

Schedule of Charges

JAMAICA

Retail

Effective: December 10, 2020

Last Updated: Feb 09, 2021

Schedule of Charges

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Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Chequing Accounts (Product code 22 & 104)			
Monthly Service Fee	J\$643.78	J\$96.57	J\$740.35
Transactions Fees: In Branch/Over-The-Counter			
Free Debits per month	0		0
Debits/Withdrawals fee (after free debits)	J\$214.59	J\$32.19	J\$246.78
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Money Multiplier Accounts* (Product code 7)			
Average Balance to avoid monthly service fee	J\$150,000.00		J\$150,000.00
Monthly Service Fee	J\$429.18	J\$64.38	J\$493.56
Transactions: In Branch/Over-The-Counter			
Free Debits per month	4		4
Debits/Withdrawals fee (after free debits)	J\$128.76	J\$19.31	J\$148.07
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Chequing Plus Accounts (Product code 722)			
Average Balance to avoid monthly service fee	J\$150,000.00		J\$150,000.00
Monthly Service Fee	J\$429.18	J\$64.38	J\$493.56
Transactions: In Branch/Over-The-Counter			
Free Debits per month	4		4
Debits/Withdrawals fee (after free debits)	J\$128.76	J\$19.31	J\$148.07
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Platinum Chequing Accounts (Product code 789)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	Nil		Nil
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Regular Savings Accounts (Product code 33)			
*Monthly Service Fee	J\$257.51	J\$38.63	J\$296.14
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee	J\$98.71	J\$14.81	J\$113.52
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

* *New Regular Savings accounts: Monthly service Fee waived for the first 4 months.*

Savings Plus Accounts (Product code 697 & 725)			
Average Balance to avoid monthly service fee	J\$100,000.00	-	J\$100,000.00
Monthly Service Fee	J\$343.35	J\$51.50	J\$394.85
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	J\$171.67	J\$25.75	J\$197.42
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Direct Banking Accounts (Product code 154)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	J\$0.00	J\$0.00	J\$0.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee	J\$300.43	J\$45.06	J\$345.49
Free Credits per month	Nil		Nil
Credits/Deposits fee	J\$300.43	J\$45.06	J\$345.49

Bank@Work Accounts (Product code 819)			
Average Balance to avoid monthly service fee	N/A		N/A
Monthly Service Fee	J\$0.00	J\$0.00	J\$0.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	10		10
Debits/Withdrawals fee (after free debits)	J\$85.10	J\$12.77	J\$97.87
Free Credits per month	Nil		Nil
Credits/Deposits fee	Free		Free

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PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Bank@School Accounts (Product code 798)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

SureStart (Junior) Accounts (Product code 175)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	4		4
Debits/Withdrawals fee (after free debits)	J\$51.50	J\$7.73	J\$59.23
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

See Sundry Services Section for Applicable ABM charges

Seniors Chequing Accounts (Product code 170)			
Average Balance to avoid monthly service fee	J\$50,000.00	-	J\$50,000.00
Monthly Service Fee	J\$105.58	J\$15.84	J\$121.42
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Seniors Savings Accounts (Product code 44)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

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PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Building Society Home Savings Plan Accounts (Product Code 910)			
Early Redemption (breaking deposit)			
a) Less than 30 days	No Interest Paid		No Interest Paid
b) Over 30 days - less than scheduled maturity date <i>*When calculating a client's interest the actual number of days the deposit was held, should be used</i>	Interest paid will be equal to the standard interest rate paid on an equivalent balance 30 day fixed deposit, at the time of booking.		Interest paid will be equal to the standard interest rate paid on an equivalent balance 30 day fixed deposit, at the time of booking.
Transfer to another internal account on maturity	Free		Free
Transfer to another institution on maturity	J\$134.12	J\$20.12	J\$154.24

Fixed Deposit Accounts			
Transfer to another internal account on maturity	Free		Free
Transfer to another institution on maturity	J\$134.12	J\$20.12	J\$154.24

Notes:

- * - Product/Service Not offered to new clients
- Senior Chequing & Savings Accounts - Commission Free Services on Local Mgr Cheques, Standing Orders & Traveller's Cheques
- All figures are quoted in Jamaican Dollars unless otherwise stated.

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
UNITED STATES DOLLAR (USD)			
USD Chequing Accounts (Product code 24)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	USD 32.77	USD 4.92	USD 37.69
Charge backs - (items returned to us by another bank)	USD 28.33	USD 4.25	USD 32.58
Monthly Service Fee	USD 45.92	USD 6.89	USD 52.81
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee	USD 1.72	USD 0.26	USD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

USD Savings Accounts (Product code 37)			
Monthly Service Fee	USD 2.15	USD 0.32	USD 2.47
Charge backs - (items returned to us by another bank)	USD 25.75	USD 3.86	USD 29.61
Transactions: In Branch/Over-The-Counter			
Free Debits per month	5		5
Debits/Withdrawals fee (after free debits)	USD 2.15	USD 0.32	USD 2.47
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

USD DICA Accounts (Product code 15)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	USD 32.77	USD 4.92	USD 37.69
Charge backs - (items returned to us by another bank)	USD 28.33	USD 4.25	USD 32.58
Monthly Service Fee	USD 1.72	USD 0.26	USD 1.97
Transactions: In Branch/Over-The-Counter			
Free Debits per month	1		1
Debits/Withdrawals fee (after free debits)	USD 0.86	USD 0.13	USD 0.99
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
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USD Vision Accounts (Product code 156)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	USD 32.77	USD 4.92	USD 37.69
Charge backs - (items returned to us by another bank)	USD 28.33	USD 4.25	USD 32.58
Monthly Service Fee	USD 1.72	USD 0.26	USD 1.97
Transactions: In Branch/Over-The-Counter			
Free Debits per month	1		1
Debits/Withdrawals fee (after free debits)	USD 0.86	USD 0.13	USD 0.99
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

