

**PRELIMINARY MERCHANT BANK LICENSEE
SCHEDULE OF FEES AND CHARGES
AS AT 31 DECEMBER 2019
Pursuant to Section (64)(g)(ii) of the Banking Services Act**

MB1

	SERVICES	CST&MB J\$
2.0	SAVINGS ACCOUNTS (<i>Personal</i>)	
2.1	In-branch Deposit Transaction Fee	N/A
2.2	In-branch Withdrawal Transaction Fee	N/A
2.3	Minimum Balance Fees (also state threshold)	N/A
2.4	Dormant Account Fee (per annum)	N/A
3.0	TELEGRAPHIC TRANSFER OF FUNDS	
3.1	Inward	USD 29.13
3.2	Outward	USD 50.00
4.0	E-BANKING	
4.1	Automated Banking Machine (ABM)	
4.1.1	<i>Using Own Machine:</i>	
4.1.1.1	Withdrawal	N/A
4.1.1.2	Deposit	N/A
4.1.1.3	Enquiry	N/A
4.1.1.4	Transfer	N/A
4.1.1.5	Declined	N/A
4.1.1.6	Statement	N/A
4.1.2	<i>Using Other Machines:</i>	
4.1.2.1	Withdrawal	N/A
4.1.2.2	Deposit	N/A
4.1.2.3	Enquiry	N/A
4.1.2.4	Transfer	N/A
4.1.2.5	Declined	N/A
4.1.2.6	Statement	N/A
4.2	Point of Sale Transactions	N/A
4.3	Replacement Debit Card	N/A

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4.4	Internet Banking:	
4.4.1	Personal	
4.4.1.1	Enquiry	N/A
4.4.1.2	Funds Transfer	
4.4.1.2.1	Own Bank	N/A
4.4.1.2.2	Third Party	N/A
5.0	DEPOSITORY SERVICES	
5.1	Deposit Wallets (range of rental charges per annum)	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	N/A
6.0	LOANS AND DISCOUNTS (Personal)	
6.1	Commitment/Acceptance Fee	1 - 5% of facility per annum minimum of J\$11,650.00
6.2	Annual Renewal Fee	N/A
6.3	Overrun/ Over Limit Fee	N/A
6.4	Late Payment/ Penalty Fee	N/A
6.5	Guarantees/Indemnities	1 - 5% of facility per annum minimum of J\$8,155.00
6.6	Letter of Undertaking	1 - 5% of facility per annum minimum of J\$8,155.00
7.0	CREDIT CARD SERVICES	
7.1	Annual Membership Fee:	
7.1.1	Visa	N/A
7.1.2	Mastercard	N/A
7.1.3	Other	N/A
7.2	Cash Advance Charge:	
7.2.1	Visa	N/A
7.2.2	Mastercard	N/A
7.2.3	Other	N/A
7.3	Late Payment Charge:	
7.3.1	Visa	N/A
7.3.2	Mastercard	N/A
7.3.3	Other	N/A

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7.4	Overlimit Charge:	
7.4.1	Visa	N/A
7.4.2	Mastercard	N/A
7.4.3	Other	N/A
7.5	Replacement Card Fee:	
7.5.1	Visa	N/A
7.5.2	Mastercard	N/A
7.5.3	Other	N/A
8.0	MISCELLANEOUS CHARGES	
8.1	Foreign Cheque negotiated	N/A
8.2	Foreign Draft (sold)	Other bank's charges plus Handling Fee of USD29.23
8.3	Manager's Cheque:	
8.3.1	Bank Customer	N/A
8.3.2	Non-bank Customer	N/A
8.4	Money Order	N/A
8.5	Standing Order	\$582.50
8.6	Certification of Account Bal./Reference Letter	\$1,747.50
8.7	Cheque Encashment Fee:	
8.7.1	Own Bank	N/A
8.7.2	Other Banks' Cheque	N/A
8.8	Voucher Search	N/A
8.11	Bill Payment Services:	
8.11.1	In-branch	N/A
8.11.2	Internet	N/A

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

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the individual licensee's product/services and are not to be interpreted as an exhaustive list.
- (ii) Fees and Charges include applicable taxes.
- (iii) N/A - Service not applicable to institution.