

**PRELIMINARY THE SCOTIA JAMAICA BUILDING SOCIETY
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
2.0	SAVINGS ACCOUNTS (Personal)							
2.1	In-branch Deposit Transaction Fee	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	\$385.00	\$385.00	\$385.00	\$0.00	0%	\$0.00	0%
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)	\$185.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) and \$50,000.00 (Signature Savings)	\$185.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) and \$50,000.00 (Signature Savings)	\$0.00	0%	\$0.00	0%
2.4	Dormant Account Fee (per annum)	\$500.00 after 2 years of inactivity; \$750.00 after 5 years of inactivity; \$1,000.00 after 7 years of inactivity.	Free	Free	(\$500.00) after 2 years of inactivity; (\$750.00) after 5 years of inactivity; (\$1,000.00) after 7 years of inactivity.	-100%	\$0.00	0%
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. *	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing. *	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing. *	\$0.00	0%	\$0.00	0%
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.*	\$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.*	\$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.*	\$0.00	0%	\$0.00	0%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	<i>Using Own Machine:</i>							
4.1.1.1	Withdrawal *	\$60.00 per transaction	\$60.00 per transaction	\$60.00 per transaction	\$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	\$60.00 per transaction	\$60.00 per transaction	\$60.00 per transaction	\$0.00	0%	\$0.00	0%
4.1.1.5	Declined	\$12.10 per transaction. Declined local transaction - Visa debit only - FREE	\$12.10 per transaction. Declined local transaction - Visa debit only - FREE	\$12.10 per transaction. Declined local transaction - Visa debit only - FREE	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	\$24.20	\$24.20	\$24.20	\$0.00	0%	\$0.00	0%
4.1.2	<i>Using Other Machines:</i>							
4.1.2.1	Withdrawal	\$60.00 per transaction	\$60.00 per transaction	\$60.00 per transaction	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$35.00 per transaction	\$35.00 per transaction	\$35.00 per transaction	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	\$60.00 per transaction	\$60.00 per transaction	\$60.00 per transaction	\$0.00	0%	\$0.00	0%
4.1.2.5	Declined	\$33.10 per transaction	\$33.10 per transaction	\$33.10 per transaction	\$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	\$60.00 per transaction. Declined Multilink transaction - \$19.25 †	\$60.00 per transaction. Declined Multilink transaction - \$19.25 †	\$60.00 per transaction. Declined Multilink transaction - \$19.25 †	\$0.00	0%	\$0.00	0%
4.3	Replacement Debit Card	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$0.00	0%	\$0.00	0%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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*	\$192.50 - \$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$192.50 - \$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$692.50 - \$1,385.00*	\$692.50 - \$1,385.00*	\$692.50 - \$1,385.00*	\$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	\$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.	\$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.	\$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.	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,500.00	\$1,500.00	\$0.00	0%	\$0.00	0%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.7.2	Other Banks' Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Voucher Search	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$0.00	0%	\$0.00	0%
8.11	Bill Payment Services:							
8.11.1	In-branch	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.11.2	Internet	Free	Free	Free	\$0.00	0%	\$0.00	0%

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 building society'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.

† - 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