USD Senior Saver Savings Accounts (Product code 46)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	USD 25.75	USD 3.86	USD 29.61
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	1		1
Debits/Withdrawals fee (after free debits)	USD 0.86	USD 0.13	USD 0.99
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Money Multiplier USD (Product code 13)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	USD 32.77	USD 4.92	USD 37.69
Charge backs - (items returned to us by another bank)	USD 28.33	USD 4.25	USD 32.58
Monthly Service Fee	USD 1.72	USD 0.26	USD 1.98
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

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PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
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Building Society USD Savings Accounts (Product code 683)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	USD 25.75	USD 3.86	USD 29.61
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	1		1
Debits/Withdrawals fee (after free debits)	USD 0.86	USD 0.13	USD 0.99
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

CANADIAN DOLLAR (CAD)			
CAD Chequing Accounts (Product code 23)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	CAD 46.81	CAD 7.02	CAD 53.83
Charge backs - (items returned to us by another bank)	CAD 9.44	CAD 1.42	CAD 10.86
Monthly Service Fee	CAD 5.79	CAD 0.87	CAD 6.66
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 2.58	CAD 0.39	CAD 2.96
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

CAD Savings Accounts (Product code 35)			
Average Balance to avoid monthly service fee	N/A		N/A
Charge backs - (items returned to us by another bank)	CAD 8.58	CAD 1.29	CAD 9.87
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 1.72	CAD 0.26	CAD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

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PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
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CAD DICA Accounts (Product code 12)

Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	CAD 46.81	CAD 7.02	CAD 53.83
Charge backs - (items returned to us by another bank)	CAD 9.44	CAD 1.42	CAD 10.86
Monthly Service Fee	CAD 5.79	CAD 0.87	CAD 6.66
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 1.72	CAD 0.26	CAD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

CAD Money Multiplier (Product code 10)

Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	CAD 46.81	CAD 7.02	CAD 53.83
Charge backs - (items returned to us by another bank)	CAD 9.44	CAD 1.42	CAD 10.86
Monthly Service Fee	CAD 5.79	CAD 0.87	CAD 6.66
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 1.72	CAD 0.26	CAD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

CAD Senior Saver Accounts (Product code 45)

Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	CAD 8.58	CAD 1.29	CAD 9.87
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 1.72	CAD 0.26	CAD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
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POUND STERLING (GBP)			
GBP Savings Accounts (Product code 39)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	GBP 4.29	GBP 0.64	GBP 4.94
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	GBP 0.64	GBP 0.10	GBP 0.74
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	GBP 0.64	GBP 0.10	GBP 0.74

GBP Senior Saver Accounts (Product code 47)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	GBP 4.29	GBP 0.64	GBP 4.93
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	GBP 0.64	GBP 0.10	GBP 0.74
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	GBP 0.64	GBP 0.10	GBP 0.74

GBP DICA Accounts (Product code 16 & 18)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	GBP 10.64	GBP 1.60	GBP 12.24
Charge backs - (items returned to us by another bank)	GBP 4.72	GBP 0.71	GBP 5.43
Monthly Service Fee	GBP 5.85	GBP 0.88	GBP 6.72
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	GBP 0.64	GBP 0.10	GBP 0.74
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	GBP 0.64	GBP 0.10	GBP 0.74

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
EURO DOLLARS (EUR)			
EUR Savings Account (Product code 690)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	EUR 4.29	EUR 0.64	EUR 4.93
Monthly Service Fee	Free	-	Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	EUR 0.85	EUR 0.13	EUR 0.98
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	EUR 0.43	EUR 0.06	EUR 0.49
EUR deposit charge	0.7% p.a. of Average Monthly Balance	0.105%	0.805% p.a. of Average Monthly Balance
DEUTSCHE MARK (DEM)			
DEM DICA Personal Account (Product codes 9 & 19)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	DEM 25.53	DEM 3.83	DEM 29.36
Charge backs - (items returned to us by another bank)	DEM 14.16	DEM 2.12	DEM 16.29
Monthly Service Fee	DEM 5.67	DEM 0.85	DEM 6.51
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	DEM 1.18	DEM 0.18	DEM 1.35
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	DEM 1.18	DEM 0.18	DEM 1.35
DEM Savings Account (Product code 41)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	DEM 12.88	DEM 1.93	DEM 14.81
Monthly Service Fee	Free	-	Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Notes:

- * - Product/Service Not offered to new clients
- Senior Chequing & Savings Accounts - Commission Free Services on Local Mgr Cheques, Standing Orders & Traveller's Cheques
- All figures are quoted in Jamaican Dollars unless otherwise stated.
- EUR currency fixed deposits and transaction accounts, where offered, are charged at a rate of 0.70% per annum.

Schedule of Charges

SUNDRY SERVICES

	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)			
INTERNET AND TELEPHONE BANKING						
Monthly Access Fee	Free		Free			
WIRE TRANSFERS						
International Outgoing Wire Transfers (local equivalent):	Via Internet	Via Branch	Via Internet	Via Branch	Via Internet	Via Branch
\$1 to \$99,999.99	J\$2,366.09	J\$5,910.67	J\$354.91	J\$886.60	J\$2,721.00	J\$6,797.27
\$100,000 and Over	J\$2,366.09	J\$5,910.67	J\$354.91	J\$886.60	J\$2,721.00	J\$6,797.27
1st Send Wire Transfer						
\$1 to \$68,315.00	J\$1,366.09	n/a	J\$204.91	n/a	J\$1,571.00	n/a
\$68,315.01 to \$1,350,000.00	J\$2,011.30	n/a	J\$301.70	n/a	J\$2,313.00	n/a
International Incoming Wire Transfers						
To credit an account at one of our branches	J\$3,181.54		J\$477.23		J\$3,658.77	
To credit an account held at other local banks	J\$3,181.54 + Draft/RTGS fee		J\$477.23		J\$3,658.77 + Draft/RTGS fee	
Payable on presentation of Photo Identification:						
- JMD	J\$3,181.54		J\$477.23		J\$3,658.77	
- USD/CAD	USD/CAD \$17.17		USD/CAD \$2.56		USD/CAD \$19.75	
- GBP	£15.45		£2.32		£17.77	
- EUR	€ 12.88		€ 1.93		€ 14.81	
Local / Regional Transfers						
Outgoing						
To an account held at other local banks via RTGS (local currency transactions only)	J\$40.70	J\$93.04	J\$6.11	J\$13.96	J\$46.81	J\$107.00
To an account held at one of our regional branches	J\$1,630.90	J\$3,433.48	J\$244.64	J\$515.02	J\$1,875.54	J\$3,948.50
ACH Fee: Large Value Items - J\$1 Million & Over		J\$5,000.00		J\$750.00		J\$5,750.00
Incoming						
Received from an account held at other local banks via RTGS (local currency transactions only)		J\$93.04		J\$13.96		J\$107.00
Returned Wire Payments: Incoming and Outgoing		USD 40.00		USD 6.00		USD 46.00
Tracers on Wire Transfers	USD \$35 + Foreign Bank charges		USD \$5.25		USD \$40.25 + Foreign Bank charges	
Cancelled Wire	USD \$30 + Foreign Bank charges		USD \$4.50		USD \$34.50 + Foreign Bank charges	

