PRELIMINARY FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD. SCHEDULE OF FEES AND CHARGES 2017 - 2019 Pursuant to Section (64)(g)(ii) of the Banking Services Act

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
	SERVICES	December 2017 (J\$)	December 2018 (J\$)	December 2019 (J\$)	J\$ Value Change '17 -'18	% Change '17 -'18	J\$ Value Change '18 -'19	% Change '18 -'19	
1.0	CURRENT ACCOUNTS (Pesonal)								
1.1	Minimum Monthly Service Charge	Regular Chequing - \$550.00; Chequing Plus - \$500.00	Regular Chequing - \$750.00; Chequing Plus - \$500.00	Direct Banking - Free Chequing Plus - \$500.00 Regular Chequing - \$750.00	\$0.00 - \$200.00	0% - 36%	\$0.00	0%	
1.2	Charge per Entry/Cheque	Regular chequing - 2 free debits per month - \$150.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	Regular chequing - 3 free debits per month - \$250.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	Chequing Plus - \$150.00 Regular Chequing \$250.00 Direct Banking - \$350.00	\$0.00 - \$100.00	0% - 67%	\$0.00 - \$350.00	0% - 100%	
1.3	Minimum Balance Fees (also state threshold)	Regular chequing - \$550.00; threshold \$70,000.00, Chequing Plus - \$500.00; threshold \$150,000.00	Regular chequing - \$750.00; no threshold Chequing Plus - \$500.00; threshold \$150,000.00	Chequing Plus - \$500.00; threshold \$150,000.00	\$0.00 - \$200.00	0% - 36%	(\$750.00) - \$0.00	-100% to 0%	
1.4	Transfer Between Accounts:								
1.4.1	Within Deposit-Taking Institution	\$1,000.00	\$1,000.00	\$1,000.00; Free - Online Banking & ABM	\$0.00	0%	\$0.00	0%	
1.4.2	To Third Party Deposit-Taking Institution	\$148.72 - \$209.70	\$148.72 - \$209.70	\$148.72 - \$209.70	\$0.00	0%	\$0.00	0%	
1.5	Interim Statement	\$650.00	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%	
1.6	Duplicate/Replacement Statement	\$650.00	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%	
1.7	Cheque Returned NSF	\$1,300.00	\$1,300.00	\$1,300.00	\$0.00	0%	\$0.00	0%	
1.8	Stop Payment/Cancellation Order:								
1.8.1	Local Cheque	\$450.00	\$450.00	\$450.00	\$0.00	0%	\$0.00	0%	
1.8.2	Foreign Cheque	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 0.00	0%	USD 0.00	0%	
1.9	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%	
2.0	SAVINGS ACCOUNTS (Personal)				Q 0.00		73333		
2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%	
2.2	In-branch Withdrawal Transaction Fee	Regular Saving - \$215.00; Saving Plus - \$200.00	Regular Saving - \$115.00 after three free debits; Saving Plus - \$200.00	Regular savings - \$115.00 each ; Savings Plus - 2 free, thereafter \$200.00	(\$100.00) - \$0.00	-47% to 0%	\$0.00	0%	
