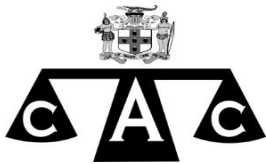


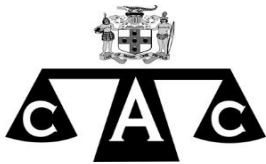
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TYPE OF SERVICES	SAGICOR BANK				SCOTIABANK / BANK OF NOVA SCOTIA (BNS) JAMAICA LTD.			
	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)		
PERSONAL SERVICES								
Savings Accounts:								
WITHDRAWAL (In Branch)	Free	Free	No Change	No Change	\$385.00	\$385.00	No Change	No Change
DEPOSIT (In Branch)	Free	Free	No Change	No Change	\$385.00	FREE for all retail accounts except the Electronic Access Account which charges \$385 per in-Branch Deposit.	No Change	No Change
Minimum Balance Violation Fee:								
LOCAL CURRENCY ACCOUNT	Free	Free	No Change	No Change	\$185.00	\$185.00	No Change	No Change
Transfer between own accounts:								
LOCAL CURRENCY (In Branch)	Free	Free	No Change	No Change	\$1,385.00 (per request)	\$1,385.00 (per request)	No Change	No Change
Dormant Accounts (Local Currency Savings Account) (per annum)	\$419.40	Free	-\$419.40	-100%	\$500.00	Free	-\$500.00	-100%
Early Closure of Account (within 90 days of opening)	\$2,912.50	\$2,912.50	No Change	No Change	\$1,200.00	\$1,200.00	No Change	No Change
CURRENT ACCOUNTS								
Cheque Books:								
Personal Accounts								
LOCAL CURRENCY	US\$20.97- per 100 leaves	US\$20.97- per 100 leaves	No Change	No Change	\$1,850.00 - per set of 100 leaves	\$1,850.00 - per set of 100 leaves	No Change	No Change
FOREIGN CURRENCY US\$	US\$20.97- per 100 leaves	US\$20.97- per 100 leaves	No Change	No Change	N/A	N/A	No Change	No Change
Non-Personal Accounts								
LOCAL CURRENCY	\$85.63 per 400 leaves \$42.81 per 200 leaves \$122.32 per 600 leaves	\$85.63 per 400 leaves \$42.81 per 200 leaves \$122.32 per 600 leaves	No Change	No Change	\$11,000.00 (Per 600 leaves)	\$11,000.00 (Per 600 leaves)	No Change	No Change
Over Limit Fee:								



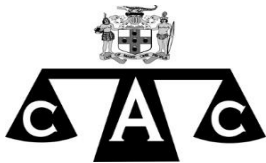
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TYPE OF SERVICES	SAGICOR BANK				SCOTIABANK / BANK OF NOVA SCOTIA (BNS) JAMAICA LTD.			
	Confirmed Rates (February 2017) RATES / FEES (including GCT)	Confirmed Rates (August 2017) RATES / FEES (including GCT)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017) RATES / FEES (including GCT)	Confirmed Rates (August 2017) RATES / FEES (including GCT)	Rate /Fee Change	Percentage Change
WITH PERMISSION	Agreed interest rate minimum of \$1165 per month	Agreed interest rate minimum of \$1165 per month	No Change	No Change	Borrowing rate x the daily closing balance (Minimum of J\$1,500) USD\$20.00	Borrowing rate x the daily closing balance (Minimum of J\$1,500) USD\$20.00	No Change	No Change
WITHOUT PERMISSSION	48% interest rate minimum of \$1165 per month	48% interest rate minimum of \$1200 per month	No Change	No Change	Borrowing rate x the daily closing balance (Minimum of J\$1,500) USD\$20.00	Borrowing rate x the daily closing balance (Minimum of J\$1,500) USD\$20.00	No Change	No Change
Cheque Returned (NSF)								
LOCAL CURRENCY CHEQUE	\$1,230.00	\$1,230.00	No Change	No Change	\$1,500.00	\$1,500.00	No Change	No Change
US CURRENCY CHEQUE	US\$15.00	US\$15.00	No Change	No Change	US\$40.00	US\$40.00	No Change	No Change
Recalled (Local Currency) Cheque (at customer's request)	N/A	N/A	No Change	No Change	N/A	N/A	No Change	No Change
Recalled (US Currency) Cheque (at customer's request)	N/A	N/A	No Change	No Change	N/A	N/A	No Change	No Change
Account Info /Screen Print:								
LOCAL CURRENCY ACCOUNT	N/A	N/A	No Change	No Change	\$450.00	\$450.00	No Change	No Change
Interim Statement:								
LOCAL CURRENCY ACCOUNT	\$525.00	\$525.00	No Change	No Change	Free	Free	No Change	No Change
Stop Payment /Cancellation Order:								
LOCAL CURRENCY ACCOUNT (Personal)	\$455.00	\$455.00	No Change	No Change	\$480.00	\$480.00	No Change	No Change
FOREIGN CURRENCY ACCOUNT USD (Personal)	US\$10.00	US\$10.00	No Change	No Change	N/A	N/A	No Change	No Change
BUSINESS SERVICES								
Deposit Wallets (rental charges):								
SMALL	\$2,950.00	\$2,950.00	No Change	No Change	\$5,500.00	\$5,500.00	No Change	No Change



