

**PRELIMINARY FIRSTCARIBBEAN INTERNATIONAL BANK (JA.) LTD.  
SCHEDULE OF FEES AND CHARGES 2017 - 2019  
Pursuant to Section (64)(g)(ii) of the Banking Services Act**

	SERVICES	FEES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2017 (J\$)	December 2018 (J\$)	December 2019 (J\$)	J\$ Value Change '17-'18	% Change '17-'18	J\$ Value Change '18-'19	% Change '18-'19
<b>1.0</b>	<b>CURRENT ACCOUNTS (Personal)</b>							
1.1	Minimum Monthly Service Charge	Regular Chequing - \$550.00; Chequing Plus - \$500.00	Regular Chequing - \$750.00; Chequing Plus - \$500.00	Direct Banking - Free Chequing Plus - \$500.00 Regular Chequing - \$750.00	\$0.00 - \$200.00	0% - 36%	\$0.00	0%
1.2	Charge per Entry/Cheque	Regular chequing - 2 free debits per month - \$150.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	Regular chequing - 3 free debits per month - \$250.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	Chequing Plus - \$150.00 Regular Chequing \$250.00 Direct Banking - \$350.00	\$0.00 - \$100.00	0% - 67%	\$0.00 - \$350.00	0% - 100%
1.3	Minimum Balance Fees (also state threshold)	Regular chequing - \$550.00; threshold \$70,000.00, Chequing Plus - \$500.00; threshold \$150,000.00	Regular chequing - \$750.00; no threshold Chequing Plus - \$500.00; threshold \$150,000.00	Chequing Plus - \$500.00; threshold \$150,000.00	\$0.00 - \$200.00	0% - 36%	(\$750.00) - \$0.00	-100% to 0%
1.4	<b>Transfer Between Accounts:</b>							
1.4.1	Within Deposit-Taking Institution	\$1,000.00	\$1,000.00	\$1,000.00; Free - Online Banking & ATM	\$0.00	0%	\$0.00	0%
1.4.2	To Third Party Deposit-Taking Institution	\$148.72 - \$209.70	\$148.72 - \$209.70	\$148.72 - \$209.70	\$0.00	0%	\$0.00	0%
1.5	Interim Statement	\$650.00	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%
1.6	Duplicate/Replacement Statement	\$650.00	\$650.00	\$650.00	\$0.00	0%	\$0.00	0%
1.7	Cheque Returned NSF	\$1,300.00	\$1,300.00	\$1,300.00	\$0.00	0%	\$0.00	0%
1.8	<b>Stop Payment/Cancellation Order:</b>							
1.8.1	Local Cheque	\$450.00	\$450.00	\$450.00	\$0.00	0%	\$0.00	0%
1.8.2	Foreign Cheque	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 0.00	0%	USD 0.00	0%
1.9	Dormant Account Fee (per annum)	Free	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	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	Regular Saving - \$215.00; Saving Plus - \$200.00	Regular Saving - \$115.00 after three free debits; Saving Plus - \$200.00	Regular savings - \$115.00 each ; Savings Plus - 2 free, thereafter \$200.00	(\$100.00) - \$0.00	-47% to 0%	\$0.00	0%
2.3	Minimum Balance Fees (also state threshold)	Regular Savings - \$150.00, threshold \$20,000.00; Saving Plus - \$400.00, threshold \$100,000.00	Regular Savings - \$150.00, no threshold; Saving Plus - \$400.00, threshold \$100,000.00	Regular Savings - N/A Savings Plus - \$400.00, threshold \$100,000.00	\$0.00	0%	(\$150.00) - \$0.00	-100% to 0%
2.4	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
<b>3.0</b>	<b>TELEGRAPHIC TRANSFER OF FUNDS</b>							
3.1	Inward	\$3,706.49 International : Branch \$5,416.49 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	\$3,706.49 International : Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	Local/Regional - \$209.70 International - \$3,706.49 International : Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	\$0.00	0%	\$0.00 - \$209.70	0% - 100%
3.2	Outward	\$3,706.49 International : Branch \$5,416.49 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	\$3,706.49 International : Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	Local/Regional - \$209.70 International - \$3,706.49 International : Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	\$0.00	0%	\$0.00	0%
<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	\$32.00; Visa Debit free	\$32.00; Visa Debit free	\$32.00; Visa Debit 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	\$12.00; Visa Debit - free	\$12.00; Visa Debit - free	\$12.00; Visa Debit - free	\$0.00	0%	\$0.00	0%
4.1.1.6	Statement	\$30.00 (not all accounts)	\$30.00 (not all accounts)	\$30.00	\$0.00	0%	\$0.00	0%
4.1.2	<b>Using Other Machines:</b>							
4.1.2.1	Withdrawal	\$60.00; Visa Debit - Local Banks - \$218.87; In/Overseas - \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; In/Overseas - \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; In/Overseas - \$262.65	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$30.00; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$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	\$30.00; Visa Debit - Local Banks - \$43.77; In/Overseas - \$58.37	\$30.00; Visa Debit - Local Banks - \$43.77; In/Overseas - \$58.37	\$30.00; Visa Debit - Local Banks - \$43.77; In/Overseas - \$58.37	\$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	Purchase - \$16.00; Declined \$15.00	Purchase - \$16.00; Declined \$15.00	Purchase - \$16.00; Declined \$15.00	\$0.00	0%	\$0.00	0%
4.3	Replacement Debit Card	\$700.00; Visa Debit & Platinum - \$437.75	\$700.00; Visa Debit & Platinum - \$437.75	ABM Card - Free; Lost Card - \$700.00; Visa Debit & Platinum - \$437.75	\$0.00	0%	\$0.00	0%



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8.0	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	\$578.24	\$578.24	\$578.24	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$0.00	0%	\$0.00	0%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$611.63	\$611.63	\$611.63	\$0.00	0%	\$0.00	0%
8.3.2	Non-bank Customer	\$1,400.00	\$1,400.00	\$1,400.00	\$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	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intrnl transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intrnl transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between FCIB accounts; \$500.00 + draft/wire fee - intrnl transfer	\$0.00	\$0.00	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	\$0.00	0%	\$0.00	0%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$0.00	0%	\$0.00	0%
8.7.2	Other Banks' Cheque	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$0.00	0%	\$0.00	0%
8.8	Voucher Search	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	\$0.00	0%	\$0.00	0%
8.11	<b>Bill Payment Services:</b>							
8.11.1	In-branch	\$198.29 - In Branch Counter: Customer/Non-customer	N/A	N/A	(\$198.29)	-100%	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 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.