

PRELIMINARY JN BANK LIMITED
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
7.3	Late Payment Charge:							
7.3.1	Visa	\$3,000.00	\$3,000.00	\$3,000.00	\$0.00	0%	\$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	Over-limit Charge:							
7.4.1	Visa	\$3,000.00	\$3,000.00	\$3,000.00	\$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	\$1,800.00	\$1,800.00	\$1,800.00	\$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
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque (negotiated)	\$50.00	USD 1.00 (\$127.97)*	USD 3.00	\$77.97	156%	USD 2.00	200%
8.2	Foreign Draft (sold)	\$500.00	\$750.00	\$750.00	\$250.00	50%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$300.00	\$370.00	\$370.00	\$70.00	23%		
8.3.2	Non-Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$350.00 - \$500.00	\$350.00 - \$500.00	\$350.00	\$0.00	0%	(\$150.00) - \$0.00	-43% to 0%
8.6	Certification of Account Bal./Reference Letter	\$950.00	\$1,650.00	\$1,650.00	\$700.00	74%	\$0.00	0%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	Free	Free - Members; \$300.00 Non Members	Free - Members; \$300.00 Non Members	\$0.00 - Members; \$300.00 Non Members	0% - Members; 100% Non Members	\$0.00	\$0.00
8.7.2	Other Bank's Cheque	\$250.00	\$250.00	\$250.00	\$0.00	0%	\$0.00	0%
8.8	Voucher Search	\$500.00 - \$2,500.00	\$1,500.00 - \$3,000.00	\$1,500.00 - \$3,000.00	\$500.00 - \$1,000.00	20% - 200%	\$0.00	0%
8.11	Bill Payment Services:							
8.11.1	In-branch	\$50.00	\$200.00	\$200.00	\$150.00	300%	\$0.00	0%
8.11.2	Internet	Free	Free	Free	\$0.00	0%	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the Building Society as at 31 December of the respective years.

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the building society's products/services and are not to be interpreted as an exhaustive list.
- (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 or charge is being introduced or re-introduced after a period of discontinuation.
- (iv) N/A - Service not applicable to institution.
- (v) N/R - Reporting was not required prior to 2016.

Effective 1 February 2017, Jamaica National Building Society (JNBS) was issued a licence to operate as a commercial bank and was renamed JN Bank Limited .

*** Monthly Average Exchange Rate (\$127.97) as at 31 December 2018.**