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

	FEES AND CHARGES					ANNUAL / Y-I	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)	December 2017 (3\$)	December 2018 (J\$)	December 2019 (J\$)	17 - 18	17 - 18	10-19	10-19	
1.1	Minimum Monthly Service Charge	\$500.00 - \$700.00	\$500.00 <sup>\$</sup>	\$500.00 <sup>\$</sup>	(\$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%	
1.2	onarge per Entry/oneque	\$70.00	\$13.00	405.00	<i>43.00</i>	170	\$10.00	1070	
1.3	Misimum Delegas Face (also state three hold)	Free	Free	Free	<b>6</b> 0.00		\$0.00		
1.3	Minimum Balance Fees (also state threshold) Transfer Between Accounts:	Free	Free	Free	\$0.00	0%	\$0.00	0%	
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 - <b>\$1,000.00</b>	\$0.00	0%	\$0.00 - <b>\$500.00</b>	0% - <b>100%</b>	
1.5 1.6	Interim Statement Duplicate/Replacement Statement	Free \$525.00	\$525.00 \$525.00	\$525.00 \$525.00	\$525.00 \$0.00	100%	\$0.00 \$0.00	0%	
1.0	Dupicate/Replacement Statement	\$525.00	\$1,300.00 - \$7,125.00 + Foreign Bank	\$1,300.00 - \$7,125.00 + Foreign Bank	\$0.00	0%	\$0.00	0%	
			Charge for USD;	Charge for USD; Maximum JMD for cheques returned					
1.7	Cheque Returned NSF	\$1,300.00	Maximum JMD for cheques returned valued over \$1M	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)								
				Erec: 0.25% over \$1.000.000.00(dov					
2.1	In-branch Deposit Transaction Fee	Free	Free	Free; 0.35% over \$1,000,000.00/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	Tiee	Tite	Thee	30.00	0 /8	\$0.00	078	
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 - <b>\$5,500.00</b>	\$0.00 - \$1,600.00	0% - 47%	\$0.00 - \$500.00	0% - <b>10%</b>	
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 4.1.2.5	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2.5	Declined	\$37.50 N/A	\$37.50	\$37.50 N/A	\$0.00	0%	\$0.00 N/A	0% N/A	
	Statement Point of Sale Transactions	N/A \$17.50	N/A \$17.50	N/A \$17.50	N/A \$0.00	N/A 0%	\$0.00	0%	
4.2									

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

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	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	\$10.00 - \$500.00	\$10.00 - \$500.00	\$10.00 - \$500.00	\$0.00	0%	\$0.00	0%	
5.0 D	DEPOSITORY SERVICES								
5.1	Deposit Wallets (range of rental charges per annum)	\$6,500.00 - \$8,500.00; \$3500.00 per bag + Plus large cash rate	\$6,500.00 - \$8,500.00; \$3500.00 per bag + Plus large cash rate	\$6,500.00 - \$8,500.00; \$3500.00 per bag + Plus large cash rate	\$0.00	0%	\$0.00	0%	
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$5,000.00 - \$9,450.00	\$5,000.00 - \$9,450.00	\$5,000.00 - \$9,450.00	\$0.00	0%	\$0.00	0%	
6.0 L	LOANS AND DISCOUNTS (Personal)								
6.1	Commitment/Acceptance Fee	Maximum of 18,000 or 1%-3% of loan amount (negotiated)	Maximum of 18,000 or 1%-3% of loan amount (negotiated)	Maximum of 18,000 or 1.5%-3% of loan amount (negotiated)	\$0.00 minimum charge	0%	\$0.00 minimum charge	0% - 0.5%	
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.3	Overrun/ Over Limit Fee	Minimum \$3,000.00; Plus Penalty rate 50% (not approved)	Minimum \$3,000.00; Plus Penalty rate 50% (not approved)	Minimum \$3,000.00; Plus Penalty rate 50% (not approved)	\$0.00 minimum charge	0%	\$0.00 minimum charge	0%	
6.4	Late Payment/ Penalty Fee	Minimum \$1,300.00; Plus past due interest at penalty rate @ regular rate + 10%	Minimum \$1,300.00; Plus past due interest at penalty rate @ regular rate + 10%	Minimum \$1,300.00; Plus past due interest at penalty rate @ regular rate + 10%	\$0.00 minimum charge	0%	\$0.00 minimum charge	0%	
6.5	Guarantees/Indemnities	\$6,000.00 - \$14,000.00	\$6,000.00 - \$14,000.00	\$6,000.00 - \$14,000.00	\$0.00	0%	\$0.00	0%	
		Free; Cash at FGB and borrowing from another bank	Free; Cash at FGB and borrowing from another						
6.6 7.0 C	Letter of Undertaking CREDIT CARD SERVICES	\$6,000.00 - \$7,500.00	bank \$6,000.00 - \$7,500.00	\$7,500.00	\$0.00	0%	\$0.00 - \$1,500.00	0% - 25%	
7.1	Annual Membership Fee:								
	·								
7.1.1	Visa	\$3,000.00 - \$7,000.00	\$3,700.00 - \$7,000.00	\$3,700.00 - \$7,000.00	\$0.00 - \$700.00	0% - 19%	\$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:			In-branch - 2.00% minimum \$1,500.00;					
7.2.1	Visa	8.00%	8.00%	Outside branch - 8.00%	N/A	0%	N/A	-6.0% to 0%	
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	\$2,200.00 - \$2,800.00	\$2,700.00 - \$2,850.00	\$2,700.00 - \$2,850.00	\$50.00 - \$500.00	2% - 23%	\$0.00	0%	
7.3.2	Mastercard	N/A	N/A	N/A	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:								
7.4.1	Visa	\$2,400.00 - \$2,500.00	\$2,600.00 - \$2,700.00	\$2,600.00 - \$2,700.00	\$200.00	8%	\$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	\$2,500.00	\$2,500.00	\$2,500.00	\$0.00	0%	\$0.00	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	

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		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	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 - <b>\$5,000.00</b>	\$0.00	0%	\$100.00 - <b>\$4,300.00</b>	25% - <b>614%</b>	
8.6	Certification of Account Bal./Reference Letter	\$1,200.00 - \$2,250.00	\$1,200.00 - \$2,250.00	<b>\$1,375.00</b> - \$2,250.00	\$0.00	0%	\$0.00 - <b>\$175.00</b>	0% - <b>15%</b>	
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
 ().
 Fees and Charges reflect a sample of the fees applicable to the bank's products / services, and are not to be interpret ().

 Fees and Charges include applicable taxes.
 (ii)
 A 100% increase represents either a doubling of the particular fee or charge, or instances where the fee or charge is (iv)

 IviA - Service not applicable to institution.
 (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 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. N/A - Service not applicable to institution.

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