

**PRELIMINARY SAGICOR BANK JAMAICA 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	Prime Chequing \$1,000.00	Advantage Savings \$350.00; Prime Chequing \$1,000.00	Advantage Savings \$350.00; Prime Chequing \$1,000.00	\$0.00 - \$350.00	0% - 100%	\$0.00	0%
1.2	Charge per Entry/Cheque	Free- Prime Chequing	Free - Prime Chequing; Advantage Savings \$80.00	Free - Prime Chequing; Advantage Savings \$80.00	\$0.00 - \$80.00	0% - 100%	\$0.00	0%
1.3	Minimum Balance Fees (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.4	<b>Transfer Between Accounts:</b>							
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	\$20.00 - \$200.00 ACH or RTGS	\$20.00 - \$200.00 ACH or RTGS	\$20.00 - \$200.00 ACH or RTGS	\$0.00	0%	\$0.00	0%
1.5	Interim Statement	\$550.00	\$550.00	\$550.00	\$0.00	0%	\$0.00	0%
1.6	Duplicate/Replacement Statement	\$550.00	\$550.00	\$550.00	\$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	\$480.00	\$480.00	\$480.00	\$0.00	0%	\$0.00	0%
1.8.2	Foreign Cheque	USD 16.00	USD 16.00	USD 16.00	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	\$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	\$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)	Free	Free	Free	\$0.00	0%	\$0.00	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	USD 20.00	USD 20.00	USD 20.00	USD 0.00	0%	USD 0.00	0%
3.2	Outward	USD 25.00 - USD 36.00	USD 25.00 - USD 36.00	USD 25.00 - USD 36.00	USD 0.00	0%	USD 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	\$35.00	\$35.00	\$35.00	\$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	\$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%



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		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
7.2	<b>Cash Advance Charge:</b>							
7.2.1	Visa	4.0% of advance amount	6% - 8.75% of advance amount	6% - 8.75% of advance amount	N/A	2% - 5%	N/A	0%
7.2.2	Mastercard	4.0% of advance amount	6% - 8.75% of advance amount	6% - 8.75% of advance amount	N/A	2% - 5%	N/A	0%
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3	<b>Late Payment Charge:</b>							
7.3.1	Visa	\$1,933.40 - \$4,957.45	2,600.00	2,600.00	(\$2,357.45) - \$660.60	-48% to 34%	\$0.00	0%
7.3.2	Mastercard	\$2,300.00	\$2,600.00	\$2,600.00	\$300.00	13%	\$0.00	0%
7.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4	<b>Overlimit Charge:</b>							
7.4.1	Visa	\$1,933.40 - \$4,957.45	2,600.00	2,600.00	(\$2,357.45) - \$660.60	-48% to 34%	\$0.00	0%
7.4.2	Mastercard	\$2,300.00	\$2,600.00	\$2,600.00	\$300.00	13%	\$0.00	0%
7.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5	<b>Replacement Card Fee:</b>							
7.5.1	Visa	\$1,735.11 - \$1,982.98	\$2,000.00	\$2,000.00	\$17.02 - \$264.89	0.9% - 15%	\$0.00	0%
7.5.2	Mastercard	\$1,800.00	\$2,000.00	\$2,000.00	\$200.00	11%	\$0.00	0%
7.5.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.0	<b>MISCELLANEOUS CHARGES</b>							
8.1	Foreign Cheque negotiated	1 unit of currency per transaction + stamp duty	1 unit of currency per transaction + stamp duty	1 unit of currency per transaction + stamp duty	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	\$700.00	\$700.00	\$700.00	\$0.00	0%	\$0.00	0%
8.3	<b>Manager's Cheque:</b>							
8.3.1	Bank Customer	\$430.00	\$430.00	\$430.00	\$0.00	0%	\$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	\$315.00 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	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$1,100.00	\$1,100.00	\$1,100.00	\$0.00	0%	\$0.00	0%
8.7	<b>Cheque Encashment Fee:</b>							
8.7.1	Own Bank	\$250.00 (non-clients)	\$250.00 (non-clients)	\$250.00 (non-clients)	\$0.00	0%	\$0.00	0%
8.7.2	Other Banks' Cheque	Free; considered a deposit to account	Free; considered a deposit to account	Free; considered a deposit to account	\$0.00	0%	\$0.00	0%
8.8	Voucher Search	\$2,500.00 for first hour; 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	0%	\$0.00	0%
8.11	<b>Bill Payment Services:</b>							
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.