

**PRELIMINARY BUILDING SOCIETIES  
SCHEDULE OF FEES AND CHARGES  
AS AT 31 DECEMBER 2019  
Pursuant to Section (64)(g)(ii) of the Banking Services Act**

	SERVICES	SJBS J\$	VMBS J\$
<b>2.0</b>	<b>SAVINGS ACCOUNTS (Personal)</b>		
2.1	In-branch Deposit Transaction Fee	\$385.00	FREE - However 0.40% applied in handling charge to deposits of J\$500,000 & over; 2.25% in excess of US\$300.00, C\$300.00 & £300.00. Coin lodgements in excess of \$5,000 attract a fee of 3% of the total amount of coins
2.2	In-branch Withdrawal Transaction Fee	\$385.00	Up to \$30,000.00 - \$200.00; over J\$30,000.00 - \$120.00. Premier Club Members - 50% discount on fees.
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). All monthly fees waived after 12 months of inactivity.	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00
2.4	Dormant Account Fee (per annum)	Free	Free
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>		
3.1	Inward	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing*	FREE - Only Applicable to foreign currency transactions. Incoming wires on USD, CDN and GBP currencies attract US\$25.00, C\$36.00 and £18.00 respectively.
3.2	Outward	\$3,535.00 Repair item (missing/incorrect information), GBP-J\$705; USD-J\$535. Items repaired, unable to process GBP-\$1,415; USD-J\$535*	FREE - Only Applicable to foreign currency transactions. In-Branch Out-Going transactions attract fees of US\$41.00 / C\$56.00 / £30.00.
<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	\$60.00 per transaction	Free
4.1.1.2	Deposit	Free	Free
4.1.1.3	Enquiry	Free	Free
4.1.1.4	Transfer	\$60.00 per transaction	Free
4.1.1.5	Declined	\$12.10 per transaction. Declined local transaction - Visa debit only- FREE	Free
4.1.1.6	Statement	\$24.20 per transaction	Free
4.1.2	<b>Using Other Machines:</b>		
4.1.2.1	Withdrawal	\$60.00 per transaction	Free
4.1.2.2	Deposit	Free	Free
4.1.2.3	Enquiry	\$35.00 per transaction	Free
4.1.2.4	Transfer	\$60.00 per transaction	Free
4.1.2.5	Declined	\$33.10 per transaction	Free
4.1.2.6	Statement	N/A	Free
4.2	Point of Sale Transactions	\$60.00 per transaction. Declined Multilink transaction - \$19.25†	Free
4.3	Replacement Debit Card	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$600.00 ¥

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4.4	<b>Internet Banking:</b>		
4.4.1	<b>Personal</b>		
4.4.1.1	Enquiry	Free	Free
4.4.1.2	<b>Funds Transfer</b>		
4.4.1.2.1	Own Bank	Free	Free
4.4.1.2.2	Third Party	Free	\$150.00 - \$200.00
<b>5.0</b>	<b>DEPOSITORY SERVICES</b>		
5.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	\$5,000.00
<b>6.0</b>	<b>LOANS AND DISCOUNTS (Personal)</b>		
6.1	Commitment/Acceptance Fee	1.53% of loan amount	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
6.2	Annual Renewal Fee	N/A	N/A
6.3	Overrun/ Over Limit Fee	N/A	N/A
6.4	Late Payment/ Penalty Fee	Late charge of 6.185% of total monthly payment is effected when the payment becomes past due after 10 days; Minimum \$1,515.00	1.66% of Principal & Interest Outstanding plus \$1,150.00
6.5	Guarantees/Indemnities	N/A	N/A
6.6	Letter of Undertaking	N/A	\$6,100.00
<b>7.0</b>	<b>CREDIT CARD SERVICES</b>		
7.1	<b>Annual Membership Fee:</b>		
7.1.1	Visa	N/A	N/A
7.1.2	Mastercard	N/A	N/A
7.1.3	Other	N/A	N/A

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7.2	<b>Cash Advance Charge:</b>		
7.2.1	Visa	N/A	N/A
7.2.2	Mastercard	N/A	N/A
7.2.3	Other	N/A	N/A
7.3	<b>Late Payment Charge:</b>		
7.3.1	Visa	N/A	N/A
7.3.2	Mastercard	N/A	N/A
7.3.3	Other	N/A	N/A
7.4	<b>Overlimit Charge:</b>		
7.4.1	Visa	N/A	N/A
7.4.2	Mastercard	N/A	N/A
7.4.3	Other	N/A	N/A
7.5	<b>Replacement Card Fee:</b>		
7.5.1	Visa	N/A	N/A
7.5.2	Mastercard	N/A	N/A
7.5.3	Other	N/A	N/A
<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>		
8.1	Foreign Cheque negotiated	N/A	\$150.00 - \$200.00
8.2	Foreign Draft (sold)	N/A	\$550.00

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8.3	<b>Manager's Cheque:</b>		
8.3.1	Bank Customer	\$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$370.00 $\phi$
8.3.2	Non-bank Customer	\$1,385.00*	N/A
8.4	Money Order	N/A	N/A
8.5	Standing Order	Set up fee of \$385; \$385.00 for each order negotiated on due date; \$385.00 for each order which cannot be processed after cycle for savings accounts. Online- Free.	Free
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$600.00 - \$1,200.00 discount applicable to Senior Citizens 50%
8.7	<b>Cheque Encashment Fee:</b>		
8.7.1	Own Bank	N/A	Members - \$150.00; Non-Members - \$300.00. Premier Club Members receive 50% discount.
8.7.2	Other Banks' Cheque	N/A	\$300.00 for special clearance for external cheques
8.8	Voucher Search	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	Voucher Search current year J\$1000 / US\$8.00 / C\$11 / £7.00; Previous year J\$2,000 / US\$16 / C\$22 / £13; Items over the last 2 years J\$3000/ US\$24/ C\$33/ £19; items 3 years and over J\$4,500/US\$35.00/C\$47.00/£28.00. Premier Club Members receive a 50% discount.
8.11	<b>Bill Payment Services:</b>		
8.11.1	In-branch	N/A	N/A
8.11.2	Internet	Free	Free

**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 individual building society's product/services and are not to be interpreted as an exhaustive list.
- (ii) Fees and Charges include applicable taxes.
- (iii) N/A - Service not applicable to institution.

$\dagger$  - 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

¥ - 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).

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