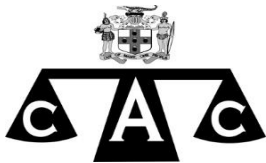
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TYPE OF SERVICES	SAGICOR BANK				SCOTIABANK / BANK OF NOVA SCOTIA (BNS) JAMAICA LTD.			
	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)		
MEDIUM	\$3,500.00	\$3,500.00	No Change	No Change	\$7,070.00	\$7,070.00	No Change	No Change
LARGE	\$6,420.00	\$6,420.00	No Change	No Change	\$9,010.00	\$9,010.00	No Change	No Change
Service Charge	\$10,000.00	\$10,000.00	No Change	No Change	\$3,985.00	\$3,985.00	No Change	No Change
Audit Certificate (Auditor's Confirmation)	\$2,505.00	\$2,505.00	No Change	No Change	\$2,900.00	\$2,900.00	No Change	No Change
LOAN SERVICES								
Commitment/Acceptance Fees:								
CASH SECURED	0.58% - 1.17% of facility amount. Min. \$18,000; no processing fee; no credit report fee	0.58% - 1.17% of facility amount. Min. \$18,000; no processing fee; no credit report fee	No Change	No Change	3.55% (Minimum fee \$9,000.00) (RRC)	3.55% (Minimum fee \$9,000.00) (RRC)	No Change	No Change
NON-CASH SECURED	4% of facility amount. 18,000.00 minimum; no processing fee; no credit report fee	4% of facility amount. 18,000.00 minimum; no processing fee; no credit report fee	No Change	No Change	3.55% (Minimum fee \$18,000.00 (non RRC))	3.55% (Minimum fee \$18,000.00 (non RRC))	No Change	No Change
Letter of Undertaking								
RETAIL BANKING	Cash Secured - \$0.5M - \$5M: 1.7475% p.a. Over \$5M: 0.5825% p.a. Non cash secured \$0.5M - \$5M: 2.04% p.a. Over \$5M: 1.46% p.a.	Cash Secured - \$0.5M - \$5M: 1.7475% p.a. Over \$5M: 0.5825% p.a. Non cash secured \$0.5M - \$5M: 2.04% p.a. Over \$5M: 1.46% p.a.	No Change	No Change	N/A	N/A	No Change	No Change
COMMERCIAL / CORPORATE BANKING	Cash Secured - 0.29% - 1.165% of facility amount Minimum \$15,000.00 Non Secured - 0.5825% - 1.165% of facility amount. Minimum \$15,000.00	Cash Secured - 0.29% - 1.165% of facility amount Minimum \$15,000.00 Non Secured - 0.5825% - 1.165% of facility amount. Minimum \$15,000.00	No Change	No Change	Re purchase of land: \$5,950.00 (No Charge for LU issued to facilitate takeover of loan(s) from another financial institution.)	Re purchase of land: \$5,950.00 (No Charge for LU issued to facilitate takeover of loan(s) from another financial institution.)	No Change	No Change



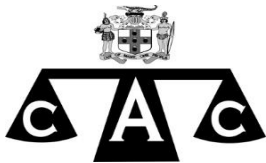
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TYPE OF SERVICES	SAGICOR BANK				SCOTIABANK / BANK OF NOVA SCOTIA (BNS) JAMAICA LTD.			
	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)		
Credit Report	Negotiable	Negotiable	No Change	No Change	Credit Info Jamaica: \$1,118.40 CRIF NM Assure Limited : \$1,106.75	Credit Info Jamaica: \$1,118.40 CRIF NM Assure Limited : \$1,106.76	No Change	No Change
Personal Loans (Interest Rates) (Minimum)	N/A	N/A	No Change	No Change	Secured 8.49% Minimum Unsecured 15.99% Minimum	Secured 7.99% Minimum Unsecured 14.99% Minimum	Secured -0.50% Unsecured -1.0%	-6%
Commercial Loans (Base Interest Rates)	N/A	N/A	No Change	No Change	15.75%	15.75%	No Change	No Change
E-FINANCIAL SERVICES								
Credit Cards - Annual Fees [Standard]:								
LOCAL (Minimum)	N/A	N/A	No Change	No Change	\$4,000.00	\$4,000.00	No Change	No Change
INTERNATIONAL - Minimum (US\$)	\$5000.00 (JMD)	\$5,000.00 (JMD)	No Change	No Change	US\$90.00	US\$90.00	No Change	No Change
Credit Cards - Interest Rate [Standard]:								
LOCAL	44%	44%	No Change	No Change	44.75% - 51.99%	44.75% - 51.99%	No Change	No Change
Automated Banking Machines:								
Using Bank's ABM								
WITHDRAWAL	35.00	35.00	No Change	No Change	\$60.00	\$60.00	No Change	No Change
DEPOSIT	Free	Free	No Change	No Change	Free	Free	No Change	No Change
BALANCE ENQUIRY	Free	Free	No Change	No Change	Free	Free	No Change	No Change
MINI STATEMENT	Free	Free	No Change	No Change	\$24.20	\$24.20	No Change	No Change
BILL PAYMENT	N/A	N/A	No Change	No Change	N/A	N/A	No Change	No Change
DECLINED	\$16.00	\$16.00	No Change	No Change	\$12.10	\$12.10	No Change	No Change
Using Multilink								
Withdrawal								
-APPROVED	\$60.00	\$60.00	No Change	No Change	\$60.00	\$60.00	No Change	No Change
-DECLINED	\$35.00	\$35.00	No Change	No Change	\$33.10	\$33.10	No Change	No Change
-FAILED	N/A	N/A	No Change	No Change	N/A	N/A	No Change	No Change
Balance Enquiry	\$42.00	\$42.00	No Change	No Change	\$35.00	\$35.00	No Change	No Change
Point-of-Sale								
PURCHASE (BANK'S MACHINE)	\$12.00	\$12.00	No Change	No Change	\$60.00	\$60.00	No Change	No Change
DECLINED (BANK'S MACHINE)	\$8.00	\$8.00	No Change	No Change	N/A	N/A	No Change	No Change
DECLINED (MULTILINK)	\$11.00	\$11.00	No Change	No Change	\$19.25	\$19.25	No Change	No Change
Tele-Banking								



