

**PRELIMINARY BUILDING SOCIETIES
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2018
Pursuant to Section (4)(b)(viii) of the Banking Services Act**

		SJBS	VMBS
	SERVICES	J\$	J\$
2.0	SAVINGS ACCOUNTS (Personal)		
2.1	In-branch Deposit Transaction Fee	\$385.00	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
2.2	In-branch Withdrawal Transaction Fee	\$385.00	Up to \$30,000.00 - \$200.00; Over \$30,000.00 - \$100.00
2.3	Minimum Balance Fees (also state threshold)	\$185.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) and \$50,000.00 (Signature Savings)	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00
2.4	Dormant Account Fee (per annum)	Free	Free
3.0	TELEGRAPHIC TRANSFER OF FUNDS		
3.1	Inward	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing*	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
3.2	Outward	\$3,535.00 Repair item (missing/incorrect information). GBP-J\$705; USD-J\$535. Items repaired, unable to process GBP-\$1,415; USD-J\$535*	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
4.0	E-BANKING		
4.1	Automated Banking Machine (ABM)		
4.1.1	Using Own Machine:		
4.1.1.1	Withdrawal	\$60.00 per transaction	Free
4.1.1.2	Deposit	Free	Free
4.1.1.3	Enquiry	Free	Free
4.1.1.4	Transfer	\$60.00 per transaction	Free
4.1.1.5	Declined	\$12.10 per transaction. Declined local transaction - Visa debit only- FREE	Free
4.1.1.6	Statement	\$24.20	N/A
4.1.2	Using Other Machines:		
4.1.2.1	Withdrawal	\$60.00 per transaction	Free
4.1.2.2	Deposit	Free	Free
4.1.2.3	Enquiry	\$35.00 per transaction	Free
4.1.2.4	Transfer	\$60.00 per transaction	Free
4.1.2.5	Declined	\$33.10 per transaction	Free
4.1.2.6	Statement	N/A	N/A
4.2	Point of Sale Transactions	\$60.00 per transaction. Declined Multilink transaction - \$19.25†	Free
4.3	Replacement Debit Card	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$300.00 - \$600.00 ¥

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4.4	Internet Banking:		
4.4.1	Personal		
4.4.1.1	Enquiry	Free	Free
4.4.1.2	Funds Transfer		
4.4.1.2.1	Own Bank	Free	Free
4.4.1.2.2	Third Party	Free	Local transfer (RTGS): \$100.00 - \$150.00; transfer - USD25.00
			FX
5.0	DEPOSITORY SERVICES		
5.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A	\$5,000.00
6.0	LOANS AND DISCOUNTS (Personal)		
6.1	Commitment/Acceptance Fee	1.53% of loan amount	Share loans processing fee - \$500 Free for FX Loans 0.58% for Residential & Home Equity Mortgage Loans; 2% of loan amt for Commercial; 1.46% of Construction
6.2	Annual Renewal Fee	N/A	N/A
6.3	Overrun/ Over Limit Fee	N/A	N/A
6.4	Late Payment/ Penalty Fee	Late charge of 6.185% of total monthly payment is effected when the payment becomes past due after 10 days; Minimum \$1,515.00	1.66% of Principal & Interest Outstanding plus \$1,150.00
6.5	Guarantees/Indemnities	N/A	N/A
6.6	Letter of Undertaking	N/A	\$6,100.00
7.0	CREDIT CARD SERVICES		
7.1	Annual Membership Fee:		
7.1.1	Visa	N/A	N/A
7.1.2	Mastercard	N/A	N/A
7.1.3	Other	N/A	N/A

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7.2	Cash Advance Charge:		
7.2.1	Visa	N/A	N/A
7.2.2	Mastercard	N/A	N/A
7.2.3	Other	N/A	N/A
7.3	Late Payment Charge:		
7.3.1	Visa	N/A	N/A
7.3.2	Mastercard	N/A	N/A
7.3.3	Other	N/A	N/A
7.4	Overlimit Charge:		
7.4.1	Visa	N/A	N/A
7.4.2	Mastercard	N/A	N/A
7.4.3	Other	N/A	N/A
7.5	Replacement Card Fee:		
7.5.1	Visa	N/A	N/A
7.5.2	Mastercard	N/A	N/A
7.5.3	Other	N/A	N/A
8.0	MISCELLANEOUS CHARGES		
8.1	Foreign Cheque negotiated	N/A	\$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.
8.2	Foreign Draft (sold)	N/A	\$550.00; discount applicable to Premier Club Members/Senior Citizens 50%

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	SERVICES	SJBS J\$	VMBS J\$
8.3	Manager's Cheque:		
8.3.1	Bank Customer	\$192.50 - \$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$300.00 - \$500.00 †
8.3.2	Non-bank Customer	\$692.50 - \$1,385.00*	N/A
8.4	Money Order	N/A	N/A
8.5	Standing Order	\$770.00; (Set up fee of \$385); \$385.00 for each order negotiated on due date; \$385.00 for each order which cannot be processed. Online- Free.	Free
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$600.00 - \$1,200.00 discount applicable to Senior Citizens 50%
8.7	Cheque Encashment Fee:		
8.7.1	Own Bank	N/A	Free
8.7.2	Other Banks' Cheque	N/A	N/A
8.8	Voucher Search	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,000.00 - \$4,500.00 50% discount applicable to Senior Citizens
8.11	Bill Payment Services:		
8.11.1	In-branch	N/A	N/A
8.11.2	Internet	Free	Free

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

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the individual building society's product/services and are not to be interpreted as an exhaustive list.
- (ii) Fees and Charges include applicable taxes.
- (iii) N/A - Service not applicable to institution.

† - Point of Sale Transactions "Visa Debit Card" : Visa network - 2% of transaction amount; Declined international POS transaction - USD 0.60

* - 50% Discount on fees to Senior Citizens

‡ - 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).

^ - Fee not charged when FX being exchanged for JMD

φ - Building Society does not issue "Manager's Cheque". Certified cheques are issued which is tied to funds from a Customer's Account.