Notes:

1. All figures are quoted in local currency unless otherwise stated.
2. RTGS - Real Time Gross Settlement is an initiative of some local Central Banks that allows commercial banks to make (large) inter-bank transactions in real-time in local currency
3. All wires are sent for Beneficiary to pay Correspondent fees

Schedule of Charges

SUNDRY SERVICES

	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
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DRAFTS			
Local Draft (Manager's Cheque) - Client	J\$525.00	J\$78.75	J\$603.75
Local Draft (Manager's Cheque) - Non-Client	J\$1,201.72	J\$180.26	J\$1,381.98
Local Draft (Manager's Cheque) over J\$1 million - Client	J\$5,000.00 + Draft fee	J\$750.00	J\$5,750.00 + draft fee
Local Draft (Manager's Cheque) over J\$1 million - Non-Client	J\$6,201.72 + Draft fee	J\$930.26	J\$7,131.98 + draft fee
USD Draft - drawn on a local Bank	J\$1,481.40	J\$222.21	J\$1,703.61
USD Draft - drawn on a foreign Bank	J\$1,613.73	J\$242.06	J\$1,855.79 + Draft Fee of \$2,076.99 = J\$3,932.78
Other Foreign Currency Draft paid in local currency	J\$1,806.08	J\$270.91	J\$2,076.99
Other Foreign Currency Draft paid in foreign currency	1.073% Min J\$ 1,613.73 + Draft fee	0.161%	1.234% Min J\$1,855.79 + Draft fee of \$2,076.99
Tracers on Local Drafts (plus costs)	USD 25.75	USD 3.86	USD \$29.61 + Costs
Tracers on Foreign Drafts (plus costs)	USD 25.75	USD 3.86	USD \$29.61 + Costs
Stop Payment on Local Drafts (plus costs)	J\$386.27	J\$57.94	J\$444.21 + Costs
Stop Payment on Foreign Drafts <i>(includes foreign bank charges)</i>	USD 42.92	USD 6.44	USD 49.36
Duplicate / Replacement Drafts - Local drafts - Client	J\$1,030.04	J\$154.51	J\$1,184.55
Duplicate / Replacement Drafts - Local drafts - Non-Client	J\$1,287.55	J\$193.13	J\$1,480.69
Duplicate / Replacement Drafts - Foreign drafts	J\$1,716.74	J\$257.51	J\$1,974.25

STANDING ORDERS			
Set-up - Local currency	J\$257.51	J\$38.63	J\$296.14
Set-up - Foreign currency	\$2.58 units of resp. currency	\$0.387 units of resp. currency	2.97 units of resp. currency eg. USD 2.97/GBP 2.97
Amendment - Local currency	J\$169.96	J\$25.49	J\$195.45
Amendment - Foreign currency	USD 1.72	USD 0.26	USD 1.97
Internal Standing Orders			
Between accounts	J\$300.43	J\$45.06	J\$345.49
To make a loan payment or pay annual fees for a bank service	Free		Free
To transfer funds LOCALLY	J\$954.19	J\$143.13	J\$1,097.32
To transfer funds LOCALLY via Local RTGS Wire	J\$703.16	J\$105.47	J\$808.63
To transfer funds OVERSEAS	J\$429.18 + Draft/wire fee	J\$64.38	J\$493.56 + draft/wire fee
Charge of order cannot be processed	J\$343.35	J\$51.50	J\$394.85

Schedule of Charges

SUNDRY SERVICES

	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
BILL PAYMENT			
Via the Internet	Free	Free	Free
Via the ABM	Free		Free
Via Standing Order (bills are sent to bank for payment)	J\$317.60	J\$47.64	J\$365.24
Via Direct Debit (Pre-Authorized Payment)	J\$214.59	J\$32.19	J\$246.78
TRANSFER BETWEEN ACCOUNTS			
By customer via our ABM or internet banking	Free		Free
By us on written/faxed/telephoned instructions			
JMD account	J\$858.37	J\$128.76	J\$987.13
USD account	USD \$3.13	USD \$0.47	USD \$3.60
CAD account	CAD 3.00	CAD 0.45	CAD 3.45
GBP account	GBP 2.15	GBP 0.32	GBP 2.47
EUR account	EUR 2.58	EUR 0.39	EUR 2.96
Transfer between overdrawn accounts	J\$858.37	J\$128.76	J\$987.13
Transfer to a third party account	J\$858.37	J\$128.76	J\$987.12
CHEQUE RELATED			
Cheque Books (all styles)			Cost
Stop payment on a local cheque (all reasons)	J\$386.27	J\$57.94	J\$444.21
Stop payment on a foreign cheque (all reasons)	USD 42.92	USD 6.44	USD 49.36 + foreign bank chg
Charge backs - (items returned to us by another bank)			
Local Cheque	J\$686.70	J\$103.00	J\$789.70
Foreign Cheques (add foreign Bank Charge to the below fee)			
USD account	USD \$24.55	USD \$3.68	USD \$28.23
CAD account	CAD 28.33	CAD 4.25	CAD 32.57
GBP account	GBP 17.00	GBP 2.55	GBP 19.55
EUR account	EUR 17.00	EUR 2.55	EUR 19.55
Travellers Cheques cashed in	J\$86.00	J\$12.90	J\$98.90
Non-Sufficient Funds (return cheque charge)	J\$1,115.88	J\$167.38	J\$1,283.26
PAP (Pre-Approved Payment) Initiation	J\$686.70	J\$103.00	J\$789.70
Cheque recalled at customer's request	J\$429.18	J\$64.38	J\$493.56
Encashing CIBC FCIB cheques - Client	J\$103.00	J\$15.45	J\$118.45
Encashing CIBC FCIB cheques - Non-Client	J\$128.76	J\$19.31	J\$148.07
Encashing other banks cheques - Client	J\$128.76	J\$19.31	J\$148.07
Encashing other banks cheques - Non-Client	J\$171.67	J\$25.75	J\$197.42
Foreign Cheque Processing Fee	J\$496.34	J\$74.45	J\$570.79

Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
CASH HANDLING FEES			
Charges for foreign currency transactions where same currency tendered as for that being purchased	1.073% + Cost of Draft	0.161%	1.234% + Cost of Draft
Coin Handling (exchanging for Bills over J\$1000)	1.717% Min \$600 : Customers 3.43% Min \$1,000:- Non-Customers	0.258% : Customers 0.515% :- Non-Customers	1.97% Min \$600: Customers 3.94% Min \$1,000 :- Non-Customers
Cash Holding (exchanging for Bills over J\$1000)	0.858% Min \$600 : Customers 0.858% Min \$1,000:- Non-Customers	0.129% : Customers 0.129% :- Non-Customers	0.99% Min \$600: Customers 0.99% Min \$1,000 :- Non-Customers
Foreign Cash Deposit Fees:			
>> Daily Threshold Limit - Equiv USD \$500.00			
>> Monthly cap - Equiv USD \$10,000.00			
Deposit Fees	2.000%	0.300%	2.30% on amounts in any foreign currency above the daily threshold
Large Cash Deposits:			
Cash Deposits (per J\$1,000):			
Processed via Guardsman Armoured Limited:			
Up to J\$1,000,000	Free		Free
Above J\$1,000,000	J\$2.15	J\$0.32	J\$2.47
Processed via FirstCaribbean Branches (per group):			
Up to J\$1,000,000			
Above J\$1,000,000	J\$2.58	J\$0.39	J\$2.96

Schedule of Charges

SUNDRY SERVICES

	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
ABM			
New issue/replacement of expired or stolen card	Free		Free
Replacement of lost card	J\$600.86	J\$90.13	J\$690.99
Transactions at FirstCaribbean ABM			
ABM Deposits	Free		Free
ABM Withdrawals	J\$27.47	J\$4.12	J\$31.59
Declines	J\$10.30	J\$1.55	J\$11.85
Balance Enquiry	Free		Free
**Mini-statement Print	J\$25.75	J\$3.86	J\$29.61
Transactions at Otherbank ABM (multilink)			
Withdrawals	J\$51.50	J\$7.73	J\$59.23
Declines	J\$25.75	J\$3.86	J\$29.61
Balance Enquiry	J\$25.75	J\$3.86	J\$29.61
Point of Sale Purchases	J\$13.73	J\$2.06	J\$15.79
Point of Sale Declines	J\$12.88	J\$1.93	J\$14.81
Request a copy of ABM video photograph	J\$522.75	J\$78.41	J\$601.16

****FREE ABM Withdrawals & Ministatements for the following account types:**

Direct Banking, Bank@Work, Bank@School, Senior Savings, Senior Chequing

STATEMENTS			
Mailed/Regular/diary filled statement	Free		Free
Duplicate/Additional/Interim statement (each)	J\$557.94	J\$83.69	J\$641.63
Screen print/photocopy (per page)	J\$257.51	J\$38.63	J\$296.14
Held for Collection at the Branch (per month)	J\$1,406.25	J\$210.94	J\$1,617.19
E-statement:			
Set Up	No Charge		No Charge
Monthly Subscription Fee <i>(to be collected via standing order)</i>			
Daily files	USD50.00 / account	USD 7.50	USD 57.50
Weekly Files	USD20.00 / account	USD 3.00	USD 23.00
Monthly Files	USD15.00 / account	USD 2.25	USD 17.25
Transaction Fee	No charge		No Charge

Schedule of Charges

SUNDRY SERVICES

	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
ACCOUNT CLOSURE			
Within 90 days			
JMD account	J\$1,716.74	J\$257.51	J\$1,974.25
USD account	USD \$8.58	USD \$1.29	USD \$9.87
CAD account	CAD 8.58	CAD 1.29	CAD 9.87
GBP account	GBP 8.58	GBP 1.29	GBP 9.87
EUR account	EUR 8.58	EUR 1.29	EUR 9.87
Within 180 days	Free		Free
DORMANCY PROTECTION			
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	No Charge		No Charge
Annual Notice thereafter	No Charge		No Charge
Reactivation	No Charge		No Charge
Transfer to Central Bank <i>(after 15 years of inactivity)</i>	No Charge		No Charge
RESEARCH			
Where vouchers are held at local branch	Free		Free
Same Month (within 30 days of last statement)			
1-5 Vouchers / Items	J\$461.65	J\$69.25	J\$530.90
Each additional Voucher / Item	J\$171.67	J\$25.75	J\$197.42
Up to 3 months			
1-5 Vouchers / Items	J\$633.33	J\$95.00	J\$728.33
Each additional Voucher / Item	J\$257.51	J\$38.63	J\$296.14
Over 3 months and up to 7 Years			
1-5 Vouchers / Items	J\$1,312.92	J\$196.94	J\$1,509.86
Each additional Voucher / Item	J\$257.51	J\$38.63	J\$296.14