C

TYPE OF SERVICES	SAGICOR BANK				SCOTIABANK / BANK OF NOVA SCOTIA (BNS) JAMAICA LTD.			
	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)		
ENQUIRY	N/A	N/A	No Change	No Change	Free	Free	No Change	No Change
PAYMENT / TRANSFERS	N/A	N/A	No Change	No Change	\$60.00	\$60.00	No Change	No Change
MERCHANT FEE	N/A	N/A	No Change	No Change	\$28.00	\$28.00	No Change	No Change
TELEPHONE VERIFICATION OF BALANCES	N/A	N/A	No Change	No Change	N/A	N/A	No Change	No Change
ONLINE BANKING								
TRANSFER BETWEEN OWN BANK ACCOUNTS	Free	Free	No Change	No Change	Free	Free	No Change	No Change
BALANCE ENQUIRY	Free	Free	No Change	No Change	Free	Free	No Change	No Change
BILL PAYMENT	Free	Free	No Change	No Change	Free	Free	No Change	No Change
MISCELLANEOUS								
Certification of Account Balance								
JAMAICAN CURRENCY	\$1,050.00	\$1,050.00	No Change	No Change	\$1,500.00	\$1,500.00	No Change	No Change
Manager's Cheque:								
BANK'S CUSTOMERS	\$410.00	\$410.00	No Change	No Change	\$380.00	\$380.00	No Change	No Change
OTHER CUSTOMERS	N/A	N/A	No Change	No Change	\$1,385.00	\$1,385.00	No Change	No Change
Cheque Encashment Fee:								
Bank Cheque	Free	Free	No Change	No Change	\$385.00	\$385.00	No Change	No Change
Third-party Cheque	\$200.00	\$200.00	No Change	No Change	\$385.00	\$385.00	No Change	No Change
International Wire or Telegraphic Transfer:								
INWARD	\$1,922.25	\$1,945.70	\$23.45	1%	\$3,535.00	\$3,535.00	No Change	No Change
OUTWARD	\$3,203.75	\$3,203.75	No Change	No Change	\$3,535.00	\$3,535.00	No Change	No Change
Photocopy of Documents	N/A	N/A	No Change	No Change	N/A	N/A	No Change	No Change
Standing Orders								
LOCAL CURRENCY	\$291.25	\$360.00 + Cost of Manager's Cheque/RTGS/ACH	\$68.75	24%	\$385.00	\$385.00	No Change	No Change
Utility Bill Payment (In Branch)								
LIME (per bill)	\$203.86	\$203.86	No Change	No Change	N/A	N/A	No Change	No Change



TYPE OF SERVICES	SAGICOR BANK				SCOTIABANK / BANK OF NOVA SCOTIA (BNS) JAMAICA LTD.			
	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)		
Jamaica Public Service Co. Ltd.	\$203.86	\$203.86	No Change	No Change	N/A	N/A	No Change	No Change
National Water Commission	\$203.86	\$203.86	No Change	No Change	N/A	N/A	No Change	No Change

Notes:

February 2017 rates collected over the period July 25 to February 1,2017. One rate, Bank of Nova Scotia's cheque encashment fee to non-customers was rolled back from J\$1,385 as at Nov 1, 2016 to a flat rate of J\$385 effective Dec 21, 2016.

August 2017 rates collected over the period July 20 to October 6, 2017.

All rates & fees are quoted in Jamaican Dollars (JMD), unless otherwise specified, and include 16.5% G.C.T

The services and related fees in this survey do not represent all the services and applicable fees levied by each institution.

Many institutions offer concessionary rates to senior citizens.

Many of the services to which a charge is attached in branch, can be undertaken for free via internet/telephone banking

February 2017 rates for some products were quoted in USD, CAD, GBP and Euros. The amounts displayed represent the USD amount converted to Jamaican Dollars at the BOJ Feb 1,2017 rate: JM\$128.15:US\$1.00

The interest rates on loans in some institutions may vary depending on the risk profile of the client.

For February 2017 rates, the effective dates of the schedules of rates and fees for each bank differ: Scotiabank (Nov 1, 2016); NCB (Feb 20, 2017); Sagicor (Jan 1, 2017); JN (Feb 1, 2017); FGB ( Apr. 1, 2016); CIBC FCIB (Aug 1 2016)

Some fees /rates published in February 2017 were revised by some banking institutions during the August 2017 verification period.

