

**PRELIMINARY JMMB BANK LIMITED**  
**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	N/R	Free	Free	\$0.00	0%	\$0.00	0%
1.2	Charge per Entry/Cheque	N/R	\$2912.50; 100 leaves per order	\$2912.50; 100 leaves per order	\$2,912.50	100%	\$0.00	0%
1.3	Minimum Balance Fees (also state threshold)	N/R	Free	Free	\$0.00	0%	\$0.00	0%
1.4	<b>Transfer Between Accounts:</b>							
1.4.1	Within Deposit-Taking Institution	N/R	Free	Free	\$0.00	0%	\$0.00	0%
1.4.2	To Third Party Deposit-Taking Institution	N/R	ACH - \$25.00; RTGS - \$300.00	ACH - \$20.00; RTGS - \$250.00	\$25.00 - \$300.00	100%	(\$50.00) - (\$5.00)	-17% to -20%
1.5	Interim Statement	N/R	Free	Free	\$0.00	0%	\$0.00	0%
1.6	Duplicate/Replacement Statement	N/R	\$750.00	\$500.00	\$750.00	100%	(\$250.00)	-33%
1.7	Cheque Returned NSF	N/R	\$873.75	Own Bank - \$1,300.00; Other Banks - \$1,400.00	\$873.75	100%	\$426.25 - \$526.25	49% - 60%
1.8	<b>Stop Payment/Cancellation Order:</b>							
1.8.1	Local Cheque	N/R	\$450.00 - \$5,000.00	\$450.00 - \$5,000.00; Manager's cheque \$524.25	\$450.00 - \$5,000.00	100%	\$0.00 - \$524.25	0% - 100%
1.8.2	Foreign Cheque	N/R	USD 15.00 Plus Other Bank Charges	USD 15.00 Plus Other Bank Charges	USD 15.00	100%	USD 0.00	0%
1.9	Dormant Account Fee (per annum)	N/R	Free	Free	\$0.00	0%	\$0.00	0%
<b>2.0</b>	<b>SAVINGS ACCOUNTS (Personal)</b>							
2.1	In-branch Deposit Transaction Fee	Free	Free	Free; Cash deposits in excess of J\$1M - \$2.50 per \$1,000.00	\$0.00	0%	\$0.00 - \$2.50	0% - 100%
2.2	In-branch Withdrawal Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.3	Minimum Balance Fee (also state threshold)	Free	N/A	N/A	N/A	N/A	N/A	N/A
2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC/WIRE TRANSFER OF FUNDS</b>							
3.1	Inward	USD 23.30	USD23.30; CA\$28.29; GBP17.63; EUR19.14	USD23.30; CA\$28.76; GBP16.05; EUR18.36	USD 0.00; CA\$28.29; GBP17.63; EUR19.14	USD 0%; CA, GBP, EUR 100%	USD 0.00; CA\$0.47; (GBP1.58); (EUR0.78)	USD 0%; CA 2%; GBP -9%; EUR -4%
3.2	Outward	USD 41.13; CAD \$52.16; GBP 27.88; EURO 35.72	USD 41.12; CAD \$49.94; GBP 31.12; EURO 33.78	USD 41.12; CAD \$50.77; GBP 28.34; EURO 32.41	(USD 0.01); (CAD \$2.22); GBP 3.24; (EURO 1.94)	USD -0.02%; CAD -4%; GBP 11.6%; EURO -5%	USD 0.00; CAD \$0.83; (GBP 2.78); (EURO 1.37)	USD 0%; CAD 2%; GBP -9%; EURO -4%
<b>4.0</b>	<b>E-BANKING</b>							
4.1	<b>Automated Banking Machine (ABM)</b>							
4.1.1	<b>Using Own Machine:</b>							
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	<b>Using Other Machine:</b>							
4.1.2.1	Withdrawal	\$47.13	\$50.00	\$55.67	\$2.87	6%	\$5.67	11%
4.1.2.2	Deposit	N/A	\$16.88 POS transaction at Bank	N/A	\$16.88	100%	(\$16.88)	-100%
4.1.2.3	Enquiry	\$37.01	\$20.50 - \$37.67	\$39.42	(\$16.51) - \$0.66	-44% to 2%	\$1.75 - \$18.92	5% - 92%
4.1.2.4	Transfer	N/A	\$21.82	N/A	\$21.82	100%	(\$21.82)	-100%
4.1.2.5	Declined	\$37.01	\$15.89 - \$37.67	\$39.42	(\$21.12) - \$0.66	-57% to 2%	\$1.75 - \$23.53	5% - 148%
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	\$16.70	\$20.00	\$20.00	\$3.30	20%	\$0.00	0%
4.3	Replacement Debit Card	\$757.25	\$757.25	\$757.25	\$0.00	0%	\$0.00	0%