Schedule of Charges

SUNDRY SERVICES

	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
SAFETY DEPOSIT BOXES			
Annual (Rental) Fees			
Small (1.5 x 5 x 24)	J\$1,287.55	J\$193.13	J\$1,480.69
Medium (2.5 x 5 x 24)	J\$2,145.92	J\$321.89	J\$2,467.81
Large (5 x 5 x 24)	J\$2,575.11	J\$386.27	J\$2,961.37
Large (5 x 10.5 x 24)	J\$2,625.11	J\$393.77	J\$3,018.88
Large (10 x 10 x 24)	J\$3,500.00	J\$525.00	J\$4,025.00
**Refund of Annual Rental Fee (box closed before year end)	Annual fee less outstanding charges & taxes		Annual fee less outstanding charges & taxes
Number of free visits	Unlimited		Unlimited
Each additional visit per month	Free		Free
Forced entry / Drilling of Box	J\$1,050.00	J\$157.50	J\$1207.5 + expenses
Listing of contents	J\$437.55	J\$65.63	J\$503.18 per hour or part thereof

SAFEKEEPING AND SECURITIES			
Annual (Rental) Fees			
Sealed envelopes			
Small	J\$765.96	J\$114.89	J\$880.85
Large	J\$1,531.92	J\$229.79	J\$1,761.70
Sealed Boxes/Packages			
Small	J\$2,553.19	J\$382.98	J\$2,936.17
Large	J\$2,978.72	J\$446.81	J\$3,425.53
Locked boxes, trunks, etc (per entry)	J\$160.94	J\$24.14	J\$185.08
Stocks, debentures, share certificates, Deeds, treasury bills safekeeping	J\$1,276.60	J\$191.49	J\$1,468.08
Other Fees			
Number of free visits	Nil		Nil
Each additional visit per month	J\$160.94	J\$24.14	J\$185.08
Bankers Acceptances - Draft	J\$437.55	J\$65.63	J\$503.18

Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
MISCELLANEOUS SERVICES			
Audit Certificate			
Current Year - cost per certificate	J\$2,489.27	J\$373.39	J\$2,862.66
Current Year - cost per hour for detailing securities	J\$723.40	J\$108.51	J\$831.91
Certificate/Confirmation of balance			
Local currency accounts	J\$1,617.02	J\$242.56	J\$1,859.58
Foreign currency accounts	USD \$14.59	USD \$2.19	USD \$16.78
Certificate of interest Paid	J\$1,021.28	J\$153.19	J\$1,174.47
Reference Letters	J\$2,145.92	J\$321.89	J\$2,467.81
Fax sent/received for a customer			
Local	J\$127.66	J\$19.15	J\$146.81
Out of Town	J\$105.15	J\$15.77	J\$120.92
Overseas	J\$175.11	J\$26.27	J\$201.38
Signature verification	Free		Free
Insurance on Registered Mail	Cost		Cost
Photocopying documents (per sheet)	J\$257.51	J\$38.63	J\$296.14
Letter of Undertaking	J\$4,721.03	J\$708.15	J\$5,429.18
Credit information services – Fee	J\$1,745.00	J\$261.75	J\$2,006.75
Credit information services – commission	J\$350.00	J\$52.50	J\$402.50
Verification of CSV on life insurance policy	J\$306.22	J\$45.93	J\$352.15
Verification of cheques and balances by telephone	J\$85.84	J\$12.88	J\$98.72
Duplicate passbooks	J\$400.00	J\$60.00	J\$460.00
No Book transactions	J\$128.76	J\$19.31	J\$148.07
Hold (all) Mail—where nothing is mailed to client (per month)	J\$1,406.25	J\$210.94	J\$1,617.19

Schedule of Charges

SUNDRY SERVICES

	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
Securities Documentation Fees			
Guarantee Bonds	J\$700.00	J\$105.00	J\$805.00
Postponement of Claim	J\$700.00	J\$105.00	J\$805.00
Satisfaction of Bills of Sale - Individual	J\$830.04	J\$124.51	J\$954.55
Satisfaction of Bills of Sale - Corporate	J\$1,043.48	J\$156.52	J\$1,200.00
Hypothecations of bank account	J\$1,045.06	J\$156.76	J\$1,201.82
FEX Loan Agreements	J\$389.48	J\$58.42	J\$447.90
Assignment of Life Insurance	J\$652.58	J\$97.89	J\$750.47
Release of Life Insurance	J\$610.09	J\$91.51	J\$701.60
Insurance processing fees - requests for confirmation of renewal	J\$858.37	J\$128.76	J\$987.13
Lodgment of Caveats	J\$1,305.15	J\$195.77	J\$1,500.92
Withdrawal of Caveats	J\$870.39	J\$130.56	J\$1,000.95
General Searches	J\$870.39	J\$130.56	J\$1,000.95
Caveat Searches	J\$1,305.15	J\$195.77	J\$1,500.92
Company Searches	J\$825.11	J\$123.77	J\$948.88
Title Searches	J\$700.00	J\$105.00	J\$805.00
Surrender of Title	J\$1,305.15	J\$195.77	J\$1,500.92
Verification of CSV on life insurance policy	J\$566.09	J\$84.91	J\$651.00
Bills of Sale (Individual)			
Up to 9,999	J\$177.04	J\$26.56	J\$203.60
10,000 to 39,999	J\$260.73	J\$39.11	J\$299.84
40,000 to 74,999	J\$347.00	J\$52.05	J\$399.05
75,000 to 199,999	J\$609.01	J\$91.35	J\$700.36
200,000 to 399,999	J\$1,734.98	J\$260.25	J\$1,995.23
400,000 to 599,999	J\$2,259.01	J\$338.85	J\$2,597.86
600,000 to 799,999	J\$3,037.98	J\$455.70	J\$3,493.68
800,000 & over	J\$3,909.01	J\$586.35	J\$4,495.36

Notes:

1. * - Product/Service Not offered to new clients
2. All figures are quoted in Jamaican Dollars unless otherwise stated.

