

**PRELIMINARY FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.  
SCHEDULE OF FEES AND CHARGES 2016 - 2018  
Pursuant to Section (4)(b)(viii) of the Banking Services Act**

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	J\$ Value Change '16-'17	% Change '16-'17	J\$ Value Change '17-'18	% Change '17-'18
<b>1.0</b>	<b>CURRENT ACCOUNTS (Personal)</b>							
1.1	Minimum Monthly Service Charge	Regular Chequing - \$550.00; Chequing Plus - \$500.00	Regular Chequing - \$550.00; Chequing Plus - \$500.00	Regular Chequing - \$750.00; Chequing Plus - \$500.00	\$0.00	0%	\$0.00 - \$200.00	0% - 36%
1.2	Charge per Entry/Cheque	Regular chequing - 2 free debits per month - \$150.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	Regular chequing - 2 free debits per month - \$150.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	Regular chequing - 3 free debits per month - \$250.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	\$0.00	0%	\$0.00 - \$100.00	0% - 67%
1.3	Minimum Balance Fees (also state threshold)	Regular chequing - \$550.00; threshold \$70,000.00, Chequing Plus - \$500.00; threshold \$150,000.00	Regular chequing - \$550.00; threshold \$70,000.00, Chequing Plus - \$500.00; threshold \$150,000.00	Regular chequing - \$750.00; no threshold Chequing Plus - \$500.00; threshold \$150,000.00	\$0.00	0%	\$0.00 - \$200.00	0% - 36%
1.4	<b>Transfer Between Accounts:</b>							
1.4.1	Within Deposit-Taking Institution	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00	0%	\$0.00	0%
1.4.2	To Third Party Deposit-Taking Institution	N/A	\$148.72 - \$209.70	\$148.72 - \$209.70	\$148.72 - \$209.70	100%	\$0.00	0%
1.5	Interim Statement	\$650.00	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%
1.6	Duplicate/Replacement Statement	\$650.00	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%
1.7	Cheque Returned NSF	\$1,300.00	\$1,300.00	\$1,300.00	\$0.00	0%	\$0.00	0%
1.8	<b>Stop Payment/Cancellation Order:</b>							
1.8.1	Local Cheque	\$450.00	\$450.00	\$450.00	\$0.00	0%	\$0.00	0%
1.8.2	Foreign Cheque	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 0.00	0%	USD 0.00	0%
1.9	Dormant Account Fee (per annum)	\$650.00	Free	Free	(\$650.00)	-100%	\$0.00	0%
<b>2.0</b>	<b>SAVINGS ACCOUNTS (Personal)</b>							
2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	Regular Saving - \$215.00; Saving Plus - \$200.00	Regular Saving - \$215.00; Saving Plus - \$200.00	Regular Saving - \$115.00 after three free debits; Saving Plus - \$200.00	\$0.00	0%	(\$100.00) - \$0.00	-47% to 0%
2.3	Minimum Balance Fees (also state threshold)	Regular Savings - \$150.00, threshold \$20,000.00; Saving Plus - \$400.00, threshold \$100,000.00	Regular Savings - \$150.00, threshold \$20,000.00; Saving Plus - \$400.00, threshold \$100,000.00	Regular Savings - \$150.00, no threshold; Saving Plus - \$400.00, threshold \$100,000.00	\$0.00	0%	\$0.00	0%
2.4	Dormant Account Fee (per annum)	\$650.00	Free	Free	\$0.00	0%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	\$2,950.00	\$3,706.49	\$3,706.49	\$756.49	26%	\$0.00	0%
3.2	Outward	International : Branch \$4,660.00 Internet \$2,000.00 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	International : Branch \$5,416.49 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	International : Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	International : Branch & Internet \$756.49 Regional FCIB Branch: Branch & Internet \$0.00	International : Branch & Internet 16% Regional FCIB Branch: Branch & Internet 0%	International: Branch \$1,469.44 Internet \$0.00 Regional FCIB Branch: Branch & Internet \$0.00	International : Branch 27% Internet 0% Regional FCIB Branch: Branch & Internet 0%

**PRELIMINARY FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.**  
**SCHEDULE OF FEES AND CHARGES 2016 - 2018**  
Pursuant to Section (4)(b)(viii) of the Banking Services Act

