## PRELIMINARY VICTORIA MUTUAL BUILDING SOCIETY 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				
					J\$ Value Change	% Change	J\$ Value Change	% Change	
	SERVICES	December 2017 (J\$)	December 2018 (J\$)	December 2019 (J\$)	'17 -'18	'17 -'18	'18 -'19	'18 -'19	
2.0	SAVINGS ACCOUNTS (Personal)								
		Free - Cash deposits of J\$500,000 attracts a 0.3% handling charge	Free - Cash deposits of J\$500,000 attracts a 0.3% handling charge and FX deposits in excess of U\$\$300.00. CAD300.00 &						
		and FX deposits in excess of US\$300.00, CAD300.00 & GBP300.00	GBP300.00 subject to 2.25% handling charge. Coin lodgements	FREE - However 0.40% applied in handling charge to deposits of J\$500,000 & over; 2.25% in excess of US\$300.00, C\$300.00					
2.1	In-branch Deposit Transaction Fee	subject to 2.25% handling charge. Coin lodgements in excess of J\$5,000.00 attract a fee of 3% of the total amount of coins	in excess of J\$5,000.00 attract a fee of 3% of the total amount of coins	& £300.00. Coin lodgements in excess of \$5,000 attract a fee of 3% of the total amount of coins	\$0.00	0%	\$0.00	0%	
2.2	In-branch Withdrawal Transaction Fee	Up to \$30,000.00 - \$200.00; Over \$30,000.00 - \$100.00	Up to \$30,000.00 - \$200.00; Over \$30,000.00 - \$100.00	Up to \$30,000.00 - \$200.00; over J\$30,000.00 - \$120.00. Premier Club Members - 50% discount on fees.	\$0.00	0%	\$0.00 - <b>\$20.00</b>	0% - 20%	
		Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 &	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 &	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 &					
2.3	Minimum Balance Fees (also state threshold)	GBP20.00	GBP20.00	GBP20.00	\$0.00	0%	\$0.00	0%	
2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%	
3.0	TELEGRAPHIC TRANSFER OF FUNDS								
		Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD35.00	Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00.	FREE - Only Applicable to foreign currency transactions. Incoming wires on USD, CDN and GBP currencies attract					
3.1	Inward	and GBP18.00, respectively	CAD35.00 and GBP18.00, respectively	US\$25.00, C\$36.00 and £18.00 respectively.	USD 0.00	0%	USD 0.00	0%	
		Free - Only Applicable to foreign currency transactions. Outgoing	Free - Only Applicable to foreign currency transactions. Outgoing						
		wires on online Platform on US\$, CAD and GBP currencies attract fees of US\$25.00, CAD30.00 and GBP13.00, respectively, In-Branch	wires on online Platform on US\$, CAD and GBP currencies attract fees of US\$25.00, CAD30.00 and GBP13.00, respectively; In-	FREE - Only Applicable to foreign currency transactions. In-					
3.2	Outward	Out-Going transactions attract fees of US\$41.00 / CAD56.00 / GBP30.00	Branch Out-Going transactions attract fees of US\$41.00 / CAD56.00 / GBP30.00	Branch Out-Going transactions attract fees of US\$41.00 / C\$56.00 / £30.00.	USD 0.00	0%	USD 0.00	0%	
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	N/A	N/A	Free	N/A	N/A	\$0.00	0%	
4.1.2	Using Other Machines:								
4.1.2.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.2.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.2.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.2.5	Declined	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.1.2.6	Statement	N/A	N/A	Free	N/A	N/A	\$0.00	0%	
4.2	Point of Sale Transactions	Free	Free	Free	\$0.00	0%	\$0.00	0%	
4.3	Replacement Debit Card	\$300.00 - \$600.00 ¥	\$300.00 - \$600.00 ¥	\$600.00 ¥	\$0.00	0%	\$0.00 - \$300.00	0% - 50%	
4.4	Internet Banking:	_							
4.4.1	Personal								
4.4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%	

