

**Schedule of
Jamaica Dollar Fees and Charges of
SCOTIA JAMAICA BUILDING SOCIETY**

Service Code	Service	Minimum Fees and Charges			Maximum Fees and Charges		
		Dec-22	Dec-23	Dec-24	Dec-22	Dec-23	Dec-24
1	CURRENT ACCOUNTS (PERSONAL):						
1.1	Minimum Monthly Service Charge						
1.2	Charge Per Entry or Cheque						
1.3	Minimum Balance Fees						
1.4.1	Transfer Between Accounts (Within Own Bank)						
1.4.2	Transfer Between Accounts (To Third Party)						
1.5	Interim Statement						
1.6	Duplicate or Replacement Statement						
1.7	Cheque Returned for Insufficient Funds						
1.8	STOP PAYMENT OR CANCELLATION ORDER:						
1.8.1	Local Cheque						
1.8.2	Foreign Cheque						
1.9	Dormant Account Fee (Per Annum)						
2	SAVINGS ACCOUNTS (PERSONAL):						
2.1	In-Branch Deposit Transaction Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.2	In-Branch Withdrawal Transaction Fee	\$380.00	\$380.00	\$380.00	\$380.00	\$380.00	\$380.00
2.3	Minimum Balance Fees	\$190.80	\$0.00	\$0.00	\$190.80	\$190.80	\$190.80
2.4	Dormant Account Fee (Per Annum)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	TELEGRAPHIC OR WIRE TRANSFER OF FUNDS:						
3.1	Inward	\$3,948.49	\$3,948.49	\$3,948.49	\$4,000.00	\$4,000.00	\$4,000.00
3.2	Outward	\$3,920.78	\$3,920.78	\$3,920.78	\$3,948.49	\$3,948.49	\$3,948.49
4	ELECTRONIC BANKING						
4.1	AUTOMATED BANKING MACHINE (ABM):						
4.1.1	USING OWN MACHINE:						
4.1.1.1	Withdrawal	\$50.00	\$0.00	\$0.00	\$50.00	\$50.00	\$50.00
4.1.1.2	Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.3	Enquiry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.4	Transfer	\$50.00	\$0.00	\$0.00	\$50.00	\$50.00	\$50.00
4.1.1.5	Declined	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.6	Statement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.2	USING OTHER MACHINES:						
4.1.2.1	Withdrawal	\$60.00	\$31.00	\$31.00	\$60.00	\$60.00	\$60.00
4.1.2.2	Deposit	\$0.00			\$0.00		
4.1.2.3	Enquiry	\$34.00	\$34.00	\$34.00	\$34.00	\$34.00	\$34.00
4.1.2.4	Transfer	\$60.00			\$60.00		
4.1.2.5	Declined	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.2.6	Statement						
4.2	POINT OF SALE (POS) TRANSACTIONS	\$31.80	\$31.80	\$0.00	\$60.00	\$60.00	\$60.00
4.3	REPLACEMENT DEBIT CARD	\$873.61	\$873.61	\$873.61	\$873.61	\$873.61	\$873.61
4.4	INTERNET BANKING:						
4.4.1	PERSONAL						
4.4.1.1	Enquiry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.4.1.2	FUNDS TRANSFER						
4.4.1.2.1	Own Bank	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.4.1.2.2	To Third Party	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	DEPOSITORY SERVICES						
5.1	Deposit Wallets (Rental Charges per Annum)						
5.2	Safety Deposit Boxes (Rental Charges per Annum)						
6	LOANS AND DISCOUNTS (PERSONAL):						
6.1	Commitment or Acceptance Fee						
6.2	Annual Renewal Fee						
6.3	Overrun or Over Limit Fee						
6.4	Late Payment or Penalty Fee	\$1,828.50	\$1,828.50	\$1,828.50	\$0.00	\$0.00	\$0.00
6.5	Guarantees or Indemnities						
6.6	Letter of Undertaking						
7	CREDIT CARD SERVICES:						
7.1	ANNUAL MEMBERSHIP FEE:						
7.1.1	Visa						
7.1.2	Mastercard						
7.1.3	Other						