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	J\$ Value Change '16-'17	% Change '16-'17	J\$ Value Change '17-'18	% Change '17-'18
<b>4.0</b>	<b>E-BANKING</b>							
4.1	<b>Automated Banking Machine (ABM)</b>							
4.1.1	<i>Using Own Machine:</i>							
4.1.1.1	Withdrawal	\$32.00; Visa Debit free	\$32.00; Visa Debit free	\$32.00; Visa Debit free	\$0.00	0%	\$0.00	0%
4.1.1.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	\$12.00; Visa Debit - free	\$12.00; Visa Debit - free	\$12.00; Visa Debit - free	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	\$30.00 (not all accounts)	\$30.00 (not all accounts)	\$30.00 (not all accounts)	\$0.00	0%	\$0.00	0%
4.1.2	<i>Using Other Machines:</i>							
4.1.2.1	Withdrawal	\$60.00; Visa Debit - Local Banks - \$218.87; InV/Overseas \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; InV/Overseas \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; InV/Overseas \$262.65	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$30.00; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$30.00; Visa Debit - Local Banks - \$43.77; InV/Overseas - \$58.37	\$30.00; Visa Debit - Local Banks - \$43.77; InV/Overseas - \$58.37	\$30.00; Visa Debit - Local Banks - \$43.77; InV/Overseas - \$58.37	\$0.00	0%	\$0.00	0%
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	Purchase - \$16.00; Declined \$15.00	Purchase - \$16.00; Declined \$15.00	Purchase - \$16.00; Declined \$15.00	\$0.00	0%	\$0.00	0%
4.3	Replacement Debit Card	Visa Debit - \$700.00; Platinum - \$437.75	\$700.00; Visa Debit & Platinum - \$437.75	\$700.00; Visa Debit & Platinum - \$437.75	\$700.00; Visa Debit (\$262.25) & Platinum - \$0.00	100%; Visa Debit -37% & Platinum - 0%	\$0.00	0%
4.4	<b>Internet Banking:</b>							
4.4.1	<b>Personal</b>							
4.4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2	<b>Funds Transfer</b>							
4.4.1.2.1	Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2.2	Third Party	Free	Free	Free	\$0.00	0%	\$0.00	0%
<b>5.0</b>	<b>DEPOSITORY SERVICES</b>							
5.1	Deposit Wallets (range of rental charges per annum)	\$5,250.00 - \$8,750.00	\$5,250.00 - \$8,750.00	\$5,250.00 - \$8,750.00	\$0.00	0%	\$0.00	0%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$ 1,500.00 - \$ 4,077.50	\$ 1,500.00 - \$ 4,077.50	\$ 1,500.00 - \$ 4,077.50	\$0.00	0%	\$0.00	0%



**PRELIMINARY FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.**  
**SCHEDULE OF FEES AND CHARGES 2016 - 2018**  
Pursuant to Section (4)(b)(viii) of the Banking Services Act

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2016 (J\$)	December 2017 (J\$)	December 2018 (J\$)	J\$ Value Change '16-'17	% Change '16-'17	J\$ Value Change '17-'18	% Change '17-'18
<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	\$200.00	\$578.24	\$578.24	\$378.24	189%	\$0.00	0%
8.2	Foreign Draft (sold)	\$1,725.83 - \$3,605.83 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$0.00 - \$378.25	0% - 10%	\$0.00	0%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$611.63	\$611.63	\$611.63	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$1,400.00	\$1,400.00	\$1,400.00	\$0.00	0%	\$0.00	0%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$1,111.63 - Local transfer; \$500.00 + draft/wire fee - intrn1 transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intrn1 transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intrn1 transfer	\$0.00 Local transfer/draft/wire fee - intrn1 transfer; Between accounts & RTGS: \$350.00 - \$1,321.33	0% Local transfer/draft/wire fee - intrn1 transfer; Between accounts & RTGS - 100%	\$0.00	\$0.00
8.6	Certification of Account Bal./Reference Letter	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	\$0.00	0%	\$0.00	0%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$0.00	0%	\$0.00	0%
8.7.2	Other Banks' Cheque	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$0.00	0%	\$0.00	0%
8.8	Voucher Search	Free if voucher at branch; \$500.00 - \$1,000.00 vouchers within 30 days - 7 yrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	\$37.82 - \$529.55	8% - 53%	\$0.00	0%
8.11	<b>Bill Payment Services:</b>							
8.11.1	In-branch	\$198.29 - In Branch Counter; Customer/Non-customer	\$198.29 - In Branch Counter; Customer/Non-customer	N/A	\$0.00	0%	(\$198.29)	-100%
8.11.2	Internet	Free	Free	Free	\$0.00	0%	\$0.00	0%

**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 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.