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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	N/A	Free	Free	\$0.00	0%	\$0.00	0%
4.4.1.2.2	Third Party	N/A	ACH - \$25.00; RTGS \$300.00	\$20.00 - \$250.00	\$25.00 - \$300.00	100%	(\$50.00) - (\$5.00)	-17% to -20%
5.0	<b>DEPOSITORY SERVICES</b>							
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	<b>LOANS AND DISCOUNTS (Personal)</b>							
6.1	Commitment/Acceptance Fee	3% negotiable, Min charge \$8737.50	2.33 - 3.5% negotiable, Min charge \$8,737.50	2.33 - 3.5% negotiable, Min charge \$10,000.00	N/A	-0.67% to 0.5%	\$0.00 - \$1,262.50	0% - 14%
6.2	Annual Renewal Fee	0.25% - 1% + GCT	0.415% Min, Max 1.165%. Neg.	Free	N/A	0.2%	N/A	-100%
6.3	Overrun/Over Limit Fee	N/A	\$2,000.00	\$2,000.00	\$2,000.00	100%	\$0.00	0%
6.4	Late Payment/Penalty Fee	\$1,747.00	\$1,750.00	\$2,000.00	\$3.00	0.17%	\$250.00	14%
6.5	Guarantees/Indemnities	N/A	1.17% of facility, Min \$6,250.00	1.17% of facility, Min \$6,250.00 (non-standard); \$7,000.00 standard	Min \$6,250.00	100%	\$0.00 - \$7,000.00	0% - 100%
6.6	Letter of Undertaking	1% +GCT or \$5,825.00	1.17% of facility, Min \$6,250.00	1.17% of facility, Min \$6,250.00 (non-standard); \$7,000.00 standard	\$425.00	7%	\$0.00 - \$7,000.00	0% - 100%
7.0	<b>CREDIT CARD SERVICES</b>							
7.1	<b>Annual Membership Fee:</b>							
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	<b>Cash Advance Charge:</b>							
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	<b>Late Payment Charge:</b>							
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	<b>Overlimit Charge:</b>							
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	<b>Replacement Card Fee:</b>							
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

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<b>8.0</b>	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque (negotiated)	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	USD8.00 (J\$1,029.12)*	\$436.88 - \$700.00	\$436.88 - \$700.00	(\$592.24) - (\$329.12)	-58% to -32%	\$0.00	0%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$407.75 + Other Bank Charge	\$436.88	\$436.88	\$29.13	7%	\$0.00	0%
8.3.2	Non-Bank Customer	\$407.75 + Other Bank Charge	\$1,000.00	\$1,000.00	\$592.25	145%	\$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	\$500.01	\$500.00	\$500.00	(\$0.01)	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$1,310.62	\$1,350.00	\$1,350.00	\$39.38	3%	\$0.00	0%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	Free	Free	Free	\$0.00	0%	\$0.00	0%
8.7.2	Other Bank's Cheque	Free	Free	\$275.00	\$0.00	0%	\$275.00	100%
8.8	Voucher Search	\$2,912.50 up to 1 yr + \$500.00 + GCT for each addition hour. Maximum \$5825.00	\$2,912.50; After 1yr \$582.50 each additional hr. Maximum \$5825.00	\$2,912.50; After 1yr \$582.50 each additional hr. Maximum \$5825.00	\$0.00	0%	\$0.00	0%
8.11	<b>Bill Payment Services:</b>							
8.11.1	In-branch	N/A	\$116.50	\$116.50	\$116.50	100%	\$0.00	0%
8.11.2	Internet	N/A	Free	Free	\$0.00	0%	\$0.00	0%

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

**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.
- (v) N/R - Reporting was not required prior to 2016.

\* Monthly Average Exchange Rate (\$128.64) as at 31 December 2016.

Effective 14 August, 2017, JMMB Merchant Bank Limited was issued a licence to operate as a commercial bank and was renamed JMMB Bank (Jamaica) Limited.