		BNSJ	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCBJ	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	J\$
1.0	CURRENT ACCOUNTS (Personal)								
1.1	Minimum Monthly Service Charge	\$680.00	N/A	Direct Banking - Free Chequing Plus - \$500.00 Regular Chequing - \$750.00	\$500.00 [§]	Free	\$350.00	\$927.21; Free for minimum monthly credit balance of \$50,000.00	Advantage Savings \$350.00; Prime Chequing \$1,000.00
1.2	Charge per Entry/Cheque	\$385.00	N/A	Chequing Plus - \$150.00 Regular Chequing \$250.00 Direct Banking - \$350.00	\$85.00	\$2,912.50; 100 leaves per order	\$50.00	\$100.00	Free - Prime Chequing; Advantage Savings \$80.00
1.3	Minimum Balance Fees (also state threshold)	Free	N/A	Chequing Plus - \$500.00; threshold \$150,000.00	Free	Free	Free	Free	Free
1.4	Transfer Between Accounts:								
1.4.1	Within Deposit-Taking Institution	\$1,385.00; Free Online	N/A	\$1,000.00; Free - Online Banking & ABM	\$1,000.00	Free	Free	\$1,281.50 In-Branch; Free - Online	\$460.00 - In branch (sending instructions via email /letter)
1.4.2	To Third Party Deposit-Taking Institution	\$1,385.00	N/A	\$148.72 - \$209.70	\$10.00 - \$1,000.00	ACH - \$20.00; RTGS - \$250.00	N/A	\$201.54 - \$1,366.55	\$20.00 - \$200.00 ACH or RTGS
1.5	Interim Statement	Free	N/A	\$650.00	\$525.00	Free	\$500.00	\$757.25 per request	\$550.00
1.6	Duplicate/Replacement Statement	\$650.00	N/A	\$650.00	\$525.00	500.00	\$150.00	\$757.25 per request	\$550.00
1.7	Cheque Returned NSF	\$1,500.00	N/A	\$1,300.00	\$1,300.00 - \$7,125.00 + Foreign Bank Charge for USD; Maximum JMD for cheques returned valued over \$1M	Own Bank - \$1,300.00; Other Banks - \$1,400.00	\$1,000.00	\$1,281.50 per item	\$1,300.00
1.8	Stop Payment/Cancellation Order:								
1.8.1	Local Cheque	\$480.00	\$524.25	\$450.00	\$450.00	\$450.00 - \$5,000.00; Manager's cheque \$524.25	\$450.00	\$480.00	\$480.00
1.8.2	Foreign Cheque	USD 25.00	USD 58.25	USD 50.00 + Foreign Bank Charges	USD 20.00 + Foreign Bank Charge	USD 18.50 Plus Other Bank Charges	N/A	USD 45.80	USD 16.00
1.9	Dormant Account Fee (per annum)	Free	N/A	Free	Free	Free	Free	Free	Free
2.0	SAVINGS ACCOUNTS (Personal)								
2.1	In-branch Deposit Transaction Fee	\$385.00	N/A	Free	Free; 0.35% over \$1,000,000.00/day accumulated and 2% in excess of USD500	Free; Cash deposits in excess of J\$1M - \$3.00 per \$1,000.00	0.40% JMD 1M and over. 1.2% -1.8% of FC over \$500.00	f \$4.36 per J\$ 1,000.00 on deposit amounts in excess of J\$1,000,000.00	\$2.70 per \$1,000.00; applied to the excess over J\$1,000,000.00 or USD 1,500.00
2.2	In-branch Withdrawal Transaction Fee	\$385.00	N/A	Regular savings - \$115.00 each ; Savings Plus - 2 free, thereafter \$200.00	Free up to \$500,000.00; 0.2% in excess of \$500,000.00 whichever is larger	Free	\$100.00 (Not applicable to senior citizen's over 60)	\$384.45 (Applicable only to withdrwal amounts up to \$100.000.00)	\$93.20
2.3	Minimum Balance Fees (also state threshold)	\$185.00 threshold of \$5,000.00 and USD 100.00	N/A	Regular Savings - N/A Savings Plus - \$400.00, threshold \$100,000.00	\$100.00; Global Savers -Kidz/Teens and Seniors are excluded. Minimum balance JMD \$2,000.00 and 500 units in other currencies	N/A	Free	\$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 - \$1100	Free
2.4	Dormant Account Fee (per annum)	Free	N/A	Free	Free	Free	Free	Free	Free
2.4	Dormant Account Fee (per annum)	riee	N/A	Free	Free	Free	riee	riee	FIEE

