

PRELIMINARY SAGICOR BANK JAMAICA 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	Prime Chequing \$1,000.00	Prime Chequing \$1,000.00	Advantage Savings \$350.00; Prime Chequing \$1,000.00	\$0.00	0%	\$0.00 - \$350.00	0% - 100%
1.2	Charge per Entry/Cheque	Free	Free- Prime Chequing	Free - Prime Chequing; Advantage Savings \$80.00	\$0.00	0%	\$0.00 - \$80.00	0% - 100%
1.3	Minimum Balance Fees (also state threshold)	N/A	Free	Free	\$0.00	0%	\$0.00	0%
1.4	Transfer Between Accounts:							
1.4.1	Within Deposit-Taking Institution	\$460.00 - In branch (sending instructions via email /letter)	\$460.00 - In branch (sending instructions via email /letter)	\$460.00 - In branch (sending instructions via email /letter)	\$0.00	0%	\$0.00	0%
1.4.2	To Third Party Deposit-Taking Institution	\$180.00 ACH	\$20.00 - \$200.00 ACH or RTGS	\$20.00 - \$200.00 ACH or RTGS	(\$160.00) - \$20.00	-89% to 11%	\$0.00	0%
1.5	Interim Statement	\$525.00	\$550.00	\$550.00	\$25.00	5%	\$0.00	0%
1.6	Duplicate/Replacement Statement	\$525.00	\$550.00	\$550.00	\$25.00	5%	\$0.00	0%
1.7	Cheque Returned NSF	\$1,230.00	\$1,300.00	\$1,300.00	\$70.00	6%	\$0.00	0%
1.8	Stop Payment/Cancellation Order:							
1.8.1	Local Cheque	\$455.00	\$480.00	\$480.00	\$25.00	5%	\$0.00	0%
1.8.2	Foreign Cheque	USD 10.00	USD 16.00	USD 16.00	USD 6.00	60%	USD 0.00	0%
1.9	Dormant Account Fee (per annum)	\$419.40	Free	Free	(\$419.40)	-100%	\$0.00	0%
2.0	SAVINGS ACCOUNTS (Personal)							
2.1	In-branch Deposit Transaction Fee	\$2.70 per \$1,000.00 for cash deposited in excess of \$500,000.00	\$2.70 per \$1,000.00; applied to the excess over J\$500,000.00 or USD 1,500.00	\$2.70 per \$1,000.00; applied to the excess over J\$1,000,000.00 or USD 1,500.00	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	\$93.20	\$93.20	\$93.20	\$0.00	0%	\$0.00	0%
2.3	Minimum Balance Fees (also state threshold)	N/A	Free	Free	\$0.00	0%	\$0.00	0%
2.4	Dormant Account Fee (per annum)	\$419.40	Free	Free	(\$419.40)	-100%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	USD 15.00	USD 20.00	USD 20.00	USD 5.00	33%	USD 0.00	0%
3.2	Outward	USD 24.00 - USD 35.00	USD 25.00 - USD 36.00	USD 25.00 - USD 36.00	USD 1.00	4%	USD 0.00	0%

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4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	\$35.00	\$35.00	\$35.00	\$0.00	0%	\$0.00	0%
4.1.1.2	Deposit	N/A	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	\$16.00	\$16.00	\$16.00	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$60.00	\$60.00	\$60.00	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	Free	N/A	N/A	\$0.00	0%	N/A	N/A
4.1.2.3	Enquiry	\$42.00	\$42.00	\$42.00	\$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	\$35.00	\$35.00	\$35.00	\$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	\$12.00 - \$16.00	\$12.87 - \$14.99	\$12.87 - \$16.00	(\$1.01) - \$0.87	-6% to 7%	\$0.00 - \$1.01	0% - 7%
4.3	Replacement Debit Card	\$700.00	\$700.00	\$700.00	\$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	\$180.00	\$200.00	\$200.00	\$20.00	11%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$10,000.00 One time set up fee/cash handling fees apply	\$10,000.00 One time set up fee/cash handling fees apply	\$10,000.00 One time set up fee/cash handling fees apply	\$0.00	0%	\$0.00	0%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$2,330.00 - \$14,562.50	\$2,330.00 - \$14,562.50	\$2,330.00 - \$14,562.50	\$0.00	0%	\$0.00	0%

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7.4	Overlimit Charge:							
7.4.1	Visa	\$1,933.40 - \$4,957.45	\$1,933.40 - \$4,957.45	2,600.00	\$0.00	0%	(\$2,357.45) - \$660.60	-48% to 34%
7.4.2	Mastercard	\$2,300.00	\$2,300.00	\$2,600.00	\$0.00	0%	\$300.00	13%
7.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5	Replacement Card Fee:							
7.5.1	Visa	\$1,735.11 - \$1,982.98	\$1,735.11 - \$1,982.98	\$2,000.00	\$0.00	0%	\$17.02 - \$264.89	0.9% - 15%
7.5.2	Mastercard	\$1,800.00	\$1,800.00	\$2,000.00	\$0.00	0%	\$200.00	11%
7.5.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	1 unit of currency per transaction + \$1.00 stamp duty	1 unit of currency per transaction + stamp duty	1 unit of currency per transaction + stamp duty	(\$1.00) stamp duty	-100%	N/A	N/A
8.2	Foreign Draft (sold)	\$640.00	\$700.00	\$700.00	\$60.00	9%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$410.00	\$430.00	\$430.00	\$20.00	5%	\$0.00	0%
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	\$360.00 plus cost of managers cheque/RTGS/ACH	\$315.00 plus cost of managers cheque/RTGS/ACH	\$315.00 plus cost of managers cheque/RTGS/ACH	(\$45.00)	-13%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$1,050.00	\$1,100.00	\$1,100.00	\$50.00	5%	\$0.00	0%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	\$200.00	\$250.00 (non-clients)	\$250.00 (non-clients)	\$50.00	25%	\$0.00	0%
8.7.2	Other Banks' Cheque	Free	Free; considered a deposit to account	Free; considered a deposit to account	\$0.00	0%	\$0.00	0%
8.8	Voucher Search	\$2,200.00 for first hour or part thereof; plus \$950.00 per hour after	\$2,500.00 for first hour; plus \$950.00 per hour after	\$2,500.00 for first hour; plus \$950.00 per hour after	\$0.00 - \$300.00	0% - 14%	\$0.00	0%
8.11	Bill Payment Services:							
8.11.1	In-branch	\$203.86	\$203.86	\$203.86	\$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 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.

**** Introduction of new charge**