7.2	CASH ADVANCE CHARGE:						
7.2.1	Visa						
7.2.2	Mastercard						
7.2.3	Other						
7.3	LATE PAYMENT CHARGE:						
7.3.1	Visa						
7.3.2	Mastercard						
7.3.3	Other						
7.4	OVERLIMIT CHARGE:						
7.4.1	Visa						
7.4.2	Mastercard						
7.4.3	Other						
7.5	REPALCEMENT CARD FEE:						
7.5.1	Visa						
7.5.2	Mastercard						
7.5.3	Other						
8	MISCELLANEOUS CHARGES:						
8.1	Foreign Cheque Negotiated	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.2	Foreign Draft (Sold)						
8.3.1	Manager's Cheque (Bank Customer)	\$402.85	\$402.85	\$402.85	\$6,152.85	\$6,152.85	\$6,152.85
8.3.2	Manager's Cheque (Non-Bank Customer)	\$1,449.20	\$1,449.20	\$1,449.20	\$7,199.20	\$7,199.20	\$7,199.20
8.4	Money Order						
8.5	Standing Order	\$408.10	\$408.10	\$408.10	\$500.00	\$500.00	\$500.00
8.6	Certification of Account Balance or Reference Letter	\$3,034.42	\$3,034.42	\$3,034.42	\$3,034.42	\$3,034.42	\$3,034.42
8.7	Cheque Encashment Fee:						
8.7.1	Own Bank						
8.7.2	Cheque Encashment (Other Banks' Cheque)						
8.8	Voucher Search	\$1,883.42	\$1,883.42	\$1,883.42	\$1,883.42	\$0.00	\$0.00
8.9.1	RTGS (Incentive Rate)	\$236.01	\$236.01	\$236.01	\$768.08	\$768.08	\$768.08
8.9.2	RTGS (Normal Rate)	\$472.02	\$472.02	\$472.02	\$1,536.15	\$1,536.15	\$1,536.15
8.9.3	RTGS (Entitlement Fee)						
8.10	ACH Fee for Large Valued Items	\$5,750.00	\$5,750.00	\$5,750.00	\$5,750.00	\$5,750.00	\$5,750.00
8.11.1	Bill Payment Services (In-Branch)						
8.11.2	Bill Payment Services (Internet)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Notes:
*Information submitted to the Bank of Jamaica by the deposit-taking institution as at 31 December of the respective years.
 Fees include the applicable taxes.
 Blank spaces represent items not applicable to the reporting institution, or services that are offered free of charge.
 Fees and charges reflect a sample of the fees applicable to the reporting institution's products/services, and are not to be interpreted as an exhaustive list.
 For further details, please contact the reporting institution.*

Savings Accounts (Personal) [In-Branch Deposit Transaction Fee]: Free.
Savings Accounts (Personal) [Minimum Balance Fees]: Fee applied if minimum daily closing balance for the entire month or statement period falls below \$5,000 (for Primary Savings Account) or \$50,000 (for Signature Savings Account)
Savings Accounts (Personal) [Dormant Account Fee]: No dormant account fees
ABM (Using Own Machine): Deposit, enquiry, declined and statement generation services at own machine are free.
ABM (Using Other Machine): Declined transactions are free at other machines. Deposits are not available at other machines.
Replacement Debit Card: No fee charged for cards that are defective or retained by ABM.
Fund Transfer (To Third Party): ACH transactions are free.
Cheque Encashment (Own Bank or Other Bank): Service not offered.
RTGS: Incentive rate 50% discount on incentive rate for senior citizens; minimum fee for normal rate relates to incoming (manually processed)/outgoing transfer; maximum fee for normal rate relates to in-branch RTGS.
ACH Fee for Large Valued Items: Charge per transaction.