Conditions apply to some fees /charges displayed; which in some instances represent the minimum fee charged by the institution. Check the fee schedule or with a bank representative for further details.

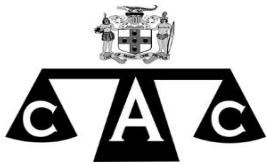
Cells highlighted in red signify the highest rate /fee for that particular service

Cells highlighted in green signify the lowest rate /fee for that particular service

N/A - Service /Fee not available at time of survey

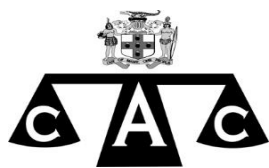
Visit [www.cac.gov.jm](http://www.cac.gov.jm) for more information, including the full report along with comparative analysis.

**TIP:** Ask if "no cost" options are available. Where charges apply, confirm current rate /fee with bank's representative.



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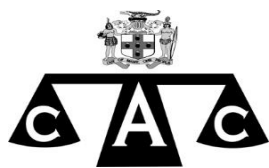
TYPE OF SERVICES	SAGICOR BANK				SCOTIABANK / BANK OF NOVA SCOTIA (BNS) JAMAICA LTD.			
	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)		
CONTACT US								
<b>HEAD OFFICE</b> 34 Trafalgar Road Kingston 10 Toll Free: 1-888-991-4470 Telephone: 1-876-906-5425 1-876-619-4222 Fax: 1-876-906-7525 E-mail: info@cac.gov.jm	<b>MANDEVILLE BRANCH</b> RADA Office 28 Caledonia Road Tele. 1-876.962.0477-9 Fax 1-876.946.9214	<b>MORTEGO BAY BRANCH</b> 30 Market Street, Montego Bay, St.James Tele. 1-876.940.6154 Fax 1-876.979.1036						



# CONSUMER ALERT™

## Comparison /Changes in Commercial Bank Rates and Fees (March viz a viz)

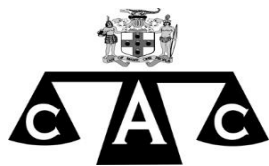
TYPE OF SERVICES	CIBC FIRST CARIBBEAN JA. (CIBC FCIB)				NATIONAL COMMERCIAL BANK JAMAICA LTD. (NCB)		
	Confirmed Rates (October 2016)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)	
PERSONAL SERVICES							
Savings Accounts:							
WITHDRAWAL (In Branch)	\$215.00	\$215.00	No Change	No Change	\$384.45 per transaction	\$384.45 per transaction	No Change
DEPOSIT (In Branch)	Free	Free	No Change	No Change	Free		
Minimum Balance Violation Fee:							
LOCAL CURRENCY ACCOUNT	\$150.00	\$150.00	No Change	No Change	\$763.75	\$763.75	No Change
Transfer between own accounts:							
LOCAL CURRENCY (In Branch)	\$1,000 (any written request)	\$1,000.00	No Change	No Change	\$1,281.50 per request	\$1,281.50 per request	No Change
Dormant Accounts (Local Currency Savings Account) (per annum)	\$524.25	N/A	-524.25	-100%	\$524.25	Free	-\$524.25
Early Closure of Account (within 90 days of opening)	\$2,000.00	\$2,000.00	No Change	No Change	Free	Free	No Change
CURRENT ACCOUNTS							
Cheque Books:							
Personal Accounts							
LOCAL CURRENCY	\$1,640.32	\$776.60 - \$2,622.40			Each set of 100 leaves \$2,097.00 (Courier Delivered) Each set of 100 leaves - \$2,800.00 (branch pick up)	Each set of 100 leaves \$2,097.00 (Courier Delivered) Each set of 100 leaves - \$2,800.00 (branch pick up)	No Change
FOREIGN CURRENCY US\$	N/A	N/A	No Change	No Change	Each set of 100 leaves - US\$23.30 (courier delivered) Each set of 100 leaves - US\$34.95 (Branch Pick-up)	Each set of 100 leaves - US\$23.30 (courier delivered) Each set of 100 leaves - US\$34.95 (Branch Pick-up)	No Change
Non-Personal Accounts							
LOCAL CURRENCY	\$2,498.93	\$3,498.90 - \$6,957.72			N/A	N/A	No Change
Over Limit Fee:							



