PRELIMINARY JN BANK LIMITED 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	
	CURRENT ACCOUNTS (Personal)								
	Minimum Monthly Service Charge	\$150.00	\$350.00	\$350.00	\$200.00	133%	\$0.00	0%	
	Charge per Entry/Cheque	\$40.00	\$50.00	\$50.00	\$10.00	25%	\$0.00	0%	
		-	-	-	\$ 0.00	201	1 0.00	201	
	Minimum Balance Fees (also state threshold) Transfer Between Accounts:	Free	Free	Free	\$0.00	0%	\$0.00	0%	
	Within Deposit-Taking Institution	Free	Free	Free	\$0.00	0%	\$0.00	0%	
	To Third Party Deposit-Taking Institution	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Interim Statement	\$500.00	\$500.00	\$500.00	\$0.00	0%	\$0.00	0%	
	intenin Statement	\$500.00	\$500.00		\$0.00	076	\$0.00	0%	
	Duplicate/Replacement Statement	\$150.00	\$150.00	\$150.00	\$0.00	0%	\$0.00	0%	
	Cheque Returned NSF	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00	0%	\$0.00	0%	
	Stop Payment/Cancellation Order:								
	Local Cheque	\$400.00	\$450.00	\$450.00	\$50.00	13%	\$0.00	0%	
	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Dormant Account Fee (per annum)	N/A	Free	Free	\$0.00	0%	\$0.00	0%	
		N/A	1166	1166	\$0.00	078	\$0.00	078	
	SAVINGS ACCOUNTS (Personal) In-branch Deposit Transaction Fee	0.40% of the deposit amount for 1M & over. 1.2% -1.8% of deposit amount for FC \$500.00 & over.	0.40% of the deposit amount for 1M & over. 1.2% -1.8% of deposit amount for FC \$500.00 & over.	0.40% JMD 1M and over. 1.2% -1.8% of FC over \$500.00	\$0.00	0%	\$0.00	0%	
	In-branch Withdrawal Transaction Fee	Free	\$100.00 (Not applicable to senior citizen's over 60)	\$100.00 (Not applicable to senior citizen's over 60)	\$100.00	100%	\$0.00	0%	
		THE			\$100.00	10078	40.00	070	
	Minimum Balance Fee (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%	
	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%	
	TELEGRAPHIC/WIRE TRANSFER OF FUNDS								
	Inward	USD 30.00	USD 30.00	USD 30.00	USD 0.00	0%	USD 0.00	0%	
	Outward	\$3,550.00	\$3,550.00	\$3,550.00	\$0.00	0%	\$0.00	0%	
	E-BANKING								
	Automated Banking Machine (ABM)								
1	Using Own Machine:								
1.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%	
1.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%	
1.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%	
1.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%	
1.5	Declined	Free	Free	Free	\$0.00	0%	\$0.00	0%	
1.6	Statement	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		FEES AND CHARGES			ANNOAL/T-T-	DOMANGES		
		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	
1.1.2	Using Other Machine:								
.1.2.1	Withdrawal	\$60.00	\$60.00	\$60.00	\$0.00	0%	\$0.00	0%	
.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.1.2.3	Enquiry	\$30.00	\$30.00	\$30.00	\$0.00	0%	\$0.00	0%	
1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1.2.5	Declined	\$30.00	\$30.00	\$30.00	\$0.00	0%	\$0.00	0%	
1.2.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2	Point of Sale Transactions	\$7.00	\$12.00	\$12.00	\$5.00	71%	\$0.00	0%	
3	Replacement Debit Card	\$600.00	\$700.00	\$700.00	\$100.00	17%	\$0.00	0%	
4	Internet Banking:								
4.1	Personal								
4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.2	Funds Transfer								
4.1.2.1	Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.2.2	Third Party	\$18.00 - \$235.00	\$18.00 - \$235.00	\$18.00 - \$235.00	\$0.00	0%	\$0.00	0%	
) [DEPOSITORY SERVICES								
1	Deposit Wallets (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2	Safety Deposit Boxes (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	LOANS AND DISCOUNTS (Personal)	IN/A	N/A	N/A	IN/A	N/A	IN/A	IN/A	
1	Commitment/Acceptance Fee	2.1% - 2.33% of original loan amount (min \$8,000.00)	2.91% - 3.5% of original loan amount	2.91% - 3.5% of original loan amount	Min (\$8,000.00)	0% - 1.17% of original loan amount Min '-100%	N/A	0%	
2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3	Overrun/ Over Limit Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4	Late Payment/ Penalty Fee	\$500.00		\$500.00; maximum 5.0% per annum of	\$0.00; maximum N/A per annum of oustanding loan payment/installment	0%; maximum 100% per annum of oustanding loan payment/installment	N/A	0%	
5	Guarantees/Indemnities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6	Letter of Undertaking	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	CREDIT CARD SERVICES								
1	Annual Membership Fee:		\$3,240.00 - \$6,210.00 Visa Classic &	\$3,240.00 - \$6,210.00 Visa Classic &					
1.1	Visa	\$3,240.00 - \$6,210.00	\$3,240.00 - \$6,210.00 Visa Classic & Visa Gold	\$3,240.00 - \$6,210.00 Visa Classic & Visa Gold	\$0.00	0%	\$0.00	0%	
1.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.2	Cash Advance Charge:								
.2.1	Visa	JMD\$250.00\USD5.00 or 7.5% of cash advance amount. (whichever is greater)		JMD\$250.00\USD5.00 or 7.5% of cash advance amount. (whichever is greater)	\$0.00	0%	\$0.00	0%	
· +		N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.2.2	Mastercard								

PRELIMINARY JN BANK LIMITED SCHEDULE OF FEES AND CHARGES 2017 - 2019 Pursuant to Section (64)(g)(ii) of the Banking Services Act

		FEES AND CHARGES	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	
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:								
.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%	
.5.2 Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.5.3 Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.0 MISCELLANEOUS CHARGES								
.1 Foreign Cheque (negotiated)	\$50.00	USD 1.00 (\$127.97)*	USD 3.00	\$77.97	156%	USD 2.00	200%	
.2 Foreign Draft (sold)	\$500.00	\$750.00	\$750.00	\$250.00	50%	\$0.00	0%	
.3 Manager's Cheque:								
.3.1 Bank Customer	\$300.00	\$370.00	\$370.00	\$70.00	23%			
.3.2 Non-Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.4 Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
.5 Standing Order	\$350.00 - \$500.00	\$350.00 - \$500.00	\$350.00	\$0.00	0%	(\$150.00) - \$0.00	-43% to 0%	
.6 Certification of Account Bal./Reference Letter	\$950.00	\$1,650.00	\$1,650.00	\$700.00	74%	\$0.00	0%	
.7 Cheque Encashment Fee:								
.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	
3.7.2 Other Bank's Cheque	\$250.00	\$250.00	\$250.00	\$0.00	0%	\$0.00	0%	
.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%	
B.11 Bill Payment Services:								
.11.1 In-branch	\$50.00	\$200.00	\$200.00	\$150.00	300%	\$0.00	0%	
3.11.2 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.

Fees and Charges include applicable taxes. (ii)

(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) (v) N/A' - Service not applicable to institution.

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.