

**PRELIMINARY VICTORIA MUTUAL 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) | | | | | | | |
| | | Free except when (i) Cash lodgements of J\$500,000 & over - which attracts a 0.3% charge (on the excess); (ii) FX cash lodgement in excess of 300 units subject to 2.25% handling charge (on the excess) [▲] ; (iii) Free for new members whose initial cash deposit is J\$500,000.00 & over. | Free - Cash deposits of J\$500,000 attracts a 0.3% handling charge and FX deposits in excess of US\$300.00, CAD300.00 & GBP300.00 subject to 2.25% handling charge. Coin lodgements in excess of J\$5,000.00 attract a fee of 3% of the total amount of coins. | Free - Cash deposits of J\$500,000 attracts a 0.3% handling charge and FX deposits in excess of US\$300.00, CAD300.00 & GBP300.00 subject to 2.25% handling charge. Coin lodgements in excess of J\$5,000.00 attract a fee of 3% of the total amount of coins. | \$0.00 - Cash deposits of J\$500,000 attracts a N/A handling charge and FX deposits in excess of US\$300.00, CAD300.00 & GBP300.00 subject to N/A handling charge. Coin lodgements in excess of J\$5,000.00 attract a fee of N/A of the total amount of coins. | 0% - Cash deposits of 0% attracts a 0.0% handling charge and FX deposits in excess subject to 0% handling charge. Coin lodgements in excess attract a fee of 100% of the total amount of coins. | \$0.00 | 0% |
| 2.1 | In-branch Deposit Transaction Fee | | | | | | \$0.00 | 0% |
| 2.2 | In-branch Withdrawal Transaction Fee | \$50.00 - \$100.00 | Up to \$30,000.00 - \$200.00; Over \$30,000.00 - \$100.00 | Up to \$30,000.00 - \$200.00; Over \$30,000.00 - \$100.00 | \$50.00 - \$150.00 | 0% - 300% | \$0.00 | 0% |
| 2.3 | Minimum Balance Fees (also state threshold) | Free | Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00 | Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00 | \$0.00 | 0% | \$0.00 | 0% |
| 2.4 | Dormant Account Fee (per annum) | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 3.0 | TELEGRAPHIC TRANSFER OF FUNDS | | | | | | | |
| 3.1 | Inward | USD 25.00 | Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD35.00 and GBP18.00, respectively | Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD35.00 and GBP18.00, respectively | USD 0.00 | 0% | USD 0.00 | 0% |
| 3.2 | Outward | USD 41.00 | Free - Only Applicable to foreign currency transactions. Outgoing wires on online Platform on US\$, CAD and GBP currencies attract fees of US\$25.00, CAD30.00 and GBP13.00, respectively; In-Branch Out-Going transactions attract fees of US\$41.00 / CAD56.00 / GBP30.00 | Free - Only Applicable to foreign currency transactions. Outgoing wires on online Platform on US\$, CAD and GBP currencies attract fees of US\$25.00, CAD30.00 and GBP13.00, respectively; In-Branch Out-Going transactions attract fees of US\$41.00 / CAD56.00 / GBP30.00 | Outgoing wires on online Platform attract fees of (US\$16.00); In-Branch Out-Going transactions attract fees of US\$0.00 | Outgoing wires on online Platform attract fees of -39%; In-Branch Out-Going transactions attract fees of 0% | USD 0.00 | 0% |
| 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 | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.1.2 | Using Other Machines: | | | | | | | |
| 4.1.2.1 | Withdrawal | Free | Free | Free | \$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 | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.2.4 | Transfer | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.2.5 | Declined | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.1.2.6 | Statement | Free | N/A | N/A | N/A | N/A | N/A | N/A |
| 4.2 | Point of Sale Transactions | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 4.3 | Replacement Debit Card | \$500.00 - \$1,000.00 ¥ | \$300.00 - \$600.00 ¥ | \$300.00 - \$600.00 ¥ | (\$200.00) - (\$400.00) | -40% | \$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% |

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| | 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 |
| 8.0 | MISCELLANEOUS CHARGES | | | | | | | |
| 8.1 | Foreign Cheque negotiated | Free when depositing to FX account (of same currency); If depositing to a local (JMD) account fx cheque handling charge of J\$70.00 is levied. | \$100.00. Free when depositing to FX account; If deposit to a local (JMD) account: fx cheque handling charge of J\$70.00 is levied. | \$100.00. Free when depositing to FX account; If deposit to a local (JMD) account: fx cheque handling charge of J\$70.00 is levied. | \$0.00 - \$100.00 | 0% - 100% | \$0.00 | 0% |
| 8.2 | Foreign Draft (sold) | \$250.00 - \$500.00; Lower charge applicable to Senior Citizens | \$550.00; 50% discount applicable to Premier Club Members/Senior Citizens | \$550.00; 50% discount applicable to Premier Club Members/Senior Citizens | \$50.00 - \$300.00 | 10% - 120% | \$0.00 | 0% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$150.00 - \$500.00; Lower charge applicable to Senior Citizens | \$300.00 - \$500.00 ϕ | \$300.00 - \$500.00 ϕ | \$0.00 - \$150.00 | 0% - 100% | \$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 | N/A | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.6 | Certification of Account Bal./Reference Letter | \$500.00 - \$1,000.00 Lower charge applicable to Senior Citizens | \$600.00 - \$1,200.00 50% discount applicable to Senior Citizens | \$600.00 - \$1,200.00 50% discount applicable to Senior Citizens | \$100.00 - \$200.00 | 20% | \$0.00 | 0% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 8.7.2 | Other Banks' Cheque | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.8 | Voucher Search | \$402.50 - \$805.00 (current year) \$862.50 - \$4025.00 (prior years) Lower charge applicable to Senior Citizens | \$1,000.00 - \$4,500.00 50% discount applicable to Senior Citizens | \$1,000.00 - \$4,500.00 50% discount applicable to Senior Citizens | \$597.50 - \$3,695.00 (current year) \$137.50 - \$475.00 (prior years) Lower charge applicable to Senior Citizens | 148% - 459% (current year) 12% - 16% (prior years) Lower charge applicable to Senior Citizens | \$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:

- 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.
- Fees and Charges include applicable taxes.
- 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.
- N/A - Service not applicable to institution.

γ - 50% discount applicable: (i) to Premier Club Members or Senior Citizens; (ii) If card replacement is due to forgotten PIN# by members (old card must be presented).

\wedge - Fee not charged when FX being exchanged for JMD

ϕ - Building Society does not issue "Manager's Cheque". Certified cheques are issued which is tied to funds from a Customer's Account.