2.2	Minimum Balance Fees (also state threshold)	Regular Savings - \$150.00, threshold \$20,000.00; Saving Plus - \$400.00. threshold \$100.000.00	Regular Savings - \$150.00, no threshold; Saving Plus - \$400.00. threshold \$100.000.00	Regular Savings - N/A Savings Plus - \$400.00, threshold \$100.000.00	\$0.00	0%	(\$150,00) - \$0,00	-100% to 0%	
2.3	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%	
2.4	TELEGRAPHIC TRANSFER OF FUNDS	Fiee	Free	Fiee	\$0.00	076	\$0.00	0%	
3.0	TELEGRAPHIC TRANSFER OF FUNDS			Local/Regional - \$209.70 International - \$3,706.49					
3.1	Inward	\$3,706.49 International :	\$3,706.49 International :	International - \$3,706.49 International :	\$0.00	0%	\$0.00 - \$209.70	0% - 100%	
	Outward	Branch \$5,416.49 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	International: Branch \$1,469.44 Internet \$0.00 Regional FCIB Branch: Branch & Internet \$0.00	International : Branch 27% Internet 0% Regional FCIB Branch: Branch & Internet 0%	\$0.00	0%	
3.2	E-BANKING	Internet \$1,900.00	Internet \$1,900.00	Internet \$1,900.00	Branch & Internet \$0.00	Branch & Internet 0%	\$0.00	0%	
4.0									
4.1.1	Automated Banking Machine (ABM)								
4.1.1	Using Own Machine:				***				
4.1.1.2	Withdrawal	\$32.00; Visa Debit free	\$32.00; Visa Debit free	\$32.00; Visa Debit free Free	\$0.00	0%	\$0.00 \$0.00	0% 0%	
4.1.1.3	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.1.4	Enquiry	Free	Free	Free Free	\$0.00	0%	\$0.00	0%	
4.1.1.4	Transfer	Free	Free		\$0.00 \$0.00	0%	\$0.00 \$0.00	0%	
4.1.1.5	Declined Statement	\$12.00: Visa Debit - free \$30.00 (not all accounts)	\$12.00: Visa Debit - free \$30.00 (not all accounts)	\$12.00: Visa Debit - free \$30.00	\$0.00	0%	\$0.00 \$0.00	0%	
		\$30.00 (not all accounts)	\$30.00 (not all accounts)	\$30.00	\$0.00	U%	\$0.00	0%	
4.1.2	Using Other Machines:								
4.1.2.1	Withdrawal	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas - \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas - \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas - \$262.65	\$0.00	0%	\$0.00	0%	
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2.3	Enquiry	\$30.00; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$0.00	0%	\$0.00	0%	
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		\$30.00; Visa Debit - Local Banks - \$43.77;	\$30.00; Visa Debit - Local Banks - \$43.77;	\$30.00; Visa Debit - Local Banks - \$43.77;					
4.1.2.5	Declined	In't/Overseas - \$58.37	In't/Overseas - \$58.37	In't/Overseas - \$58.37	\$0.00	0%	\$0.00	0% N/Δ	
	Statement	N/A	N/A	N/A	N/A	N/A	N/A	14//	
4.2	Point of Sale Transactions	Purchase - \$16.00; Declined \$15.00 \$700.00;	Purchase - \$16.00; Declined \$15.00 \$700.00;	Purchase - \$16.00; Declined \$15.00 ABM Card - Free; Lost Card -\$700.00;	\$0.00	0%	\$0.00	0%	
4.3	Replacement Debit Card	\$700.00; Visa Debit & Platinum - \$437.75	\$700.00; Visa Debit & Platinum - \$437.75	Visa Debit & Platinum - \$437.75	\$0.00	0%	\$0.00	0%	