		BNSJ	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCBJ	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	J\$
3.0	TELEGRAPHIC TRANSFER OF FUNDS								
3.1	Inward	\$3,535.00	USD 23.30	Local/Regional - \$209.70 International - \$3,706.49	\$2,000.00 - \$2,750.00	USD23.30; CA\$30.01; GBP17.62; EUR19.89	USD 30.00	\$3,433.84	USD 20.00
3.2	Outward	\$3,535.00	USD 34.95	International: Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	\$3,000.00 - \$5,500.00	USD 41.12; CAD \$52.96; GBP 31.09; EURO 35.11	\$3,550.00	\$1,281.50 - \$3,840.00 plus Cost of Telex - \$116.50	USD 25.00 - USD 36.00
4.0	E-BANKING								
4.1	Automated Banking Machine (ABM)								
4.1.1	Using Own Machine:								
4.1.1.1	Withdrawal	\$60.00; Free on transactional account	N/A	\$32.00; Visa Debit free	Free	N/A	Free	\$30.00	\$35.00
4.1.1.2	Deposit	Free	N/A	Free	Free	N/A	Free	Free	Free
4.1.1.3	Enquiry	Free	N/A	Free	Free	N/A	Free	Free	Free
4.1.1.4	Transfer	\$60.00; Free on transactional account	N/A	Free	Free	N/A	Free	Free	Free
4.1.1.5	Declined	\$12.10	N/A	\$12.00; Visa Debit - free	Free	N/A	Free	\$12.10	\$16.00
4.1.1.6	Statement	\$24.20	N/A	\$30.00	Free	N/A	N/A	Free	Free
4.1.2	Using Other Machines:								
4.1.2.1	Withdrawal	\$60.00; Free on transactional account	N/A	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas - \$262.65	\$60.00	\$55.67	\$60.00	\$60.34	\$60.00
4.1.2.2	Deposit	Free	N/A	N/A	N/A	N/A	N/A	Free	N/A
4.1.2.3	Enquiry	\$35.00	N/A	\$30.00; Visa Debit - \$43.77	\$37.50	\$22.25 - \$39.42	\$30.00	\$31.35	\$42.00
4.1.2.4	Transfer	\$60.00; Free on transactional account	N/A	N/A	N/A	N/A	N/A	Free	N/A
4.1.2.5	Declined	\$33.10	N/A	\$30.00; Visa Debit - Local Banks - \$43.77; In't/Overseas - \$58.37	\$37.50	\$17.72 - \$39.42	\$30.00	\$31.35	\$35.00
4.1.2.6	Statement	Free	N/A	N/A	N/A	N/A	N/A	Free	N/A
4.2	Point of Sale Transactions	\$60.00; 19.25 for decline POS Transaction	N/A	Purchase - \$16.00; Declined \$15.00	\$17.50	\$20.00	\$12.00	\$10.08 - \$14.13	\$12.87 - \$16.00
4.3	Replacement Debit Card	\$885.00	N/A	ABM Card - Free; Lost Card -\$700.00; Visa Debit & Platinum - \$437.75	\$885.00	\$757.25	\$700.00	\$714.00	\$700.00
4.4	Internet Banking:								
4.4.1	Personal								
4.4.1.1	Enquiry	Free	N/A	Free	Free	Free	Free	Free	Free
4.4.1.2	Funds Transfer								
4.4.1.2.1	Own Bank	Free	N/A	Free	Free	Free	Free	Free	Free
4.4.1.2.2	Third Party	Free	N/A	Free	\$10.00 - \$500.00	ACH \$20.00; RTGS \$250.00	\$18.00 - \$235.00	Free	\$200.00