## PRELIMINARY VICTORIA MUTUAL BUILDING SOCIETY 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  J\$ Value Change					
	SERVICES	December 2017 (J\$)	December 2018 (J\$)	December 2019 (J\$)	'17 -'18	'17 -'18	'18 -'19	'18 -'19	
4.4.1.2	Funds Transfer								
4.4.1.2.1	Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%	
		Local transfer (RTGS): \$100.00 - \$150.00; FX	Local transfer (RTGS): \$100.00 - \$150.00:	Local transfer (RTGS): \$100.00 - \$150.00;					
4.4.1.2.2	Third Party	transfer (RTGS): \$100.00 - \$150.00; FX	Ex transfer (RTGS): \$100.00 - \$150.00; FX transfer - USD25.00	Eocal transfer (RTGS): \$100.00 - \$150.00; FX transfer - USD25.00	\$0.00	0%	\$0.00	0%	
5.0	DEPOSITORY SERVICES								
	Deposit Wallets (range of rental charges per				N/A		N/A		
5.1	annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$5,000.00	\$5,000.00	\$5,000.00	\$0.00	0%	\$0.00	0%	
6.0	LOANS AND DISCOUNTS (Personal)								
6.1	Commitment/Acceptance Fee	Share loans processing fee - \$500   Free for FX Loans   0.58% for Residential & Home Equity Mortgage Loans; 2% of loan amt for Commercial; 1.46% of Construction	Share loans processing fee - \$500   Free for FX Loans   0.58% for Residential & Home Equity Mortgage Loans; 2% of loan amt for Commercial; 1.46% of Construction	Share loans processing fee - \$500   Free for FX Loans   0.58% for Residential & Home Equity Mortgage Loans; 2% of loan amt for Commercial; 1.46% of Construction	\$0.00	0%	\$0.00	0%	
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.4	Late Payment/ Penalty Fee	1.66% of Principal & Interest Outstanding plus \$1.150.00	1.66% of Principal & Interest Outstanding plus \$1.150.00	1.66% of Principal & Interest Outstanding plus \$1.150.00	N/A	0%	\$0.00	0%	
6.5	Guarantees/Indemnities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.6	Letter of Undertaking	\$6,100.00	\$6,100.00	\$6,100,00	\$0.00	0%	\$0.00	0%	
7.0	CREDIT CARD SERVICES	\$6,100.00	\$6,100.00	\$8,100.00	\$0.00	0.8	\$0.00	076	
7.1	Annual Membership Fee:								
7.1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	
7.1.3	Cash Advance Charge:	N/A	N/A	IVA	N/A	N/A	N/A	N/A	
7.2.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.2.2	Mastercard	N/A	N/A N/A	N/A	N/A	N/A	N/A	N/A	
7.2.2	Other	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	
7.2.3	Late Payment Charge:	N/A	N/A	IV/A	n/A	rv/A	INA	IN/A	
7.3		N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	Visa Mastercard	1011							
7.3.2		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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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 VICTORIA MUTUAL BUILDING SOCIETY 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	\$100.00. Free when depositing to FX account; If deposit to a local (JMD) account; fx cheque handling charge of J\$70.00 is levied.	\$100.00. Free when depositing to FX account; If deposit to a local (JMD) account; fx cheque handling charge of J\$70.00 is levied.	\$100.00. Free when depositing to FX account; If deposit to a local (JMD) account; fx cheque handling charge of J\$70.00 is levied.	\$0.00	0%	\$0.00	0%	
8.2	Foreign Draft (sold)	\$550.00; 50% discount applicable to Premier Club Members/Senior Citizens	\$550.00; 50% discount applicable to Premier Club Members/Senior Citizens	\$550.00	\$0.00	0%	\$0.00	0%	
8.3	Manager's Cheque:								
8.3.1	Bank Customer	\$300.00 - \$500.00 ф	\$300.00 - \$500.00 ф	\$370.00 <b>ф</b>	\$0.00	0%	(\$130.00) - \$70.00	-26% to 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	Free	Free	Free	\$0.00	0%	\$0.00	0%	
8.6	Certification of Account Bal./Reference Letter	\$600.00 - \$1,200.00 50% discount applicable to Senior Citizens	\$600.00 - \$1,200.00 50% discount applicable to Senior Citizens	\$600.00 - \$1,200.00 50% discount applicable to Senior Citizens	\$0.00	0%	\$0.00	0%	
8.7	Cheque Encashment Fee:								
8.7.1	Own Bank	Free	Free	Members - \$150.00; Non-Members - \$300.00. Premier Club Members receive 50% discount.	\$0.00	0%	\$150.00 - <b>\$300</b> .00	100%	
8.7.2	Other Banks' Cheque	N/A	N/A	\$300.00 for special clearance for external cheques	N/A	N/A	\$300.00	100%	
8.8	Voucher Search	\$1,000.00 - \$4,500.00 50% discount applicable to Senior Citizens	\$1,000.00 - \$4,500.00 50% discount applicable to Senior Citizens	Voucher Search current year J\$1000 / US\$8.00 / C\$11 / £7.00; Previous year J\$2,000 / US\$16 / C\$2.£13; Items over the last 2 years J\$3000 / US\$24 / C\$33/£19; Items 3 years and over J\$4,500/U\$\$35.00/C\$47.00/£28.00. Premier Club Members receive a 50% discount.	\$0.00	0%	\$0.00	0%	
8.11	Bill Payment Services:								
8.11.1	In-branch	N/A	N/A	N/A	N/A	N/A	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 Building Society as at 31 December of the respective year.

- 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.

  N/A Service not applicable to institution.