# CONSUMER ALERT™

## Comparison /Changes in Commercial Bank Rates and Fees (March viz a viz)

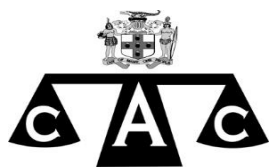
TYPE OF SERVICES	CIBC FIRST CARIBBEAN JA. (CIBC FCIB)				NATIONAL COMMERCIAL BANK JAMAICA LTD. (NCB)		
	Confirmed Rates (October 2016)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)	
WITH PERMISSION	Set-up: 2.33%; Minimum \$6000.00. Excess Overdraft Fee: 1.00 %; Minimum \$2,500.00.	Set-up: 2.33%; Minimum \$6000.00. Excess Overdraft Fee: 1.00 %; Minimum \$2,500.00.	No Change	No Change	N/A	\$2,446.50	No Change
WITHOUT PERMISSSION	2.00%; Minimum \$2,500.00	2.00%; Minimum \$2,500.00	No Change	No Change	N/A	N/A	No Change
Cheque Returned (NSF)							
LOCAL CURRENCY CHEQUE	\$1,300.00	\$1,300.00	No Change	No Change	\$1,281.50	\$1,281.50	No Change
US CURRENCY CHEQUE	US\$38.18	US\$41.00	2.82	7%	Foreign Cheques - US\$30.58 per item CAN\$35.36 per item GBP£21.08 per item EUR€24.99 per item	Foreign Cheques - US\$30.58 per item CAN\$35.36 per item GBP£21.08 per item EUR€24.99 per item	No Change
Recalled (Local Currency) Cheque (at customer's request)	\$500.00	\$500.00	No Change	No Change	N/A	N/A	No Change
Recalled (US Currency) Cheque (at customer's request)	N/A	N/A	No Change	No Change	N/A	N/A	No Change
Account Info /Screen Print:							
LOCAL CURRENCY ACCOUNT	\$300.00	\$300.00	No Change	No Change	N/A	N/A	No Change
Interim Statement:							
LOCAL CURRENCY ACCOUNT	\$650.00	\$650.00	No Change	No Change	\$757.25	\$757.25	No Change
Stop Payment /Cancellation Order:							
LOCAL CURRENCY ACCOUNT (Personal)	\$450.00	\$450.00	No Change	No Change	\$480.00	\$480.00	No Change
FOREIGN CURRENCY ACCOUNT USD (Personal)	US\$50.00	US\$50.00	No Change	No Change	US\$45.80	US\$45.80	No Change
BUSINESS SERVICES							
Deposit Wallets (rental charges):							
SMALL	N/A	\$5,250.00			N/A	N/A	No Change



# CONSUMER ALERT™

## Comparison /Changes in Commercial Bank Rates and Fees (March viz a viz)

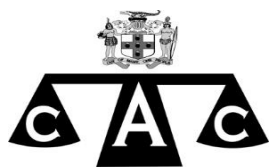
TYPE OF SERVICES	CIBC FIRST CARIBBEAN JA. (CIBC FCIB)				NATIONAL COMMERCIAL BANK JAMAICA LTD. (NCB)		
	Confirmed Rates (October 2016)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)	
MEDIUM	N/A	\$7,750.00			N/A	N/A	No Change
LARGE	N/A	\$8,750.00			N/A	N/A	No Change
Service Charge	Packages of 50: Small \$3000 Medium \$4000 Large \$5000	Packages of 50: Small \$2500 Medium \$2800 Large \$4700	Small -\$500.00; Medium- \$1,200.00; Large -\$300.00	Small -17%; Medium-30%; Large -6%	N/A	N/A	No Change
Audit Certificate (Auditor's Confirmation)	\$2,900.00	\$2,900.00	No Change	No Change	\$3,378.50	\$3,378.50	No Change
LOAN SERVICES							
Commitment/Acceptance Fees:							
CASH SECURED	3.5%	3.5%	No Change	No Change	\$12,000.00 (minimum); Cash Secured 1.49%	\$12,000.00 (minimum); Cash Secured 1.49%	No Change
NON-CASH SECURED	3.5%	3.5%	No Change	No Change	Secured Facilities 3.5%	Secured Facilities 3.5%	No Change
Letter of Undertaking							
RETAIL BANKING	\$5,500.00	\$5,500.00	No Change	No Change	Free	\$7,500.00	No Change
COMMERCIAL / CORPORATE BANKING	\$5,500.00	\$5,500.00	No Change	No Change		\$7,500.00	



# CONSUMER ALERT™

## Comparison /Changes in Commercial Bank Rates and Fees (March viz a viz)

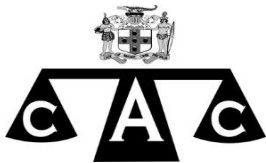
TYPE OF SERVICES	CIBC FIRST CARIBBEAN JA. (CIBC FCIB)				NATIONAL COMMERCIAL BANK JAMAICA LTD. (NCB)		
	Confirmed Rates (October 2016)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)	
Credit Report	\$3,030.00	\$3,030.00	No Change	No Change	Personal - \$2,105.16 Business - \$2,338.16	Personal - \$2,105.16 Business - \$2,338.16	No Change
Personal Loans (Interest Rates) (Minimum)	N/A	8.35%			N/A	N/A	No Change
Commercial Loans (Base Interest Rates)	N/A	16.85%			N/A	N/A	No Change
E-FINANCIAL SERVICES							
Credit Cards - Annual Fees [Standard]:							
LOCAL (Minimum)	\$4,000.00	\$6,500.00	2,500.00	63%	\$1,900.00	\$1,700.00	-\$200.00
INTERNATIONAL - Minimum (US\$)	US\$80.00	US\$99.00	US\$19.00	24%	US\$90.00	US\$90.00	No Change
Credit Cards - Interest Rate [Standard]:							
LOCAL	43 - 47%	45 - 47%			3.92%-4.33%-unsecured & 3.31% - secured for Classic,Love bird Keycard, Visa Classic, Visa Gold,	47%-51.9% p.a.-unsecured & 39.75%p.a.-secured for Classic Keycard, Love bird Keycard, Gold Keycard, Visa Classic	
Automated Banking Machines:							
Using Bank's ABM							
WITHDRAWAL	\$32.00	\$32.00	No Change	No Change	30.00	30.00	No Change
DEPOSIT	Free	Free	No Change	No Change	Free	Free	No Change
BALANCE ENQUIRY	Free	Free	No Change	No Change	Free	Free	No Change
MINI STATEMENT	\$30.00	\$30.00	No Change	No Change	N/A	N/A	No Change
BILL PAYMENT	Free	Free	No Change	No Change	Free	Free	No Change
DECLINED	N/A	\$12.00			\$12.10	\$12.10	No Change
Using Multilink							
Withdrawal							
-APPROVED	\$50.00	\$60.00	10.00	20%	\$60.34	\$60.34	No Change
-DECLINED	\$30.00	\$30.00	No Change	No Change	\$31.35	\$31.35	No Change
-FAILED	N/A	Free	No Change	No Change	N/A	N/A	No Change
Balance Enquiry	\$30.00	\$30.00	No Change	No Change	\$31.35	\$31.35	No Change
Point-of-Sale							
PURCHASE (BANK'S MACHINE)	\$16.00	\$16.00	No Change	No Change	\$12.10	\$12.10	No Change
DECLINED (BANK'S MACHINE)	N/A	\$30.00	No Change	No Change	\$10.08	\$10.08	No Change
DECLINED (MULTILINK)	\$15.00	\$30.00	15.00	100%	\$12.10	\$12.10	No Change
Tele-Banking							



