

PRELIMINARY FIRST GLOBAL BANK 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
1.0	CURRENT ACCOUNTS (Personal)							
1.1	Minimum Monthly Service Charge	\$500.00 - \$700.00	\$500.00 - \$700.00	\$500.00 ⁵	\$0.00	0%	(\$200.00) - \$0.00	-29% to 0%
1.2	Charge per Entry/Cheque	\$70.00 *	\$70.00	\$75.00	\$0.00	0%	\$5.00	7%
1.3	Minimum Balance Fees (also state threshold)	\$100.00; Minimum \$2,000.00 only applied to Savings Accounts *	Free	Free	(\$100.00); Minimum (\$2,000.00) - only applied to Savings Accounts	-100%	\$0.00	0%
1.4	Transfer Between Accounts:							
1.4.1	Within Deposit-Taking Institution	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.4.2	To Third Party Deposit-Taking Institution	\$300.00 In-branch; Free - Online	\$10.00 - \$500.00	\$10.00 - \$500.00	\$10.00 - \$200.00	67% - 100%	\$0.00	0%
1.5	Interim Statement	Free	Free	\$25.00	\$0.00	0%	\$525.00	100%
1.6	Duplicate/Replacement Statement	700.00	525.00	525.00	(\$175.00)	-25%	\$0.00	0%
1.7	Cheque Returned NSF	\$1,500.00 + Foreign Bank Charge	\$1,300.00	\$1,300.00 - \$7,125.00 + Foreign Bank Charge for USD; Maximum JMD for cheques returned valued over \$1M	(\$200.00)	-13%	\$0.00 - \$5825.00	0% - 448%
1.8	Stop Payment/Cancellation Order:							
1.8.1	Local Cheque	\$500.00 per item	\$450.00	\$450.00	(\$50.00)	-10%	\$0.00	0%
1.8.2	Foreign Cheque	USD 30.00 + Foreign Bank Charge	USD 20.00 + Foreign Bank Charge	USD 20.00 + Foreign Bank Charge	(USD 10.00)	-33%	USD 0.00	0%
1.9	Dormant Account Fee (per annum)	\$500.00	Free	Free	(\$500.00)	-100%	\$0.00	0%
2.0	SAVINGS ACCOUNTS (Personal)							
2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	\$200.00; Free for Withdrawals >\$25,000.00 <\$500,000.00	Free for Withdrawals up to \$25,000.00	Free; .15% of amount over \$400,000.00	(\$200.00)	-100%	\$0.00	0%
2.3	Minimum Balance Fees (also state threshold)	\$100.00; threshold \$2,000.00	\$100.00; Global Savers -Kids/Teens and Seniors are excluded. Minimum balance JMD \$2000 and 500 units in other currencies	\$100.00/month Individual accounts; Corporate \$500.00/month; Global Savers -Kids/Teens and Seniors are excluded. Minimum balance JMD \$2,000.00 and 500 units in other currencies	\$0.00	0%	\$0.00 - \$500.00	0% - 100%
2.4	Dormant Account Fee (per annum)	\$500.00	Free	Free	(\$500.00)	-100%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	\$2,000.00	\$1,500.00 - \$2,250.00	\$1,500.00 - \$2,250.00	(\$500.00) - \$250.00	-25% to 13%	\$0.00	0%
3.2	Outward	\$5,000.00; Online \$4,000.00	\$3,000.00 - \$3,400.00	\$3,000.00 - \$5,000.00	(\$600.00) - (\$2,000.00)	-15% to - 40%	\$0.00 - \$1,600.00	0% - 47%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	Free	Free	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	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%

