

PRELIMINARY CORNERSTONE TRUST & MERCHANT BANK LIMITED
SCHEDULE OF FEES & 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 |
| 2.0 | SAVINGS ACCOUNTS (Personal) | | | | | | | |
| 2.1 | In-branch Deposit Transaction Fee | N/A | 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 | N/A |
| 2.3 | Minimum Balance Fee (also state threshold) | N/A | 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 | N/A |
| 3.0 | TELEGRAPHIC/WIRE TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | USD13.00 | USD13.00 | USD 29.13 | USD 0.00 | 0% | USD 16.13 | 124% |
| 3.2 | Outward | USD13.00 | USD13.00 | USD 50.00 | USD 0.00 | 0% | USD 37.00 | 285% |
| 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 | N/A |
| 4.1.1.2 | Deposit | N/A | 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 | N/A |
| 4.1.1.4 | Transfer | N/A | 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 | N/A |
| 4.1.1.6 | Statement | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2 | Using Other Machine: | | | | | | | |
| 4.1.2.1 | Withdrawal | N/A | 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 | N/A |
| 4.1.2.3 | Enquiry | N/A | 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 | N/A |
| 4.1.2.5 | Declined | N/A | 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 | N/A |
| 4.2 | Point of Sale Transactions | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.3 | Replacement Debit Card | N/A | 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 | 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 | N/A |
| 4.4.1.2.2 | Third Party | N/A | N/A | N/A | N/A | N/A | N/A | 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 | 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 | N/A |
| 6.0 | LOANS AND DISCOUNTS (Personal) | | | | | | | |
| 6.1 | Commitment/Acceptance Fee | 1 - 5% of facility per annum minimum of J\$4,660.00 | 1 - 5% of facility per annum minimum of J\$4,660.00 | 1 - 5% of facility per annum minimum of J\$11,650.00 | \$0.00 | 0% | \$6,990.00 | 150% |
| 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 6.5 | Guarantees/Indemnities | 1 - 5% of facility per annum minimum of J\$5,825.00 | 1 - 5% of facility per annum minimum of J\$5,825.00 | 1 - 5% of facility per annum minimum of J\$8,155.00 | \$0.00 | 0% | \$2,330.00 | 40% |

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|------------|--|---|---|---|--------------------------|------------------|--------------------------|------------------|
| | | 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 |
| 6.6 | Letter of Undertaking | 1 - 5% of facility per annum minimum of J\$5,825.00 | 1 - 5% of facility per annum minimum of J\$5,825.00 | 1 - 5% of facility per annum minimum of J\$8,155.00 | \$0.00 | 0% | \$2,330.00 | 40% |
| 7.0 | CREDIT CARD SERVICES | | | | | | | |
| 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 |
| 7.2 | Cash Advance Charge: | | | | | | | |
| 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 |
| 7.2.3 | Other | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 7.3 | Late Payment Charge: | | | | | | | |
| 7.3.1 | Visa | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 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: | | | | | | | |
| 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 |
| 8.0 | MISCELLANEOUS CHARGES | | | | | | | |
| 8.1 | Foreign Cheque (negotiated) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.2 | Foreign Draft (sold) | Other bank's charges plus Handling Fee of USD17.48 | Other bank's charges plus Handling Fee of USD17.48 | Other bank's charges plus Handling Fee of USD29.23 | USD 0.00 | 0% | USD 11.75 | 67% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 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 | \$582.50 | \$582.50 | \$582.50 | \$0.00 | 0% | \$0.00 | 0% |
| 8.6 | Certification of Account Bal./Reference Letter | \$1,456.25 | \$1,456.25 | \$1,747.50 | \$0.00 | 0% | \$291.25 | 20% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.7.2 | Other Bank's Cheque | N/A | 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 | N/A |
| 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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

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

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the licensee'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.
- (iv) N/A - Service not applicable to institution.