# CONSUMER ALERT™

## Comparison /Changes in Commercial Bank Rates and Fees (March viz a viz)

TYPE OF SERVICES	CIBC FIRST CARIBBEAN JA. (CIBC FCIB)				NATIONAL COMMERCIAL BANK JAMAICA LTD. (NCB)		
	Confirmed Rates (October 2016)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)	
ENQUIRY	Free	Free	No Change	No Change	Free	Free	No Change
PAYMENT / TRANSFERS	Free	Free	No Change	No Change	Free	Free	No Change
MERCHANT FEE	Free	Free	No Change	No Change	Free	Free	No Change
TELEPHONE VERIFICATION OF BALANCES	\$100.00	\$100.00	No Change	No Change	\$1,165.00 - business customers \$300.00 – personal customers	\$1,165.00 - business customers \$300.00 – personal customers	No Change
ONLINE BANKING							
TRANSFER BETWEEN OWN BANK ACCOUNTS	Free	Free	No Change	No Change	Free	Free	No Change
BALANCE ENQUIRY	Free	Free	No Change	No Change	Free	Free	No Change
BILL PAYMENT	Free	Free	No Change	No Change	Free	Free	No Change
MISCELLANEOUS							
Certification of Account Balance							
JAMAICAN CURRENCY	\$1,883.83	\$1,883.83	No Change	No Change	\$1,053.46	\$1,053.46	No Change
Manager's Cheque:							
BANK'S CUSTOMERS	\$611.63	\$611.63	No Change	No Change	\$375.00	\$375.00	No Change
OTHER CUSTOMERS	\$1,400.00	\$1,400.00	No Change	No Change	\$920.00	\$920.00	No Change
Cheque Encashment Fee:							
Bank Cheque	\$120.00 for Clients / \$150.00 for non-clients	\$120.00 for Clients / \$150.00 for non-clients	No Change	No Change	\$329.99	\$329.99	No Change
Third-party Cheque	\$120.00	N/A	-120.00	-100%	N/A	N/A	No Change
International Wire or Telegraphic Transfer:							
INWARD	\$2,950.00	\$3,706.49	756.49	26%	\$3,433.84	\$3,433.84	No Change
OUTWARD	\$2,950.00	\$5,416.49	2,466.49	84%	\$3,840.00	\$3,840.00	No Change
Photocopy of Documents	\$300.00	\$300.00	No Change	No Change	Free	Free	No Change
Standing Orders							
LOCAL CURRENCY	\$300.00	\$300.00	No Change	No Change	\$370.00	\$370.00	No Change
Utility Bill Payment (In Branch)							
LIME (per bill)	\$198.29	N/A	-\$198.29	-100%	N/A	N/A	No Change



# CONSUMER ALERT™

## Comparison /Changes in Commercial Bank Rates and Fees (March viz a viz)

TYPE OF SERVICES	CIBC FIRST CARIBBEAN JA. (CIBC FCIB)				NATIONAL COMMERCIAL BANK JAMAICA LTD. (NCB)		
	Confirmed Rates (October 2016)	Confirmed Rates (August 2017)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017)	Confirmed Rates (August 2017)	Rate /Fee Change
	RATES / FEES (including GCT)	RATES / FEES (including GCT)			RATES / FEES (including GCT)	RATES / FEES (including GCT)	
Jamaica Public Service Co. Ltd.	\$198.29	N/A	-\$198.29	-100%	N/A	N/A	No Change
National Water Commission	\$198.29	N/A	-\$198.29	-100%	N/A	N/A	No Change

Notes:

February 2017 rates collected over the period July 25 to Fe

August 2017 rates collected over the period July 20 to Octo

All rates & fees are quoted in Jamaican Dollars (JMD), unle

The services and related fees in this survey do not represen

Many institutions offer concessionary rates to senior citizen

Many of the services to which a charge is attached in branc

February 2017 rates for some products were quoted in US\$

The interest rates on loans in some institutions may vary de

For February 2017 rates, the effective dates of the schedul

Some fees /rates published in February 2017 were revised

Conditions apply to some fees /charges displayed; which in

Cells highlighted in red signify the highest rate /fee for that p

Cells highlighted in green signify the lowest rate /fee for tha

N/A - Service /Fee not available at time of survey

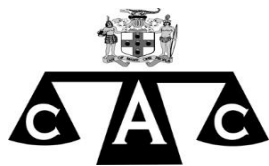
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**TIP:** Ask if "no cost" options are ava



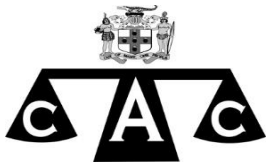
## Comparison /Changes in Commercial Bank Rates and Fees (March viz a viz)

34 Trafalgar Road  
Kingston 10  
Toll Free: 1-888-991-4470  
Telephone: 1-876-906-5425  
1-876-619-4222  
Fax: 1-876-906-7525  
Email: [info@cac.gov.jm](mailto:info@cac.gov.jm)



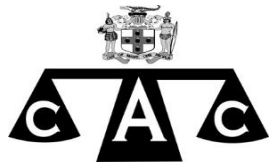
z August 2017)

TYPE OF SERVICES		FIRST GLOBAL BANK LIMITED (FGB)				JN BANK	
	Percentage Change	Confirmed Rates (February 2017) RATES /FEES (including GCT)	Confirmed Rates (August 2017) RATES /FEES (including GCT)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017) RATES / FEES (including GCT)	CONFIRMED Rates (July 2017) RATES /FEES (including GCT)
PERSONAL SERVICES							
Savings Accounts:							
WITHDRAWAL (In Branch)	No Change	\$200.00	Free	-\$200.00	-100%	Free	Free
DEPOSIT (In Branch)		Free	Free	No Change	No Change	0.40% of the deposit amount for deposit of \$1000,000 and over	0.40% of the deposit amount for deposits \$1,000,000 & over
Minimum Balance Violation Fee:							
LOCAL CURRENCY ACCOUNT	No Change	\$100.00	\$100.00	No Change	No Change	Free	Free
Transfer between own accounts:							
LOCAL CURRENCY (In Branch)	No Change	\$300.00	Free	-\$300.00	-100%	Free	Free
Dormant Accounts (Local Currency Savings Account) (per annum)	-100%	\$500.00	Free	-\$500.00	-100%	Free (up to 5 years of inactivity)	Free
Early Closure of Account (within 90 days of opening)	No Change	\$3,500.00 (in Branch); N/A for Internet Banking	\$1,000.00	-\$2,500.00	-71%	N/A	N/A
CURRENT ACCOUNTS							
Cheque Books:							
Personal Accounts							
LOCAL CURRENCY	No Change	\$3,000.00 per 100 leaves	\$2,000.00 per 100 leaves	-\$1,000.00	-33%	N/A	N/A
FOREIGN CURRENCY US\$	No Change	N/A	N/A	No Change	No Change	N/A	N/A
Non-Personal Accounts							
LOCAL CURRENCY	No Change	\$12,500.00 + \$2,500.00 for delivery to branch (Per 600 leaves)	\$11,500.00 Per 600 leaves			N/A	N/A
Over Limit Fee:							



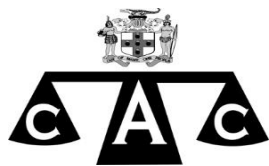
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TYPE OF SERVICES		FIRST GLOBAL BANK LIMITED (FGB)				JN BANK	
	Percentage Change	Confirmed Rates (February 2017) RATES /FEES (including GCT)	Confirmed Rates (August 2017) RATES /FEES (including GCT)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017) RATES / FEES (including GCT)	CONFIRMED Rates (July 2017) RATES /FEES (including GCT)
WITH PERMISSION	No Change	(1) O/D limit: Agreed rate (2) Excesses over O/D amounts: Penal rate 50%; Min. \$3,000.00 O/D with agreed facility; minimum \$2,500.00/month	(1) O/D limit: Agreed rate (2) Excesses over O/D amounts: Penal rate 50%; Min. \$3,000.00 O/D with agreed facility; minimum \$2,500.00/month	No Change	No Change	N/A	N/A
WITHOUT PERMISSSION	No Change	Penal rate 50%; Min. \$3,000.00	Penal rate 50%; Min. \$3,000.00	No Change	No Change	N/A	N/A
Cheque Returned (NSF)							
LOCAL CURRENCY CHEQUE	No Change	\$2,200.00	\$1,300.00	-\$900.00	-41%	\$1000.00	\$1,000.00
US CURRENCY CHEQUE	No Change	US\$26.25	US\$ 26.25	No Change	No Change	US\$20.00 pa per item	US\$20.00 per item
Recalled (Local Currency) Cheque (at customer's request)	No Change	\$3,600.00	\$3,600.00	No Change	No Change	N/A	N/A
Recalled (US Currency) Cheque (at customer's request)	No Change	N/A	N/A	No Change	No Change	N/A	N/A
Account Info /Screen Print:							
LOCAL CURRENCY ACCOUNT	No Change	\$50.00	\$50.00	No Change	No Change	Free	Free
Interim Statement:							
LOCAL CURRENCY ACCOUNT	No Change	Free	Free	No Change	No Change	N/A	\$500.00
Stop Payment /Cancellation Order:							
LOCAL CURRENCY ACCOUNT (Personal)	No Change	\$500.00	\$450.00	-\$50.00	-10%	\$400.00	\$400.00
FOREIGN CURRENCY ACCOUNT USD (Personal)	No Change	US\$30.00	US\$20+ FBC	\$S10.00	-33%	N/A	N/A
BUSINESS SERVICES							
Deposit Wallets (rental charges):							
SMALL	No Change	\$6,500.00	\$6,500.00	No Change	No Change	N/A	N/A