Schedule of Charges

LENDING AND CARD SERVICES

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
CREDIT REPORTS			
Credit Reference <i>(fee for providing Credit reference for clients)</i>	J\$2,600.86	J\$390.13	J\$2,990.99
OVERDRAFTS			
Set up/Annual Renewal Fee: ACA & Temporary Overdrafts	2.00% Minimum \$5,150	0.30%	2.30% Minimum \$5922.50
Excess Overdraft Fee (in addition to encroachment rate)	0.858% Minimum \$2,145.92	0.129%	0.99% Minimum \$2,467.81
Unauthorized Overdraft Fee (in addition to encroachment rate)	1.717% Minimum \$2,145.92	0.258%	1.97% Minimum \$2,467.81
<i>Note: Overdraft interest rates are charged separately. See rate bulletin.</i>			
CREDIT CARDS			
See Credit Card Schedule of Charges			

VISA DEBIT CARD - LOCAL CURRENCY			
Annual Fees	No Charge		No Charge
Fast Card Fees <i>(Courier charges only)</i>	USD 37.58	USD 5.64	USD 43.21
ABM Balance Inquiry Fee			
At a local FirstCaribbean ABM	No Charge		No Charge
At another bank's ABM	J\$37.58	J\$5.64	J\$43.21
ABM Withdrawals			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	\$225.45	J\$33.82	J\$259.27
At International/Overseas bank's ABM <i>(Including FirstCaribbean ABMs in another country)</i>	\$225.45	J\$33.82	J\$259.27
Point of Sale Purchases	No Charge		No Charge
Replacement & Additional Cards - Classic	\$375.75	\$56.36	J\$432.11
Replacement & Additional Cards - Platinum	\$375.75	\$56.36	J\$432.11
Stamp Duty	No Charge		No Charge
Declined Transactions			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	J\$37.58	J\$5.64	J\$43.21
At International/Overseas bank's ABM <i>(Including FirstCaribbean ABMs in another country)</i>	J\$50.10	J\$7.52	J\$57.62

VISA DEBIT CARD -USD CURRENCY			
Annual Fees	No Charge		No Charge
Fast Card Fees (<i>Courier charges only</i>)	USD 37.58	USD 5.64	USD 43.21
ABM Balance Inquiry Fee:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another bank's ABM	USD 0.42	USD 0.06	USD 0.48
ABM Withdrawals:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	USD 2.51	USD 0.38	USD 2.88
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	USD 2.51	USD 0.38	USD 2.88
Point of Sale Purchases	No Charge		No Charge
Replacement & Additional Cards - Classic	USD 4.18	USD 0.63	USD 4.80
Replacement & Additional Cards - Platinum	USD 8.35	USD 1.25	USD 9.60
Stamp Duty	No Charge		No Charge
Declined Transactions:			
At a local FirstCaribbean ABM	No Charge		No Charge
At another local bank's ABM	USD 0.84	USD 0.13	USD 0.96
At International/Overseas bank's ABM (<i>Including FirstCaribbean ABMs in another country</i>)	USD 0.84	USD 0.13	USD 0.96

Notes:

1. * - Product/Service Not offered to new clients
2. All figures are quoted in Jamaican Dollars unless otherwise stated.

Schedule of Charges

CORPORATE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
E-PAY (PAYROLL; SUPPLIER PAYMENTS; DIRECT DEBITS (where applicable))			
Set up	Free		Free
Monthly Access	Free		Free
Operational (per file run)	J\$600.00	J\$90.00	J\$690.00
Transaction			
Per credit to account at CIBC FirstCaribbean	J\$25.00	J\$3.75	J\$28.75
Per credit to account at another bank	J\$30.00	J\$4.50	J\$34.50
Emergency Processing (per file run)	J\$400.00	J\$60.00	J\$460.00
E-PAY (PAYROLL; SUPPLIER PAYMENTS; DIRECT DEBITS (where applicable)) - USD Clients			
Set up	Free		Free
Monthly Access	Free		Free
Operational (per file run)	USD 10.00	USD 1.50	J\$11.50
Transaction			
Per credit to account at CIBC FirstCaribbean	USD 0.64	USD 0.10	USD 0.74
Emergency Processing (per file run)	USD 17.17	USD 2.58	USD 19.75
MANUAL PAYROLL - PAPER LIST OPTION			
Set up	Free		Free
Monthly Access	Free		Free
Operational (per file run)	J\$515.02	J\$77.25	J\$592.27
Transaction			
Per credit to account at CIBC FirstCaribbean	J\$42.92	J\$6.44	J\$49.36
Per credit to account at another bank	J\$51.50	J\$7.73	J\$59.23
Emergency Processing (per list)	J\$429.18	J\$64.38	J\$493.56
MANUAL PAYROLL - CASH / ENVELOPE OPTION			
Set up	Free		Free
Monthly Access	Free		Free
Operational (per file run)	J\$515.02	J\$77.25	J\$592.27
Transaction			
Per credit to account at CIBC FirstCaribbean	J\$42.92	J\$6.44	J\$49.36
Per credit to account at another bank	J\$51.50	J\$7.73	J\$59.23
Emergency Processing (per list)	J\$429.18	J\$64.38	J\$493.56
ONLINE BILL PAYMENT (where company signs up as an Online Biller)			
Set up	Free		Free
Per payment received	J\$12.02	J\$1.80	J\$13.82

