

PRELIMINARY FIRST GLOBAL BANK LTD.
SCHEDULE OF FEES AND CHARGES 2018 - 2020
Pursuant to Section (64)(g)(ii) of the Banking Services Act

| | SERVICES | FEES AND CHARGES | | | ANNUAL / Y-T-D CHANGES | | | |
|------------|---|--|---|---|---------------------------|-------------------|---------------------------|-------------------|
| | | December 2018 (J\$) | December 2019 (J\$) | December 2020 (J\$) | J\$ Value Change '18 -'19 | % Change '18 -'19 | J\$ Value Change '19 -'20 | % Change '19 -'20 |
| 1.0 | CURRENT ACCOUNTS (Personal) | | | | | | | |
| 1.1 | Minimum Monthly Service Charge | \$500.00 ^{\$} | \$500.00 ^{\$} | \$500.00 - \$2,200.00 | \$0.00 | 0% | \$0.00 - \$1,700.00 | 0% - 340% |
| 1.2 | Charge per Entry/Cheque | \$75.00 | \$85.00 | \$150.00 | \$10.00 | 13% | \$65.00 | 76% |
| 1.3 | Minimum Balance Fees (also state threshold) | Free | Free | Free - Global Savers Kids & teens; \$500.00 for corporate savings; \$100.00 for all other individual categories | \$0.00 | 0% | \$100.00 - \$500.00 | 100% |
| 1.4 | Transfer Between Accounts: | | | | | | | |
| 1.4.1 | Within Deposit-Taking Institution | Free | \$1,000.00 | Free | \$1,000.00 | 100% | (\$1,000.00) | -100% |
| 1.4.2 | To Third Party Deposit-Taking Institution | \$10.00 - \$500.00 | \$10.00 - \$1,000.00 | \$10.00 - \$1,400.00 | \$0.00 - \$500.00 | 0% - 100% | \$0.00 - \$400.00 | 0% - 40% |
| 1.5 | Interim Statement | \$525.00 | \$525.00 | \$750.00 | \$0.00 | 0% | \$225.00 | 43% |
| 1.6 | Duplicate/Replacement Statement | \$525.00 | \$525.00 | \$750.00 | \$0.00 | 0% | \$225.00 | 43% |
| 1.7 | Cheque Returned NSF | \$1,300.00 - \$7,125.00 + Foreign Bank Charge for USD; Maximum JMD for cheques returned valued over \$1M | \$1,300.00 - \$7,125.00 + Foreign Bank Charge for USD; Maximum JMD for cheques returned valued over \$1M | \$1,500.00 - \$7,325.00 | \$0.00 | 0% | \$200.00 | 3% - 15% |
| 1.8 | Stop Payment/Cancellation Order: | | | | | | | |
| 1.8.1 | Local Cheque | \$450.00 | \$450.00 | \$480.00 - \$500.00 | \$0.00 | 0% | \$30.00 - \$50.00 | 7% - 11% |
| 1.8.2 | Foreign Cheque | USD 20.00 + Foreign Bank Charge | USD 20.00 + Foreign Bank Charge | USD 20.00 + Foreign Bank Charge | USD 0.00 | 0% | USD 0.00 | 0% |
| 1.9 | Dormant Account Fee (per annum) | Free | Free | Free | \$0.00 | 0% | \$0.00 | 0% |
| 2.0 | SAVINGS ACCOUNTS (Personal) | | | | | | | |
| 2.1 | In-branch Deposit Transaction Fee | Free | Free; 0.35% over \$1,000,000.00/day accumulated and 2% in excess of USD500.00 | Free; 0.35% over \$1 Million and over; 2% in excess of USD500.00; CAD \$2,500.00; EURO 1,500.00; GBP1,500.00 | \$0.00 | 0% | \$0.00 | 0% |
| 2.2 | In-branch Withdrawal Transaction Fee | Free; .15% of amount over \$400,000.00 | Free up to \$500,000.00; 0.2% in excess of \$500,000.00 whichever is larger | Free up to \$500,000.00; 0.20% or \$1,000.00 of the total in excess of \$500,000.00 whichever is greater. | \$0.00 | 0% | \$0.00 | 0% |
| 2.3 | Minimum Balance Fees (also state threshold) | \$100.00/month Individual accounts; Corporate \$500.00/month; Global Savers - Kidz/Teens and Seniors are excluded. Minimum balance JMD \$2,000.00 and 500 units in other currencies. | \$100.00; Global Savers -Kidz/Teens and Seniors are excluded. Minimum balance JMD \$2,000.00 and 500 units in other currencies. | \$100.00; Free - Global Savers -Kidz/Teens and \$500.00 - Corporate or foreign currency equivalent. | \$0.00 - \$500.00 | 0% - 100% | (\$1,500.00) - \$0.00 | -75% to 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 | \$1,500.00 - \$2,250.00 | \$2,000.00 - \$2,750.00 | \$2,250.00 - \$3,100.00 | \$500.00 | 22% - 33% | \$250.00 - \$350.00 | 13% |
| 3.2 | Outward | \$3,000.00 - \$5,000.00 | \$3,000.00 - \$5,500.00 | \$3,000.00 - \$5,750.00 | \$0.00 - \$500.00 | 0% - 10% | \$0.00 - \$250.00 | 0% - 5% |
| 4.0 | E-BANKING | | | | | | | |
| 4.1 | Automated Banking Machine (ABM) | | | | | | | |
| 4.1.1 | Using Own Machine: | | | | | | | |
| 4.1.1.1 | Withdrawal | Free | Free | \$25.00 | \$0.00 | 0% | \$25.00 | 100% |
| 4.1.1.2 | Deposit | Free | Free | \$25.00 | \$0.00 | 0% | \$25.00 | 100% |
| 4.1.1.3 | Enquiry | Free | Free | \$25.00 | \$0.00 | 0% | \$25.00 | 100% |
| 4.1.1.4 | Transfer | Free | Free | \$25.00 | \$0.00 | 0% | \$25.00 | 100% |
| 4.1.1.5 | Declined | Free | Free | \$25.00 | \$0.00 | 0% | \$25.00 | 100% |
| 4.1.1.6 | Statement | Free | Free | \$25.00 | \$0.00 | 0% | \$25.00 | 100% |

