CB 1B

CITIBANK N.A.
SCHEDULE OF FEES AND CHARGES 2014 - 2016
Pursuant to Section (4)(b)(viii) of the Banking Services Act

		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES		
	SERVICES	December 2014 (J$)	December 2015 (J$)	December 2016 (J$)	J$ Value Change '14 -'15	% Change '14 -'15	J$ Value Change '15 -'16
1.0	**CURRENT ACCOUNTS *(Personal)***						
1.1	Minimum Monthly Service Charge	N/A	N/A	N/A	N/A	N/A	N/A
1.2	Charge per Entry/Cheque	N/A	N/A	N/A	N/A	N/A	N/A
1.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A
1.4	**Transfer Between Accounts:**						
1.4.1	Within Deposit-Taking Institution	N/A	N/A	N/A	N/A	N/A	N/A
1.4.2	To Third Party Deposit-Taking Institution	N/A	N/A	N/A	N/A	N/A	N/A
1.5	Interim Statement	N/A	N/A	N/A	N/A	N/A	N/A
1.6	Duplicate/Replacement Statement	N/A	N/A	N/A	N/A	N/A	N/A
1.7	Cheque Returned NSF	N/A	N/A	N/A	N/A	N/A	N/A
1.8	**Stop Payment/Cancellation Order:**						
1.8.1	Local Cheque	$524.25	$524.25	$524.25	$0.00	0%	$0.00
1.8.2	Foreign Cheque	USD 58.25 + Foreign Bank Charge	USD 58.25 + Foreign Bank Charge	USD 58.25	USD 0.00	0%	USD 0.00
1.9	Dormant Account Fee (per annum)	N/A	N/A		N/A	N/A	
2.0	**SAVINGS ACCOUNTS *(Personal)***						
2.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A
2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A
2.3	Minimum Balance Fees (also state threshold)	N/A	N/A	N/A	N/A	N/A	N/A
2.4	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A
3.0	**TELEGRAPHIC TRANSFER OF FUNDS**						
3.1	Inward	USD 23.30	USD 23.30	USD 23.30	USD 0.00	0%	USD 0.00
3.2	Outward	USD 34.95 + Foreign Bank Charge	USD 34.95 + Foreign Bank Charge	USD 34.95	USD 0.00	0%	USD 0.00
4.0	**E-BANKING**						
4.1	**Automated Banking Machine (ABM)**						
4.1.1	***Using Own Machine:***						
4.1.1.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.3	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A

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4.1.2	***Using Other Machines:***						
4.1.2.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A
4.2	Replacement Debit Card	N/R	N/A	N/A	N/A	N/A	N/A
4.3	Point of Sale Transactions	N/A	N/A	N/A	N/A	N/A	N/A
4.4	**Internet Banking:**						
4.4.1	**Personal**						
4.4.1.1	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A
4.4.1.2	**Funds Transfer**						
4.4.1.2.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A
4.4.1.2.2	Third Party	N/R	N/R	N/A	N/R	N/R	N/A
5.0	**DEPOSITORY SERVICES**						
5.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A
6.0	**LOANS AND DISCOUNTS *(Personal)***						
6.1	Commitment/Acceptance Fee	N/A	N/A	N/A	N/A	N/A	N/A
6.2	Annual Renewal Fee	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
6.4	Late Payment/ Penalty Fee	N/A	N/A	N/A	N/A	N/A	N/A
6.5	Guarantees/Indemnities:			N/A			N/A
6.6	Letter of Undertaking	N/R	N/A	N/A	N/A	N/A	N/A

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7.0	CREDIT CARD SERVICES						
7.1	**Annual Membership Fee:**						
7.1.1	Visa *(Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)*	N/A	N/A	N/A	N/A	N/A	N/A
7.1.2	*Mastercard (Local Classic, Dual Classic, Dual Gold)*	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
7.2	**Cash Advance Charge:**						
7.2.1	Visa *(Classic Gold, Platinum, Corporate Commercial),Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classis, Local Gold)*	N/A	N/A	N/A	N/A	N/A	N/A
7.2.2	*Mastercard (Local Classic, Dual Classic, Dual Gold)*	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A
7.3	**Late Payment Charge:**						
7.3.1	Visa *(Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)*	N/A	N/A	N/A	N/A	N/A	N/A
7.3.2	*Mastercard (Local Classic, Dual Classic, Dual Gold)*	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
7.4	**Overlimit Charge:**						
7.4.1	Visa *(Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)*	N/A	N/A	N/A	N/A	N/A	N/A
7.4.2	*Mastercard (Local Classic, Dual Classic, Dual Gold)*	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
7.5	**Replacement Card Fee:**						
7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	N/A	N/A	N/A	N/A	N/A	N/A
7.5.2	*Mastercard (Local Classic, Dual Classic, Dual Gold)*	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

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8.0	MISCELLANEOUS CHARGES						
8.1	Foreign Cheque negotiated	1% of cheque amount	1% of cheque amount	1% of cheque amount	N/A	0%	N/A
8.2	Foreign Draft (sold)	USD 6.99	USD 6.99	USD 6.99	USD 0.00	0%	USD 0.00
8.3	**Manager's Cheque:**						
8.3.1	Bank Customer	$407.75	$407.75	$407.75	$0.00	0%	$0.00
8.3.2	Non-bank Customer	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
8.5	Standing Order	N/A	N/A	N/A	N/A	N/A	N/A
8.6	Certification of Account Bal./Reference Letter	$1,747.50	$1,747.50	$1,747.50	$0.00	0%	$0.00
8.7	**Cheque Encashment Fee:**						
8.7.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A
8.7.2	Other Banks' Cheque	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Voucher Search	N/A	N/A	N/A	N/A	N/A	N/A
8.11	**Bill Payment Services:**						
8.11.1	In-branch	N/R	N/A	N/A	N/A	N/A	N/A
8.11.2	Internet	N/R	N/A	N/A	N/A	N/A	N/A

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

Notes:

(i). Fees and Charges reflect a sample of the fees applicable to the bank's products / services, and are not to be interpreted as an exhaustive list.

(ii) Fees and Charges include applicable taxes.

(iii) A 100% increase 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 2015.

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% Change '15 -'16
N/A
N/A
N/A
N/A
N/A
N/A
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0%
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% Change '15 -'16
N/A
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% Change '15 -'16
N/A
N/A
N/A
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% Change '15 -'16
0%
USD 0.00
0%
N/A
N/A
N/A
0%
N/A
N/A
N/A
N/A
N/A