

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

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		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 (Personal)							
1.1	Minimum Monthly Service Charge	\$500.00 - \$700.00	\$500.00 ⁵	\$500.00 ⁵	(\$200.00) - \$0.00	-29% to 0%	\$0.00	0%
1.2	Charge per Entry/Cheque	\$70.00	\$75.00	\$85.00	\$5.00	7%	\$10.00	13%
1.3	Minimum Balance Fees (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.4	Transfer Between Accounts:							
1.4.1	Within Deposit-Taking Institution	Free	Free	\$1,000.00	\$0.00	0%	\$1,000.00	100%
1.4.2	To Third Party Deposit-Taking Institution	\$10.00 - \$500.00	\$10.00 - \$500.00	\$10.00 - \$1,000.00	\$0.00	0%	\$0.00 - \$500.00	0% - 100%
1.5	Interim Statement	Free	\$525.00	\$525.00	\$525.00	100%	\$0.00	0%
1.6	Duplicate/Replacement Statement	\$525.00	\$525.00	\$525.00	\$0.00	0%	\$0.00	0%
1.7	Cheque Returned NSF	\$1,300.00	\$1,300.00 - \$7,125.00 + Foreign Bank Charge for USD; Maximum JMD for cheques returned valued over \$1M	\$1,300.00 - \$7,125.00 + Foreign Bank Charge for USD; Maximum JMD for cheques returned valued over \$1M	\$0.00 - \$5825.00	0% - 448%	\$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 20.00 + Foreign Bank Charge	USD 20.00 + Foreign Bank Charge	USD 20.00 + Foreign Bank Charge	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)							
2.1	In-branch Deposit Transaction Fee	Free	Free	Free; 0.35% over \$1,000,000/day accumulated and 2% in excess of USD500	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	Free for Withdrawals up to \$25,000.00	Free; .15% of amount over \$400,000.00	Free up to \$500,000.00; 0.2% in excess of \$500,000.00 whichever is larger	\$0.00	0%	\$0.00	0%
2.3	Minimum Balance Fees (also state threshold)	\$100.00; Global Savers -Kidz/Teens and Seniors are excluded. Minimum balance JMD \$2000 and 500 units in other currencies	\$100.00/month Individual accounts; Corporate \$500.00/month; Global Savers - Kidz/Teens and Seniors are excluded. Minimum balance JMD \$2,000.00 and 500 units in other currencies	\$100.00; Global Savers -Kidz/Teens and Seniors are excluded. Minimum balance JMD \$2,000.00 and 500 units in other currencies	\$0.00 - \$500.00	0% - 100%	\$0.00 - \$500.00	0% - 100%
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	\$1,500.00 - \$2,250.00	\$1,500.00 - \$2,250.00	\$2,000.00 - \$2,750.00	\$0.00	0%	\$500.00	22% - 33%
3.2	Outward	\$3,000.00 - \$3,400.00	\$3,000.00 - \$5,000.00	\$3,000.00 - \$5,500.00	\$0.00 - \$1,600.00	0% - 47%	\$0.00 - \$500.00	0% - 10%
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	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$55.00	\$50.00	\$60.00	(\$5.00)	-9%	\$10.00	20%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$37.50	\$37.50	\$37.50	\$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
4.1.2.5	Declined	\$37.50	\$37.50	\$37.50	\$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	\$17.50	\$17.50	\$17.50	\$0.00	0%	\$0.00	0%
4.3	Replacement Debit Card	\$885.00	\$885.00	\$885.00	\$0.00	0%	\$0.00	0%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	USD 2.50	USD 4.50	USD 4.50	USD 2.00	80%	USD 0.00	0%
8.2	Foreign Draft (sold)	\$650.00	\$700.00 or USD equivalent if taken from account	\$800.00 or USD equivalent if taken from account	\$50.00	8%	\$100.00	14%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$400.00	\$400.00	\$400.00	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$1,000.00	\$1,000.00	\$1,450.00	\$0.00	0%	\$450.00	45%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$400.00 - \$700.00	\$400.00 - \$700.00	\$500.00 - \$5,000.00	\$0.00	0%	\$100.00 - \$4,300.00	25% - 614%
8.6	Certification of Account Bal./Reference Letter	\$1,200.00 - \$2,250.00	\$1,200.00 - \$2,250.00	\$1,375.00 - \$2,250.00	\$0.00	0%	\$0.00 - \$175.00	0% - 15%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	Free	\$200.00	\$200.00 applicable only to non FGB customers	\$200.00	100%	\$0.00	0%
8.7.2	Other Banks' Cheque	\$200.00	N/A	N/A	(\$200.00)	-100%	N/A	N/A
8.8	Voucher Search	\$2,500.00	Free; \$2,500.00 flat fee plus \$1,000.00 per hour for more than 2 vouchers	\$4,000.00 maximum; \$2,500.00 flat fee plus \$1,000.00 per hour for more than 2 vouchers	\$0.00 - \$1,000.00	0% - 100%	\$4,000.00 minimum charge	100%
8.11	Bill Payment Services:							
8.11.1	In-branch	Free	N/A	N/A	\$0.00	0%	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 interpreted as an exhaustive list.
- (ii). Fees and Charges include applicable taxes.
- (iii). A 100% increase 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.

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