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|-----------|--|--|--|---|--------------------------|------------------|--|--|
| | | December 2018 (J\$) | December 2019 (J\$) | December 2020 (J\$) | J\$ Value Change '18-'19 | % Change '18-'19 | J\$ Value Change '19-'20 | % Change '19-'20 |
| 4.1.2 | Using Other Machines: | | | | | | | |
| 4.1.2.1 | Withdrawal | \$50.00 | \$60.00 | \$47.01 - \$60.00 | \$10.00 | 20% | (\$12.99) - \$0.00 | -22% to 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 | \$37.50 | \$37.50 | \$37.50 | \$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 | \$37.50 | \$37.50 | \$37.50 | \$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 | \$17.50 | \$17.50 | \$17.50 | \$0.00 | 0% | \$0.00 | 0% |
| 4.3 | Replacement Debit Card | \$885.00 | \$885.00 | \$800.00 | \$0.00 | 0% | (\$85.00) | -10% |
| 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 | \$10.00 - \$500.00 | \$10.00 - \$500.00 | Free | \$0.00 | 0% | \$0.00 | 0% |
| 5.0 | DEPOSITORY SERVICES | | | | | | | |
| 5.1 | Deposit Wallets (range of rental charges per annum) | \$6,500.00 - \$8,500.00; \$3500.00 per bag + Plus large cash rate | \$6,500.00 - \$8,500.00; \$3500.00 per bag + Plus large cash rate | \$6,500.00; Fee prorated in the first year | \$0.00 | 0% | (\$2,000.00) - \$0.00 | -24% to 0% |
| 5.2 | Safety Deposit Boxes (range of rental charges per annum) | \$5,000.00 - \$9,450.00 | \$5,000.00 - \$9,450.00 | \$5,000.00 - \$9,450.00 Small - XX Large | \$0.00 | 0% | \$0.00 | 0% |
| 6.0 | LOANS AND DISCOUNTS (Personal) | | | | | | | |
| 6.1 | Commitment/Acceptance Fee | Maximum of 18,000 or 1.0% - 3.0% of loan amount (negotiated) | Maximum of 18,000 or 1.5% - 3.0% of loan amount (negotiated) | 1.5% - 2.0% Minimum \$18,000; \$20,000.00 Business | \$0.00 minimum charge | 0% - 0.5% | \$0.00 - \$20,000.00 minimum charge | 0% - 100% |
| 6.2 | Annual Renewal Fee | N/A | N/A | 1.5% - 2.0% Minimum \$18,000; \$20,000.00 Business | N/A | N/A | \$18,000.00 - \$20,000.00 minimum charge | 100% |
| 6.3 | Overrun/ Over Limit Fee | Minimum \$3,000.00; Plus Penalty rate 50% (not approved) | Minimum \$3,000.00; Plus Penalty rate 50% (not approved) | Minimum \$3,000.00; 50% of amount | \$0.00 minimum charge | 0% | \$0.00 minimum charge | 0% |
| 6.4 | Late Payment/ Penalty Fee | Minimum \$1,300.00; Plus past due interest at penalty rate @ regular rate + 10% | Minimum \$1,300.00; Plus past due interest at penalty rate @ regular rate + 10% | 2.0% of unpaid amount or Minimum \$1,800.00; | \$0.00 minimum charge | 0% | \$500.00 minimum charge | 38% |
| 6.5 | Guarantees/Indemnities | \$6,000.00 - \$14,000.00 | \$6,000.00 - \$14,000.00 | Cash secured 1.2%; minimum \$6,000.00; Business - \$10,000.00; Non-cash secured 4.5% - 12.0% minimum \$7,500.00 | \$0.00 | 0% | N/A - Cash secured; Minimum charge (\$8,000.00) - \$0.00; Business (\$4,000.00) - \$4,000.00 N/A - Non-cash secured; Minimum charge (\$6,500.00) - \$1,500.00 | 100% - Cash secured; Minimum charge Business -57% to 0%; -29% to 67% 100% - Non-cash secured; -46% to 25% |
| 6.6 | Letter of Undertaking | Free; Cash at FGB and borrowing from another bank \$6,000.00 - \$7,500.00 | \$7,500.00 | \$7,500.00 | \$0.00 - \$1,500.00 | 0% - 25% | \$0.00 | 0% |