		BNSJ	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCBJ	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	J\$
5.0	DEPOSITORY SERVICES								
5.1	Deposit Wallets (range of rental charges per annum)	\$5,500.00 - \$9,010.00	N/A	\$4,000.00 - \$8,750.00	\$6,500.00 - \$8,500.00; \$3500.00 per bag + Plus large cash rate	N/A	N/A	N/A	\$10,000.00 One time set up fee/cash handling fees apply
	Safety Deposit Boxes (range of rental charges								
5.2	per annum)	\$1,970.00 - \$22,160.00	N/A	\$ 1,500.00 - \$ 4,077.50	\$5,000.00 - \$9,450.00	N/A	N/A	\$4,389.81 - \$17,559.27	\$2,330.00 - \$14,562.50
6.0	LOANS AND DISCOUNTS (Personal)								
6.1	Commitment/Acceptance Fee	\$12,000.00 - \$18,000.00; 3.55% of loan amount	N/A	3.50%, Min \$12,000.00	Maximum of 18,000 or 1.5%-3% of loan amount (negotiated)	2.33% for cash secured - 3.5% negotiable for non cash secured, Min charge \$10,000.00 ^A	2.91% - 3.5% of original loan amount	\$12,000.00 (minimum); 3.50% Value of Facility	J\$ Min 0.87%; Max- 4.0% of loan amount depending on loan type (cash secured, unsecured, auto or mortgages)
6.2	Annual Renewal Fee	N/A	N/A	2.33%, Min \$6,000.00	N/A	Free	N/A	0.29% of Outstanding balance of Facility	2.33% of loan amount
6.3	Overrun/ Over Limit Fee	\$2,240.00	N/A	1.00% - 2.00%, Min \$2,500.00	Minimum \$3,000.00; Plus Penalty rate 50% (not approved)	\$2,000.00 - \$2,200.00	N/A	\$2,446.50 per item	\$1,398.00; Maximum - 48.0%of loan amount
6.4	Late Payment/ Penalty Fee	6.185% of unpaid amount; Minimum \$1,515.00	N/A	6% of unpaid amount, minimum \$1,515.00; \$2912.50 mortgage	Minimum \$1,300.00; Plus past due interest at penalty rate @ regular rate + 10%	\$2,000.00	\$500.00; maximum 5.0% per annum of oustanding loan payment/installment	15% - Overdrafts; 10% - Loans	interest charged on outstanding payment at the contracted loan rate
6.5	Guarantees/Indemnities	\$6,815.00 - \$8,500.00	N/A	\$4,957.45	\$6,000.00 - \$14,000.00	1.165% of facility. Min \$6,250.00 (non-standard); \$7,000.00 standard	N/A	\$7,500.00 (minimum); 4.96% - 12.88% per annum depending on nature of security & risk involved etc.	Min 1.5% and Max 3.495% of loan amount
6.6	Letter of Undertaking	\$5,950.00	N/A	\$5.500.00	\$7,500.00	1.165% of facility. Min \$6,250.00 (non-standard); \$7,000.00 standard	N/A	\$7,500.00	Min 0.5% and Max 2.04% of loan amount
	, ,	ψυ,950.00	IN/A	\$5,500.00	\$7,500.00	standard	IN/A	\$7,500.00	amount
7.0 7.1	CREDIT CARD SERVICES Annual Membership Fee:								
7.1.1	Visa	\$2,500.00 - \$8,500.00	N/A	Free - Cash Back \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Commercial	\$3,700.00 - \$7,000.00	N/A	\$3,240.00 - \$6,210.00 Visa Classic & Visa Gold	\$4,000.00 - \$7,500.00	\$2,000.00 - \$9,000.00
7.1.2	Mastercard	\$4,000.00 - \$12,900.00	N/A	N/A	N/A	N/A	N/A	USD 90.00 - USD 180.00	\$1,500.00 - \$20,000.00
7.1.3	Other	4,000.00	N/A	N/A	N/A	N/A	N/A	\$416.58 - \$7,500.00	N/A
7.2	Cash Advance Charge:								
7.2.1	Visa	10.00% of Advance. Min \$500.00	N/A	7.44% Cash Back/Gold/Platinum 6.44% Commercial	In-branch - 2.00% minimum \$1,500.00; Outside branch - 8.00%	N/A	JMD\$250.00\USD5.00 or 7.5% of cash advance amount. (whichever is greater)	Minimum JMD7.30% plus GCT (at the ABM-Visa Classic & Gold) Maximum JMD10.00% plus GCT (In branch)	6% - 8.75% of advance amount
7.2.2	Mastercard	7.00% of Advance at ATM. Min \$500.00	N/A	N/A	N/A	N/A	N/A	Minimum USD 7.30% plus GCT(at the ABM), Maximum USD 10.00% plus GCT (In branch)	6% - 8.75% of advance amount
7.2.3	Other	\$500.00 Scotia Online & TeleScotia	N/A	N/A	N/A	N/A	N/A	Minimum USD 7.30% plus GCT(at the ABM), Maximum USD 15.00% plus GCT (In branch)	N/A