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4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$47.50	\$55.00	\$50.00	\$7.50	16%	(\$5.00)	-9%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$37.50	\$37.50	\$37.50	\$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	\$37.50	\$37.50	\$37.50	\$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	\$17.50	\$17.50	\$17.50	\$0.00	0%	\$0.00	0%
4.3	Replacement Debit Card	\$885.00	\$885.00	\$885.00	\$0.00	0%	\$0.00	0%
4.4	Internet Banking:							
4.4.1	Personal							
4.4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2	Funds Transfer							
4.4.1.2.1	Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2.2	Third Party	Free	\$10.00 - \$500.00	\$10.00 - \$500.00	\$10.00 - \$500.00	100%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$2,200.00 - \$4,425.00	\$6,500.00 - \$8,500.00; \$3500.00 per bag + Plus large cash rate	\$6,500.00 - \$8,500.00; \$3500.00 per bag + Plus large cash rate	\$4,075.00 - \$4,300.00; \$3500.00 per bag + Plus large cash rate	92% - 195%; 100% per bag + Plus large cash rate	\$0.00	0%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$5,000.00 - \$9,450.00	\$5,000.00 - \$9,450.00	\$5,000.00 - \$9,450.00	\$0.00	0%	\$0.00	0%
6.0	LOANS AND DISCOUNTS (Personal)							
6.1	Commitment/Acceptance Fee	1 - 3% minimum \$17,000.00	Maximum of 18,000 or 1%-3% of loan amount (negotiated)	Maximum of 18,000 or 1%-3% of loan amount (negotiated)	\$1,000.00 minimum charge	6%	\$0.00 minimum charge	0%
6.2	Annual Renewal Fee	Free	N/A	N/A	\$0.00	0%	N/A	N/A
6.3	Overrun/ Over Limit Fee	50% Penalty; Minimum \$2,200.00	Minimum \$3,000.00; Plus Penalty rate 50% (not approved)	Minimum \$3,000.00; Plus Penalty rate 50% (not approved)	\$800.00 minimum charge	36% minimum charge	\$0.00 minimum charge	0%
6.4	Late Payment/ Penalty Fee	\$1,800.00	Minimum \$1,300.00; Plus past due interest at penalty rate @ regular rate + 10%	Minimum \$1,300.00; Plus past due interest at penalty rate @ regular rate + 10%	(\$500.00) minimum charge	-28%	\$0.00 minimum charge	0%
6.5	Guarantees/Indemnities	\$6,000.00 - \$7,500.00	\$6,000.00 - \$14,000.00	\$6,000.00 - \$14,000.00	\$0.00 - \$6,500.00	0% - 87%	\$0.00	0%
6.6	Letter of Undertaking	Free for LUs issued for loan customers	Free: Cash at FGB and borrowing from another bank \$6,000.00 - \$7,500.00	Free: Cash at FGB and borrowing from another bank \$6,000.00 - \$7,500.00	\$6,000.00 - \$7,500.00	100%	\$0.00	0%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	USD 3.50	USD 2.50	USD 4.50	(USD 1.00)	-29%	USD 2.00	80%
8.2	Foreign Draft (sold)	\$700.00	\$650.00	\$700.00 or USD equivalent if taken from account	(\$50.00)	-7%	\$50.00	8%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$500.00	\$400.00	\$400.00	(\$100.00)	-20%	\$0.00	0%
8.3.2	Non-bank Customer	\$1,450.00	\$1,000.00	\$1,000.00	(\$450.00)	-31%	\$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	\$1,000.00	\$400.00 - \$700.00	\$400.00 - \$700.00	(\$300.00) - (\$600.00)	-30% to -60%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$2,250.00	\$1,200.00 - \$2,250.00	\$1,200.00 - \$2,250.00	(\$1,050.00) - \$0.00	-47% to 0%	\$0.00	0%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	\$200.00 applies for amounts up to \$25,000.00 thereafter cash handling charge \$500,000.00 and greater	Free	\$200.00	(\$200.00) applies for amounts up to (\$25,000.00) thereafter cash handling charge (\$500,000.00) and greater	-100%	\$200.00	100%
8.7.2	Other Banks' Cheque	Free; cheque must be deposited to FGB A/c	\$200.00	N/A	\$200.00	100%	(\$200.00)	-100%
8.8	Voucher Search	Free within 30days; \$4,000.00/hour for search greater than 6 months of transaction date.	\$2,500.00	Free; \$2,500.00 flat fee plus \$1,000.00 per hour for more than 2 vouchers	(\$1,500.00)	-38%	\$0.00 - \$1,000.00	0% - 100%
8.11	Bill Payment Services:							
8.11.1	In-branch	N/A	Free	N/A	\$0.00	0%	\$0.00	0%
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 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.

* Senior Citizen Free

§ Minimum service charge in any one category is charged to Senior Citizen and Individual.