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|------------|--|---|---|--|--------------------------|------------------|--|---|
| | | December 2018 (J\$) | December 2019 (J\$) | December 2020 (J\$) | J\$ Value Change '18-'19 | % Change '18-'19 | J\$ Value Change '19-'20 | % Change '19-'20 |
| 8.0 | MISCELLANEOUS CHARGES | | | | | | | |
| 8.1 | Foreign Cheque negotiated | USD 4.50 | USD 4.50 | USD 4.50 | USD 0.00 | 0% | USD 0.00 | 0% |
| 8.2 | Foreign Draft (sold) | \$700.00 or USD equivalent if taken from account | \$800.00 or USD equivalent if taken from account | \$800.00 - \$1,750.00 | \$100.00 | 14% | \$0.00 - \$950.00 | 0% - 119% |
| 8.3 | Manager's Cheque: | | | | | | | |
| 8.3.1 | Bank Customer | \$400.00 | \$400.00 | \$400.00 | \$0.00 | 0% | \$0.00 | 0% |
| 8.3.2 | Non-bank Customer | \$1,000.00 | \$1,450.00 | \$1,450.00 | \$450.00 | 45% | \$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 | \$400.00 - \$700.00 | \$500.00 - \$5,000.00 | In-branch ACH - \$300.00; RTGS - \$700.00; Manager Cheque - \$1,000.00; Drafts - \$1,400.00; Wire Transfers - \$5,000.00 Online ACH - \$10.00; RTGS - \$250.00; Manager Cheque - \$500.00; Drafts - \$700.00; Wire Transfers - \$4,000.00 | \$100.00 - \$4,300.00 | 25% - 614% | In-branch ACH - (\$200.00); RTGS - \$200.00; Manager Cheque - (\$4,000.00); Drafts - (\$3,600.00); Wire Transfers - \$0.00 Online ACH - \$10.00; RTGS - \$250.00; Manager Cheque - \$500.00; Drafts - \$700.00; Wire Transfers - \$4,000.00 | In-branch ACH - '-40%'; RTGS - 40%; Manager Cheque - '-80%'; Drafts - '-72%'; Wire Transfers - 0% Online 100% - ACH; RTGS; Manager Cheque; Drafts; Wire Transfer |
| 8.6 | Certification of Account Bal./Reference Letter | \$1,200.00 - \$2,250.00 | \$1,375.00 - \$2,250.00 | \$2,750.00 | \$0.00 - \$175.00 | 0% - 15% | \$500.00 - \$1,375.00 | 22% - 100% |
| 8.7 | Cheque Encashment Fee: | | | | | | | |
| 8.7.1 | Own Bank | \$200.00 | \$200.00 applicable only to non FGB customers | \$250.00 | \$0.00 | 0% | \$50.00 | 25% |
| 8.7.2 | Other Banks' Cheque | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 8.8 | Voucher Search | Free; \$2,500.00 flat fee plus \$1,000.00 per hour for more than 2 vouchers | \$4,000.00 maximum; \$2,500.00 flat fee plus \$1,000.00 per hour for more than 2 vouchers | Up to 30 days - free; 30 days to 6 months - \$3,150.00 plus \$500.00 for each additional voucher; 6 months to years - \$4,000.00 flat fee plus \$1,000.00 per hour for more than one vouchers | \$0.00 - \$4,000.00 | 0% - 100% | Up to 30 days - \$0.00; 30 days to 6 months - \$3,150.00 plus \$500.00 for each additional voucher; 6 months to years - \$1,500.00 flat fee plus \$0.00 per hour for more than one vouchers | Up to 30 days - 0%; 30 days to 6 months - 100% plus for each additional voucher; 6 months to years - 60% flat fee plus 0% per hour for more than one vouchers |
| 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 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 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.

§ Minimum service charge in any one category is charged to Senior Citizen Individual chequing accounts.