Schedule of Charges

CORPORATE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
DEPOSITORY			
Annual (Rental) Fee			
Disposable Bags	J\$3,433.48	J\$515.02	J\$3,948.50
Canvas Wallets			
Small:	J\$4,506.44	J\$675.97	J\$5,182.40
Medium:	J\$6,652.36	J\$997.85	J\$7,650.22
Large:	J\$7,510.73	J\$1,126.61	J\$8,637.34
Short Term Rental (30 days or less)			
Disposable Bags	n/a		n/a
Canvas Wallets	n/a		n/a
Cash Deposits (per J\$1,000):			
Processed via Guardsman Armoured Limited	J\$2.15	J\$0.32	J\$2.47
Processed via CIBC FirstCaribbean Branches (per group):			
Up to J\$1,000,000	Free		Free
Above J\$1,000,000	J\$2.58	J\$0.39	J\$2.96
Safekeeping (contents remain in bag):			
Small:	J\$2,575.11	J\$386.27	J\$2,961.37
Medium:	J\$3,433.48	J\$515.02	J\$3,948.50
Large:	J\$4,291.85	J\$643.78	J\$4,935.62
**Refund of Annual Rental Fee (box closed before year end)	Annual fee less outstanding charges & taxes		Annual fee less outstanding charges & taxes
Per Package of 50 Disposable bags			
Small: 9 x 12	J\$2,145.92	J\$321.89	J\$2,467.81
Medium: 12 x 16	J\$2,403.43	J\$360.51	J\$2,763.95
Large: 19 x 28	J\$4,034.34	J\$605.15	J\$4,639.49
Replacement and Repairs			
Canvas Bag (all sizes)	J\$3,004.29	J\$450.64	J\$3,454.94
Canvas Bag Keys	J\$858.37	J\$128.76	J\$987.12
Trap Door Key	J\$3,004.29	J\$450.64	J\$3,454.93
Additional Key	J\$3,004.29	J\$450.64	J\$3,454.93
SWEEPS and ZBAs			
Set-up Fee			
Standard Set Up	J\$2,832.62	J\$424.89	J\$3,257.51
Additional Set Up	J\$1,716.74	J\$257.51	J\$1,974.25
E-STATEMENT PRICING			
Statement Frequency			
Via Swift:			
Daily	J\$6,524.00	J\$978.60	J\$7,502.60
Monthly	J\$1,716.74	J\$257.51	J\$1,974.25
Via Email:			
Daily	J\$2,832.62	J\$424.89	J\$3,257.51
Weekly	J\$1,716.74	J\$257.51	J\$1,974.25
Monthly	J\$1,115.88	J\$167.38	J\$1,283.26

- Notes:**
1. * - Product/Service Not offered to new clients
 2. All figures are quoted in Jamaican Dollars unless otherwise stated.

Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
BONDS, INDEMNITIES & GUARANTEES			
Guarantees or indemnities issued by Bank on behalf of customers including Letters of Undertaking Which would lead to a normal loan or mortgage:			
Which would lead to a normal loan or mortgage	J\$4,255.32	J\$638.30	J\$4,893.62
Other than to providers of commercial paper:			
Cash secured	1.97% Minimum J\$4,255.32	0.30% Min. J\$702.13	2.27% Minimum J\$4957.45
Other	2.96% - 4.94% Minimum J\$4,255.32	0.44% - 0.74% Min. J\$638.30	3.40% - 5.68% Minimum J\$4,893.62
Guarantees issued in favour of Providers of Commercial paper	6.87% -8.58% p.a. Min 90 days or J\$5,579.40	1.03% - 1.29% Min. J\$836.910	7.90% -9.87% p.a. Min 90 days or \$6,416.31
Guarantees issued under National Ex-Im Bank administrated lines of credit including EDF Rehabilitation Fund, etc. <i>for period outstanding where fully supported:</i>			
Cash secured	1.97% p.a. of amount for period outstanding. Min. \$1,200.00	0.3% Min. J\$180.00	2.27% p.a. of amount for period outstanding. Min. \$1,380.00
Other	11.55% – 13.52% p.a. of amount for period outstanding. Minimum \$2,038.75	1.73% - 2.03% Min. J\$305.81	13.28% – 15.55% p.a. of amount for period outstanding. Minimum \$2,344.56
Bankers Acceptance	Issuing Commission will be charged on the increase (additional amount) for the remaining validity		Issuing Commission will be charged on the increase (additional amount) for the remaining validity
Establishment fee:			
On first J\$10M of face value of draft	0.43%	0.06%	0.49%
On any additional amount	0.22%	0.03%	0.25%
Credit information services	J\$643.78	J\$96.57	J\$740.34
Verification of C.S.V of insurance policy	J\$858.37	J\$128.76	J\$987.12 plus charge from insurance company

Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
LETTERS OF CREDIT : EXPORT (Inward) CLEAN & DOCUMENTARY			
Pre-Advising Commission	USD 21.46	USD 3.22	US\$24.68 equivalent at Cheque buy rate
Acceptance Commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Advising credits Commission	USD 43.78	USD 6.57	US\$50.35 equivalent at Cheque buy rate
Confirming Credits	1% per 90 days. Minimum \$1,716.74	0.15% Min. J\$257.51	1.15% per 90 days. Minimum \$1,974.25
Amendments, Extensions and Increases:			
Extensions	Issuing/Advising Commission will be charged on the amount for the extended / additional validity		Issuing/Advising Commission will be charged on the amount for the extended / additional validity
Increases	Issuing/Advising Commission will be charged on the increase for the remaining validity		Issuing/Advising Commission will be charged on the increase for the remaining validity
Other Amendments	USD 43.78	USD 6.57	US\$50.35 equivalent at Cheque buy rate
Drawings under L/Cs – Negotiation Commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Issue of Transferable LC (Issue of new credit)	Issuing/Advising Commission		Issuing/Advising Commission
Cancellation	USD 12.88	USD 1.93	USD 14.81
Document Handling:			
Negotiation (Examination of documents)	0.21% Minimum J\$1,115.88	0.03% Min. J\$167.38	0.24% Minimum J\$1,283.26
Discrepancy Fee	USD 21.46	USD 3.22	USD 24.68
Payment / Settlement / Reimbursement charges	USD 21.46	USD 3.22	US\$24.68 + Transfer costs
Deferred Payment / Acceptance commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Communication and Mail Charges	See Trade Communication and Sundry Services Section		See Trade Communication and Sundry Services Section

Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
LETTERS OF CREDIT : IMPORT (Outward) CLEAN & DOCUMENTARY			
Pre-Advising Commission	USD 21.46	USD 3.22	USD 24.68
Acceptance Commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Letters of Credit established via Cable	USD 40.34	USD 6.05	USD 46.39
Establishment Fee – sight and acceptance, where FirstCaribbean provides foreign currency	USD 38.63	USD 5.79	USD 44.42
Establishment Fee – sight and acceptance, where applicant sources foreign currency:			
without full cash (or equivalent) collateral:			
For Validity of 1 Year:	5.15 % p.a. (with or without renewal). Minimum J\$1716.74	0.77% Min. J\$257.51	5.92 % p.a. (with or without renewal). Minimum \$1,974.25
For Validity of less than 1 Year: Up to 90 days	1% per 90 days. Minimum \$1,716.74	0.15% Min. J\$257.51	1.15% per 90 days. Minimum \$1,974.25
For Validity of less than 1 Year: Each additional quarter	1.5% Minimum J\$1716.74	0.23% Min. J\$257.51	1.73% Minimum \$1,974.25
with partial cash (or equivalent) collateral	Calculated based on percentage of security clear and secured		Calculated based on percentage of security clear and secured
with full cash (or equivalent) collateral	4.29% per quarter. Minimum J\$1716.74	0.64% Min. J\$257.51	4.93% per quarter Minimum \$1,974.25
Amendments, Extensions and Increases:			
Extensions	Issuing/Advising Commission will be charged on the amount for the extended / additional validity		Issuing/Advising Commission will be charged on the amount for the extended / additional validity
Increases	Issuing/Advising Commission will be charged on the increase for the remaining validity		Issuing/Advising Commission will be charged on the increase for the remaining validity
Other Amendments	USD 43.78	USD 6.57	US\$50.35 equivalent at Cheque buy rate
Drawings under L/Cs – Negotiation Commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Interest on Letters of Credit	<i>Charged on the outstanding Foreign Currency amount at the applicable rate of interest based on the actual rate charged by the Correspondent Bank plus 5% computed from the date of payment until receipt of reimbursement</i>		<i>Charged on the outstanding Foreign Currency amount at the applicable rate of interest based on the actual rate charged by the Correspondent Bank plus 5% computed from the date of payment until receipt of reimbursement</i>
Communication and Mail Charges	See Trade Communication and Sundry Services Section		See Trade Communication and Sundry Services Section

Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Documentary Bills for Collections - (Import & Export)			
Exchange Charger – Sight or Tenor	Sight selling rate applies		Sight selling rate applies
Document Handling:			
Collection Commission:			
Documentary Collection Fee	1% Minimum \$1,072.96	0.15% Min. J\$160.94	1.15% Minimum \$1,233.90
Accelerated Collection Fee	0.5% Min J\$600.86 Max J\$7,467.81	0.075% Min. J\$90.13 Max. J\$1120.17	0.575% Min J\$690.99 Max J\$8,587.98
Holding accepted Bills			
Monthly Holding Commission :			
Sight Bills (<i>commencing month after arrival of goods</i>)	J\$261.16	J\$39.17	J\$300.33
Mature/Accepted Bills (<i>commencing month after arrival of goods</i>)	J\$34.33	J\$5.15	J\$39.48
Safe Custody Charge	J\$51.50	J\$7.73	J\$59.23
Shipping Guarantees re missing bills of lading:			
First 2 months or part thereof -	1.00% Minimum \$1,030.04	0.15% Min. J\$154.51	1.15% Minimum \$1,184.55
Each additional month -	1.00% Maximum \$3,450	0.15% Min. J\$517.50	1.15% Maximum \$3,967.50
Protest Charge	J\$2,145.92	J\$321.89	J\$2467.81 + legal and out of pocket expenses
Overdue Items Administrative charge (<i>On collections outstanding more than 2 months or 30 days after maturity</i>)	J\$34.33	J\$5.15	J\$39.48 per month beginning month after goods arrive
Tracers	USD 4.29	J\$0.64	US\$4.93 + Cost
Aval Commission (Guarantee Commission)	Same as Import LC. Issuing commission date of Aval to maturity of the draft		Same as Import LC. Issuing commission date of Aval to maturity of the draft
Amendment	J\$1,716.74	J\$257.51	J\$1,974.25
Payments to Agents	J\$472.10	J\$70.82	J\$542.92 + transfer charges
Return of Documents charges	1%. Min \$858.37 Max \$1,716.74	0.15% Min. J\$128.76 Max. J\$257.51	1.15%. Min \$987.13 Max \$1974.25
Storage of goods	J\$3,175.97	J\$476.40	J\$3652.37 + expenses
Reshipping of Goods	J\$4,291.85	J\$643.78	J\$4935.63 + expenses
Bills paid in installments	USD 21.46	USD 3.22	USD 24.67
Endorsement of shipping documents as attorney	USD 21.46	USD 3.22	USD 24.67
Endorsement of parcel post receipt	USD 12.88	USD 1.93	USD 14.81
Certificate of transfer of title to goods	USD 21.46	USD 3.22	USD 24.67
Statement of past due bill	USD 12.88	USD 1.93	USD 14.81
Insurance of goods	J\$43.48	J\$6.52	J\$50 per \$100.00 per month or part thereof
Delivery Orders	J\$450.64	J\$67.60	J\$518.24
Bills Discounted:			
Min applicable rate of interest on advances	J\$530.04	J\$79.51	J\$609.55
Min collection charge	J\$490.13	J\$73.52	J\$563.65
Communication and Mail Charges	See Trade Communication and Sundry Services Section		See Trade Communication and Sundry Services Section

Schedule of Charges

TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Cheque Collection (Inward) and Issuance (Outward)			
Receive cheque for Collection (Inward)	1% Min \$729.61 Max \$6,866.95	0.15% Min. J\$109.44 Max. J\$1,030.04	1.15% Min \$839.05 Max \$7,896.99
Cheque Issuance (Outward)	1% Min \$729.61 Max \$6,866.95	0.15% Min. J\$109.44 Max. J\$1,030.04	1.15% Min \$839.05 Max \$7,896.99
Tracers	USD 4.29	USD 0.64	US\$4.93 + Cost
Stop payment charges	J\$257.51	J\$38.63	J\$296.14 + correspondent charges
Amendment	J\$1,716.74	J\$257.51	J\$1,974.25
Trade Communication and Sundry Services			
Third party payments	USD 21.46	USD 3.22	US\$24.67 + Transfer Cost
Communication Charges"			
Registered Mail	USD 4.29	USD 0.64	US\$4.93 + Cost
SWIFT - Establishing / Issuing LCs etc*	USD 42.92	USD 6.44	US\$49.36 + Cost
SWIFT - Other	USD 4.29	USD 0.64	US\$4.93 + Cost
Courier - Local + International	USD 4.29	USD 0.64	US\$4.93 + Cost

Notes:

1. * - Product/Service Not offered to new clients
2. All figures are quoted in Jamaican Dollars unless otherwise stated.