		BNSJ	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCBJ	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	J\$
7.3	Late Payment Charge:								
7.3.1	Visa	\$3,000.00	N/A	\$2,563.00 Cash Back /Gold/Platinum \$3,570.00 Commercial	\$2,700.00 - \$2,850.00	N/A	\$3,000.00	USD 69.00	2,600.00
7.3.2	Mastercard	\$3,000.00	N/A	N/A	N/A	N/A	N/A	USD 69.00	\$2,600.00
7.3.3	Other	\$3,000.00	N/A	N/A	N/A	N/A	N/A	\$2,600.00	N/A
7.4	Overlimit Charge:								
7.4.1	Visa	\$3,000.00	N/A	\$2,563.00 Cash Back/Gold/Platinum \$ 2,181.00 Commercial	\$2,600.00 - \$2,700.00	N/A	\$3,000.00	USD 69.00	2,600.00
7.4.2	Mastercard	\$3,000.00	N/A	N/A	N/A	N/A	N/A	USD 69.00	\$2,600.00
7.4.3	Other	\$3,000.00	N/A	N/A	N/A	N/A	N/A	\$2,600.00	N/A
7.5	Replacement Card Fee:								
7.5.1	Visa	Visa (Preferred Gold) - Free; \$1,750.00 -\$4,715.00	N/A	\$1,747.50 Cash Back/Gold; Free - Platinum/Corporate	\$2,500.00	N/A	\$1,800.00	USD 50.00	2,000.00
7.5.2	Mastercard	\$1,810.00 - \$2,800.00 ScotiaGold and Platinum	N/A	N/A	N/A	N/A	N/A	USD 60.00	\$2,000.00
7.5.3	Other	\$805.00	N/A	N/A	N/A	N/A	N/A	\$650.00 - \$3,000.00	N/A
8.0	MISCELLANEOUS CHARGES								
8.1	Foreign Cheque negotiated	USD 1.00 per cheque encashed	1% of cheque amount	\$578.24	USD 4.50	Free	USD 3.00	\$68.71 - \$1,145.17 per item plus stamp duty	1 unit of currency per transaction + stamp duty
8.2	Foreign Draft (sold)	\$950.00 per draft	USD 6.99	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$800.00 or USD equivalent if taken from account	\$120.00 - \$900.00	\$75 0.00	\$873.75	\$700.00
8.3	Manager's Cheque:								
8.3.1	Bank Customer	\$385.00	\$407.75	\$611.63	\$400.00	\$120.00	\$370.00	\$375.00	\$430.00
8.3.2	Non-bank Customer	\$1,385.00	N/A	\$1,400.00	\$1,450.00	\$1,100.00	N/A	\$920.00	N/A
8.4	Money Order	\$255.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$385.00; On-line - Free	N/A	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between FCIB accounts; \$500.00 + draft/wire fee - intn'l transfer	\$500.00 - \$5,000.00	\$500.00	\$350.00 - \$500.00	\$370.00 - \$472.50 per item	\$315.00 plus cost of managers cheque/RTGS/ACH
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,747.50	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	\$1,375.00 - \$2,250.00	\$1,350.00	\$1,650,00	\$1,053.46 per certificate	\$1,100.00

CB1

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

		BNSJ	CBNA	FCIBJ	FGB	JMMB Bank	JN Bank	NCBJ	SBJ
	SERVICES	J\$	J\$	J\$	J\$	J\$	\$	J\$	J\$
8.7	Cheque Encashment Fee:								
8.7.1	Own Bank	\$385.00	N/A	\$120.00 - Customers; \$150.00 Non - customers	\$200.00 applicable only to non FGB customers	Free	Free - Members; \$300.00 Non Members	\$329.99	\$250.00 (non-clients)
8.7.2	Other Banks' Cheque	\$385.00	N/A	\$150.00 - Customers; \$200.00 Non - customers	N/A	\$290.00	\$250.00	\$582.50	Free; considered a deposit to account
8.8	Voucher Search	\$1,800.00 per hour or part thereof	N/A		\$4,000.00 maximum; \$2,500.00 flat fee plus \$1,000.00 per hour for more than 2 vouchers		\$1,500.00 - \$3,000.00	J\$1,457.48 per item per hour of part thereof-	\$2,500.00 for first hour; plus \$950.00 per hour after
8.11	Bill Payment Services:								
8.11.1	In-branch	Free	N/A	N/A	N/A	\$250.00	\$200.00	\$300.00 per bill	\$203.86
8.11.2	Internet	Free	N/A	Free	Free	Free	Free	Free	Free

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 individual commercial bank'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.

§ Minimum service charge in any one category is charged to Senior Citizen Indiviual chequing accounts.

[^] Fees for registered of securities will be charged on a cost recovery basis.