





**PRELIMINARY MF&G TRUST & FINANCE LIMITED**  
**SCHEDULE OF FEES & 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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	Other bank's charges plus Handling Fee of USD 17.48	Other bank's charges plus Handling Fee of USD17.48	Other bank's charges plus Handling Fee of USD17.48	USD 0.00	0%	USD 0.00	0%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3.2	Non-bank Customer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$582.50	\$582.50	\$582.50	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$1,456.25	\$1,456.25	\$1,456.25	\$0.00	0%	\$0.00	0%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.7.2	Other Bank's Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Voucher Search	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.11	<b>Bill Payment Services:</b>							
8.11.1	In-branch	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.11.2	Internet	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

**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.