

**PRELIMINARY VICTORIA MUTUAL BUILDING SOCIETY  
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
<b>2.0</b>	<b>SAVINGS ACCOUNTS (Personal)</b>							
2.1	In-branch Deposit Transaction Fee	Free - Cash deposits of J\$500,000 attracts a 0.3% handling charge and FX deposits in excess of US\$300.00, CAD300.00 & GBP300.00 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	Free - Cash deposits of J\$500,000 attracts a 0.3% handling charge and FX deposits in excess of US\$300.00, CAD300.00 & GBP300.00 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	FREE - However 0.40% applied in handling charge to deposits of J\$500,000 & over; 2.25% in excess of US\$300.00, CAD300.00 & £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 <b>J\$30,000.00 - \$120.00</b> . Premier Club Members - 50% discount on fees.	\$0.00	0%	\$0.00 - \$20.00	0% - 20%
2.3	Minimum Balance Fees (also state threshold)	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00	\$0.00	0%	\$0.00	0%
2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD35.00 and GBP18.00, respectively	Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD35.00 and GBP18.00, respectively	FREE - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD36.00 and £18.00 respectively.	USD 0.00	0%	USD 0.00	0%
3.2	Outward	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 Out-Going transactions attract fees of US\$41.00 / CAD56.00 / GBP30.00	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 Out-Going transactions attract fees of US\$41.00 / CAD56.00 / GBP30.00	FREE - Only Applicable to foreign currency transactions. In-Branch Out-Going transactions attract fees of US\$41.00 / C\$56.00 / £30.00.	USD 0.00	0%	USD 0.00	0%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	<b>Automated Banking Machine (ABM)</b>							
4.1.1	<b>Using Own Machine:</b>							
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	<b>Using Other Machines:</b>							
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 <b>¥</b>	\$300.00 - \$600.00 <b>¥</b>	\$600.00 <b>¥</b>	\$0.00	0%	\$0.00 - \$300.00	0% - 50%
4.4	<b>Internet Banking:</b>							
4.4.1	<b>Personal</b>							
4.4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%



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<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
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 (solid)	\$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	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$300.00 - \$500.00 $\phi$	\$300.00 - \$500.00 $\phi$	\$370.00 $\phi$	\$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	<b>Cheque Encashment Fee:</b>							
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 - \$300.00	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\$22 / £13; Items over the last 2 years J\$3000 / US\$24 / C\$33 / £19; Items 3 years and over J\$4,500 / US\$35.00 / C\$47.00 / £28.00. Premier Club Members receive a 50% discount.	\$0.00	0%	\$0.00	0%
8.11	<b>Bill Payment Services:</b>							
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:**

- 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.
- 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.

$\chi$  - 50% discount applicable: (i) to Premier Club Members or Senior Citizens; (ii) If card replacement is due to forgotten PIN# by members (old card must be presented).  
 $\phi$  - Building Society does not issue "Manager's Cheque". Certified cheques are issued which is tied to funds from a Customer's Account.