PRELIMINARY FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD. SCHEDULE OF FEES AND CHARGES 2017 - 2019 Pursuant to Section (64)(g)(ii) of the Banking Services Act

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
		TEES AND CHARGES							
	SERVICES	December 2017 (J\$)	December 2018 (J\$)	December 2019 (J\$)	J\$ Value Change '17 -'18	% Change '17 -'18	J\$ Value Change '18 -'19	% Change '18 -'19	
4.4	Internet Banking:								
4.4.1	Personal								
4.4.1.1	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%	
4.4.1.2.2	Third Party	Free	Free	Free	\$0.00	0%	\$0.00	0%	
5.0	DEPOSITORY SERVICES								
5.1	Deposit Wallets (range of rental charges per annum)	\$5,250.00 - \$8,750.00	\$5,250.00 - \$8,750.00	\$4,000.00 - \$8,750.00	\$0.00	0%	(\$1,250.00) - \$0.00	-24% to 0%	
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$ 1.500.00 - \$ 4.077.50	\$ 1.500.00 - \$ 4.077.50	\$ 1.500.00 - \$ 4.077.50	\$0.00	0%	\$0.00	0%	
6.0	LOANS AND DISCOUNTS (Personal)								
6.1	Commitment/Acceptance Fee	3.50%, Min \$12,000.00	3.50%, Min \$12,000.00	3.50%, Min \$12,000.00	\$0.00	0%	\$0.00	0%	
				2.33% Min \$6.000.00		0%	\$0.00	0%	
6.2	Annual Renewal Fee	2.33%, Min \$6,000.00 1.00% - 2.00%, Min \$2,500.00	2.33%, Min \$6,000.00	2.33%, Min \$6,000.00 1.00% - 2.00%, Min \$2,500.00	\$0.00 \$0.00	0%	\$0.00	0%	
6.3	Overrun/ Over Limit Fee	6% of unpaid amount, minimum \$1,515.00;	1.00% - 2.00%, Min \$2,500.00 6% of unpaid amount, minimum \$1,515.00;	6% of unpaid amount, minimum \$1,515,00°					
6.4	Late Payment/ Penalty Fee	\$2912.50 mortgage	\$2912.50 mortgage	\$2912.50 mortgage	\$0.00	0%	\$0.00	0%	
6.5	Guarantees/Indemnities	\$5,500.00	\$5,500.00	\$4,957.45	\$0.00	0%	(\$542.55)	-10%	
6.6	Letter of Undertaking	\$5,500.00	\$5,500.00	\$5,500.00	\$0.00	0%	\$0.00	0%	
7.0	CREDIT CARD SERVICES								
7.1	Annual Membership Fee:	Free - Cash Back (previously Classic)	Free - Cash Back (previously Classic)						
7.1.1	Visa	\$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Corporate/Commercia/Business Cards	\$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Corporate/Commercial/Business Cards	Free - Cash Back \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Commercial	\$0.00	0%	\$0.00	0%	
7.1.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.2	Cash Advance Charge:								
7.2.1	Visa	7.44% Cash Back (previously Classic)/Gold/Platinum 5.45% Corporate/Commercial/Business Cards	7.44% Cash Back (previously Classic)/Gold/Platinum 5.45% Corporate/Commercial/Business Cards	7.44% Cash Back/Gold/Platinum 6.44% Commercial	N/A	0%	N/A	0% - 1%	
7.2.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.3	Late Payment Charge:								
7.3.1	Visa	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$3,570.00 Corporate/Commercial	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$3,570.00 Corporate/Commercial	\$2,563.00 Cash Back /Gold/Platinum \$3,570.00 Commercial	\$0.00	0%	\$0.00	0%	
7.3.1	Mastercard	\$3,570.00 Corporate/Commercial	N/A	SS,570.00 Commercial	N/A	N/A	N/A	N/A	
7.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.4	Overlimit Charge:	DVD.	IVE	INO	180	IVO.	IVA	13/75	
7.4.1	Visa	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$2,181.00 Corporate/Commercial	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$2,181.00 Corporate/Commercial	\$2,563.00 Cash Back/Gold/Platinum \$2,181.00 Commercial	\$0.00	0%	\$0.00	0%	
7.4.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.5	Replacement Card Fee:								
7.5.1	Visa	\$1,747.50 Cash Back (previously Classic)/Gold; Free - Platinum/Corporate; \$2,563.00 - Snr/local only	\$1,747.50 Cash Back (previously Classic)/Gold; Free - Platinum/Corporate; \$2,563.00 - Snr/local only	\$1,747.50 Cash Back/Gold; Free - Platinum/Corporate	\$0.00	0%	(\$2,563.00) - \$0.00	-100% to 0%	
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 FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD. SCHEDULE OF FEES AND CHARGES 2017 - 2019 Pursuant to Section (64)(g)(ii) of the Banking Services Act

		FEES AND CHARGES			ANNUAL/Y-T-D CHANGES				
	SERVICES	December 2017 (J\$)	December 2018 (J\$)	December 2019 (J\$)	J\$ Value Change '17 -'18	% Change '17 -'18	J\$ Value Change '18 -'19	% Change '18 -'19	
8.0	MISCELLANEOUS CHARGES								
8.1	Foreign Cheque negotiated	\$578.24	\$578.24	\$578.24	\$0.00	0%	\$0.00	0%	
8.2	Foreign Draft (sold)	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$0.00	0%	\$0.00	0%	
8.3	Manager's Cheque:								
8.3.1	Bank Customer	\$611.63	\$611.63	\$611.63	\$0.00	0%	\$0.00	0%	
8.3.2	Non-bank Customer	\$1,400.00	\$1,400.00	\$1,400.00	\$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	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intn'l transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intn't transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between FCIB accounts; \$500.00 + draft/wire fee - intn'l transfer	\$0.00	\$0.00	\$0.00	0%	
8.6	Certification of Account Bal./Reference Letter	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	\$0.00	0%	\$0.00	0%	
8.7	Cheque Encashment Fee:								
8.7.1	Own Bank	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$0.00	0%	\$0.00	0%	
8.7.2	Other Banks' Cheque	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$0.00	0%	\$0.00	0%	
8.8	Voucher Search	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	\$0.00	0%	\$0.00	0%	
8.11	Bill Payment Services:								
8.11.1	In-branch	\$198.29 - In Branch Counter: Customer/Non-customer	N/A	N/A	(\$198.29)	-100%	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 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 interpre

(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

(iv) N/A -Service not applicable to institution. 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.
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.
NA-Service not applicable to institution.