00	0%	\$0.00 - \$0.50	0% - 0.1%
8.6	Certification of Account Bal./Reference Letter	\$1,053.46 per certificate	\$1,053.46 per certificate	\$1,053.46 per certificate	\$0.00	0%	\$0.00	0%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	\$221.35	\$329.99	\$329.99	\$108.64	49%	\$0.00	0%
8.7.2	Other Banks' Cheque	\$300.00	\$582.50	\$582.50	\$282.50	94%	\$0.00	0%
8.8	Voucher Search	J\$1,457.48 per item per hour of part thereof-	J\$1,457.48 per item per hour of part thereof-	J\$1,457.48 per item per hour of part thereof-	\$0.00	0%	\$0.00	0%
8.11	<b>Bill Payment Services:</b>							
8.11.1	In-branch	\$300.00 per bill	\$300.00 per bill	\$300.00 per bill	\$0.00	0%	\$0.00	0%
8.11.2	Internet	Free	Free	Free	\$0.00	0%	\$0.00	0%

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

**Notes:**

- (i). 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.
- (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.