PRELIMINARY THE SCOTIA JAMAICA BUILDING SOCIETY SCHEDULE OF FEES AND CHARGES 2016 - 2018 Pursuant to Section (4)(b)(viii) of the Banking Services Act

		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	
2.0	SAVINGS ACCOUNTS (Personal)								
2.1	In-branch Deposit Transaction Fee	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%	
2.2	In-branch Withdrawal Transaction Fee	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%	
2.3	Minimum Balance Fees (also state threshold)	\$185.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) and \$50,000.00 (Signature Savings)	\$185.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) and \$50,000.00 (Signature Savings)	\$185.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) and \$50,000.00 (Signature Savings)	\$0.00	0%	\$0.00	0%	
2.4	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity; \$750.00 after 5 years of inactivity; \$1,000.00 after 7 years of inactivity.	Free	Free	(\$500.00) after 2 years of inactivity; (\$750.00) after 5 years of inactivity; (\$1,000.00) after 7 years of inactivity.	-100%	\$0.00	0%	
3.0	TELEGRAPHIC TRANSFER OF FUNDS								
3.1	Inward	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing. *	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing*	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing*	\$0.00	0%	\$0.00	0%	
		\$3,535.00 Repair item (missing/incorrect information). GBP-J\$705; USD-J\$535. Items repaired, unable	\$3,535.00 Repair item (missing/incorrect information). GBP-J\$705; USD-J\$535. Items repaired,	\$3,535.00 Repair item (missing/incorrect information). GBP-J\$705; USD-J\$535. Items repaired,	\$0.00	0%	\$0.00		
3.2	Outward	to process GBP-\$1,415; USD-J\$535.*	unable to process GBP-\$1,415; USD-J\$535*	unable to process GBP-\$1,415; USD-J\$535*	\$0.00	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 *	\$60.00 per transaction	\$60.00 per transaction	\$60.00 per transaction	\$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	\$60.00 per transaction	\$60.00 per transaction	\$60.00 per transaction	\$0.00	0%	\$0.00	0%	
		\$12.10 per transaction. Declined local transaction- Visa debit only- FREE	\$12.10 per transaction. Declined local transaction - Visa debit only- FREE	\$12.10 per transaction. Declined local transaction - Visa debit only- FREE	\$0.00	0%	\$0.00	0%	
4.1.1.5	Declined	\$24.20	\$24.20	\$24.20	11111	0%	\$0.00	0%	
	Statement	\$24.20	\$24.20	\$24.20	\$0.00	0%	\$0.00	0%	
4.1.2	Using Other Machines:								
4.1.2.1	Withdrawal	\$60.00 per transaction	\$60.00 per transaction	\$60.00 per transaction	\$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	\$35.00 per transaction	\$35.00 per transaction	\$35.00 per transaction	\$0.00	0%	\$0.00	0%	
4.1.2.4	Transfer	\$60.00 per transaction	\$60.00 per transaction	\$60.00 per transaction	\$0.00	0%	\$0.00	0%	
4.1.2.5	Declined	\$33.10 per transaction	\$33.10 per transaction	\$33.10 per transaction	\$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	\$60.00 per transaction. Declined Multilink transaction - \$19.25. †	\$60.00 per transaction. Declined Multilink transaction - \$19.25	\$60.00 per transaction. Declined Multilink transaction - \$19.25	\$0.00	0%	\$0.00	0%	
4.3	Replacement Debit Card	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.		\$0.00	0%	\$0.00	0%	

PRELIMINARY THE SCOTIA JAMAICA BUILDING SOCIETY SCHEDULE OF FEES AND CHARGES 2016 - 2018 Pursuant to Section (4)(b)(viii) of the Banking Services Act

		FEES AND CHARGES			ANNUAL/Y-T-D CHANGES				
		FEES AND CHARGES			J\$ Value Change				
	SERVICES	December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	'16 -'17	'16 -'17	'17 -'18	'17 -'18	
4.4	Internet Banking:								
1.4.1	Personal								
1.4.1.1	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%	
1.4.1.2.2	Third Party	Free	Free	Free	\$0.00	0%	\$0.00	0%	
i.0	DEPOSITORY SERVICES				·				
i.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
i.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.0	LOANS AND DISCOUNTS (Personal)								
i.1	Commitment/Acceptance Fee	1.53% of loan amount.	1.53% of loan amount	1.53% of loan amount	N/A	0%	N/A	0%	
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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6.3	Overrun/ Over Limit Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
5.4	Late Payment/ Penalty Fee	Late charge of 6.185% of total monthly payment is effected when the payment becomes past due after 10 days	Late charge of 6.185% of total monthly payment is effected when the payment becomes past due after 10 days; Minimum \$1,515.00	Late charge of 6.185% of total monthly payment is effected when the payment becomes past due after 10 days; Minimum \$1,515.00	N/A	0%	N/A	0%	
6.5	Guarantees/Indemnities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.6	Letter of Undertaking	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.0	CREDIT CARD SERVICES								
.1	Annual Membership Fee:								
.1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.1.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.2	Cash Advance Charge:								
.2.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.2.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.3	Late Payment Charge:								
.3.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.3.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.3.3		IVA	INA	IWA	IN/A	IWA	IVA	IN/M	
.4.1	Overlimit Charge:	AVA	N/A	N/A	N/A	A1/A	AL/A	AI/A	
	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.4.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
'.5	Replacement Card Fee:								
.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 THE SCOTIA JAMAICA BUILDING SOCIETY SCHEDULE OF FEES AND 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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.3	Manager's Cheque:								
8.3.1	Bank Customer	\$192.50 - \$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$192.50 - \$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$192.50 - \$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$0.00	0%	\$0.00	0%	
8.3.2	Non-bank Customer	\$692.50 - \$1,385.00 *	\$692.50 - \$1,385.00*	\$692.50 - \$1,385.00*	\$0.00	0%	\$0.00	0%	
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.5	Standing Order	\$770.00; (Set up fee of \$385); \$385.00 for each order negotiated on due date; \$385.00 for each order which cannot be processed. Online- Free.	order negotiated on due date: \$385.00 for each	order negotiated on due date: \$385,00 for each	\$0.00	0%	\$0.00	0%	
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,500.00	\$1,500.00	\$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 Banks' Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
8.8	Voucher Search	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$0.00	0%	\$0.00	0%	
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	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 year.

Notes: (i) (ii)

- 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.
- 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.
- - † Point of Sale Transactions "Visa Debit Card": Visa network 2% of transaction amount; Declined international POS transaction USD 0.60
 - * 50% Discount on fees to Senior Citizens