PRELIMINARY VICTORIA MUTUAL 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 '17 -'18	
	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	Free except when (i) Cash lodgements of J\$500,000 & over - which attracts a 0.3% charge (or the excess); (i) Fix-cash lodgement in excess of 300 units subject to 2.25% handling charge (or the excess) $^{\Lambda}$. (ii) Free for new members whose initial cash decosit is J\$500,000,00 & over.	Free - Cash deposits of J\$500.000 attracts a 0.3% handling charge and FX deposits in excess of U\$\$500.00, CAD300.00 & GBP300.00 subject to 2.25% handling charge. Coin folgements in excess of 355.00.00 attracts all sed 34% the total amount of coins	Firee - Cash deposits of J\$500,000 attracts a 0.3% handling charge and FX deposits in excess of U\$500,000, CAD300,00 & BP300.00 subject to 2.25% handling charge. Con diogenenits in excess of J\$5,000.00 attract a fixe of 3% of the total amount of contine	\$0.00 - Cash deposits of J\$500.000 attracts a NA handling charge and FX deposits in excess of U\$5500.00, CAD300.00 & GBP300.00 subject to NA handling charge. Con lodgements in excess of J\$5,000.00 attract a fee of NA of the total amount of cons		\$ 0.00	0%	
2.2	In-branch Withdrawal Transaction Fee	\$50.00 - \$100.00	Up to \$30,000.00 - \$200.00; Over \$30,000.00 - \$100.00	Up to \$30,000.00 - \$200.00; Over \$30,000.00 - \$100.00	\$50.00 - \$150.00	0% - 300%	\$0.00	0%	
			Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 &	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 &					
2.3	Minimum Balance Fees (also state threshold)	Free	GBP20.00	GBP20.00	\$0.00	0%	\$0.00	0%	
2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%	
3.0	TELEGRAPHIC TRANSFER OF FUNDS								
3.1	Inward	USD 25.00	Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD35.00 and GBP18.00, respectively	Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD35.00 and GBP18.00, respectively	USD 0.00	0%	USD 0.00	0%	
3.2	Outward	USD 41.00	Free - Only Applicable to foreign currency transactions. Outgoing wires on online Platform on USS, CAD and GBP currencies attract fees of USS45.00, CAD30.00 and GBP13.00, respectively. In Branch Out-Going transactions attract fees of USS41.00 / CAD56.00 / GBP30.00	Free - Only Applicable to foreign currency transactions. Outgoing wires on online Platform on US\$, CAD and GBP currencies stratar frees of US\$25.00; CAD30.00 and GBP13.00; respectively; In-Branch Out-Going transactions attract frees of US\$41.00 / CAD60.07 (BBP30.00 / GBP30.00).	Outgoing wires on online Platform attract fees of (US\$16.00); In-Branch Out-Going transactions attract fees of US\$0.00	Outgoing wires on online Platform attract fees of -39%; In-Branch Out- Going transactions attract fees of 0%	USD 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	Free	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	Free	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2	Using Other Machines:								
4.1.2.1	Withdrawal	Free	Free	Free	\$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	Free	Free	Free	\$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	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.2.6	Statement	Free	N/A	N/A	N/A	N/A	N/A	N/A	
4.2	Point of Sale Transactions	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.3	Replacement Debit Card	\$500.00 - \$1,000.00 ¥	\$300.00 - \$600.00 ¥	\$300.00 - \$600.00 ¥	(\$200.00) - (\$400.00)	-40%	\$0.00	0%	
4.4	Internet Banking:								
4.4.1	Personal								
4411	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%	

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

			ANNUAL / Y-T-D CHANGES						
				S AND CHARGES	J\$ Value Change	% Change	Change J\$ Value Change % Change		
	SERVICES	December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	'16 -'17	'16 -'17	'17 -'18	17 - 18	
4.1.2	Funds Transfer								
4.1.2.1	Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%	
.4.1.2.2	Third Party	N/A	Local transfer (RTGS): \$100.00 - \$150.00; FX transfer - USD25.00	Local transfer (RTGS): \$100.00 - \$150.00; FX transfer - USD25.00	Local transfer (RTGS): \$100.00 - \$150.00; FX transfer - USD25.00	100%	\$0.00	0%	
0	DEPOSITORY SERVICES								
	Deposit Wallets (range of rental charges per annum)	NA	NA	NA	N/A	N/A	N/A	N/A	
.1	Safety Deposit Boxes (range of rental charges per								
.2	annum)	\$5,000.00	\$5,000.00	\$5,000.00	\$0.00	0%	\$0.00	0%	
i.0	LOANS AND DISCOUNTS (Personal)								
6.1	Commitment/Acceptance Fee	Free for residential loans; 2.0% for commercial loans	Share loans processing fee - \$500 Free for FX Loans 0.58% for Residential & Home Equity Mortgage Loans; 2% of loan amt for Commercial; 1.46% of Construction	Share loans processing fee - \$500 Free for FX Loans 0.58% for Residential & Home Equity Mortgage Loans; 2% of Ioan amt for Commercial; 1.46% of Construction	Mortgage Loans; N/A of loan amt for Commercial; N/A of Construction	Loans & Construction - 100% 0% for FX Loans 0% of loan amt for Commerical	\$0.00	0%	
.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.3	Overrun/ Over Limit Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.4	Late Payment/ Penalty Fee	1.66% of principal & Interest Outstanding; Plus \$1,150.00	1.66% of Principal & Interest Outstanding plus \$1,150.00	1.66% of Principal & Interest Outstanding plus \$1,150.00	N/A	0%	N/A	0%	
.5	Guarantees/Indemnities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.6	Letter of Undertaking	\$6,100.00	\$6,100.00	\$6,100.00	\$0.00	0%	\$0.00	0%	
.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	NA	N/A	N/A	N/A	N/A	N/A	
.2.3	Other	NA	NA	N/A	N/A	N/A	N/A	N/A	
3	Late Payment Charge:	120	NO.	IVO.	IVO.			190	
.3.1	Visa	NA	NA	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	N/A	
.3.3	Other	NA	NA	N/A	N/A	N/A N/A	N/A	N/A	
4	Overlimit Charge:	120	NO.	IVO.	IVO.			190	
.4.1	Visa	NA	NA	N/A	N/A	N/A	N/A	N/A	
4.1	Visa Mastercard	N/A N/A	NA	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	
.4.2	Mastercard Other	NA	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	IV/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	
.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	

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		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
MISCELLANEOUS CHARGES							
	Free when depositing to FX account (of same		\$100.00. Free when depositing to FX account: If deposit to a				
	currency); If depositing to a local (JMD) account fx	\$100.00. Free when depositing to FX account; If deposit to a local	local (JMD) account; fx cheque handling charge of J\$70.00 is				
Foreign Cheque negotiated	cheque handling charge of J\$70.00 is levied.	(JMD) account; fx cheque handling charge of J\$70.00 is levied.	levied.	\$0.00 - \$100.00	0% - 100%	\$0.00	0%
	\$250.00 - \$500.00;	\$550.00:	\$550.00; 50% discount applicable to Premier Club Members/Senior				
Foreign Draft (sold)	\$250.00 - \$500.00; Lower charge applicable to Senior Citizens	\$550.00; 50% discount applicable to Premier Club Members/Senior Citizens	50% discount applicable to Premier Club Members/Senior Citizens	\$50.00 - \$300.00	10% - 120%	\$0.00	0%
Manager's Cheque:							
manager o oneque.							
	\$150.00 - \$500.00:						
Bank Customer	Lower charge applicable to Senior Citizens	\$300.00 - \$500.00 o	\$300.00 - \$500.00 \$	\$0.00 - \$150.00	0% - 100%	\$0.00	0%
Non-bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Standing Order	N/A	Free	Free	\$0.00	0%	\$0.00	0%
	\$500.00 - \$1,000.00	\$600.00 - \$1,200.00	\$600.00 - \$1,200.00				
Certification of Account Bal./Reference Lette	er Lower charge applicable to Senior Citizens	50% discount applicable to Senior Citizens	50% discount applicable to Senior Citizens	\$100.00 - \$200.00	20%	\$0.00	0%
Cheque Encashment Fee:							
Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%
Other Banks' Cheque	N/A	N/A	NA	N/A	N/A	N/A	N/A
					148% - 459% (current year)		
	\$402.50 - \$805.00 (current year) \$862.50 - \$4025.00 (prior years)	\$1.000.00 - \$4.500.00	\$1,000.00 - \$4,500.00	\$597.50 - \$3,695.00 (current year) \$137.50 - \$475.00 (prior years)	12% - 16% (prior years) Lower charge applicable to Senior		
Voucher Search	5862.50 - \$4025.00 (prior years) Lower charge applicable to Senior Citizens	50% discount applicable to Senior Citizens	50% discount applicable to Senior Citizens	5137.50 - \$475.00 (prior years) Lower charge applicable to Senior Citizens	Citizens	\$0.00	0%
Bill Payment Services:							
1 In-branch	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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)
 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.

¥ - 50% discount applicable: (i) to Premier Club Members or Senior Citizens; (ii) If card replacement is due to forgotten PIN# by members (old card must be presented).

φ - Building Society does not issue "Manager's Cheque". Certified cheques are issued which is tied to funds from a Customer's Account.

BS 1D