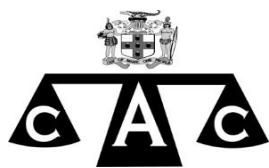
z August 2017)

TYPE OF SERVICES		FIRST GLOBAL BANK LIMITED (FGB)				JN BANK	
	Percentage Change	Confirmed Rates (February 2017) RATES /FEES (including GCT)	Confirmed Rates (August 2017) RATES /FEES (including GCT)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017) RATES / FEES (including GCT)	CONFIRMED Rates (July 2017) RATES /FEES (including GCT)
MEDIUM	No Change	\$8,000.00	\$7,000.00	-\$1,000.00	-13%	N/A	N/A
LARGE	No Change	\$6,500.00	\$8,500.00	\$2,000.00	31%	N/A	N/A
Service Charge	No Change	Package of 50 Disposable Bags: \$3,000.00 (S); \$4,000.00 (M); \$5,000.00 (L)	Package of 50 Disposable Bags: \$3,000.00 (S); \$4,000.00 (M); \$5,000.00 (L)	No Change	No Change	N/A	N/A
Audit Certificate (Auditor's Confirmation)	No Change	\$3,500.00	Min \$2,500.00			\$2,500.00	\$2,500.00
LOAN SERVICES							
Commitment/Acceptance Fees:							
CASH SECURED	No Change	Min. \$3,000.00	Min \$10,000	\$7,000.00	233%	1.75% - 2.16%of original loan amount (minimum\$8,000.00)	\$450.00 per application
NON-CASH SECURED	No Change	Min. \$3,000.00	Min \$10,000	\$7,000.00	233%	N/A	2.10%-2.33% of original loan amount (min\$8,000.)
Letter of Undertaking							
RETAIL BANKING	No Change	\$7,500.00	\$7,500.00	No Change	No Change	N/A	N/A
COMMERCIAL / CORPORATE BANKING		\$10,000.00	\$7,500.00	-\$2,500.00	-25%	N/A	N/A



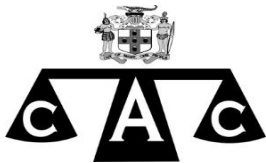
z August 2017)

TYPE OF SERVICES		FIRST GLOBAL BANK LIMITED (FGB)				JN BANK	
	Percentage Change	Confirmed Rates (February 2017) RATES /FEES (including GCT)	Confirmed Rates (August 2017) RATES /FEES (including GCT)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017) RATES / FEES (including GCT)	CONFIRMED Rates (July 2017) RATES /FEES (including GCT)
Credit Report	No Change	Min. \$6,000.00	\$2,500.00			N/A	\$1,980.50
Personal Loans (Interest Rates) (Minimum)	No Change	Negotiated	Negotiated	No Change	No Change	N/A	Unsecured: 2.10% - 2.33% of original loan amount (min \$8,000.00)
Commercial Loans (Base Interest Rates)	No Change	Negotiated	Negotiated	No Change	No Change	N/A	up to 2% plus GCT
E-FINANCIAL SERVICES							
Credit Cards - Annual Fees [Standard]:							
LOCAL (Minimum)	-11%	\$3,000.000	\$3,700.000	\$700.00	23%	\$3,240.00	\$2793.10 - \$5353.45 (JMD)
INTERNATIONAL - Minimum (US\$)	No Change	USD 180.00 (Platinum package)	US\$180.00 (Platinum package)	No Change	No Change	N/A	
Credit Cards - Interest Rate [Standard]:							
LOCAL		48.85% (50% cash advances) (Classic package)	48.85% (50% cash advances) (Classic package)	No Change	No Change	N/A	35%
Automated Banking Machines:							
Using Bank's ABM							
WITHDRAWAL	No Change	Free	Free	No Change	No Change	Free	Free
DEPOSIT	No Change	Free	Free	No Change	No Change	Free	Free
BALANCE ENQUIRY	No Change	Free	Free	No Change	No Change	Free	Free
MINI STATEMENT	No Change	Free	Free	No Change	No Change	N/A	N/A
BILL PAYMENT	No Change	N/A	N/A	No Change	No Change	N/A	N/A
DECLINED	No Change	N/A	N/A	No Change	No Change	N/A	N/A
Using Multilink							
Withdrawal							
-APPROVED	No Change	\$47.50	\$55.00	\$7.50	16%	\$60.00	\$60.00
-DECLINED	No Change	\$37.50	\$37.50	No Change	No Change	\$30.00	\$30.00
-FAILED	No Change	Free	Free	No Change	No Change	N/A	N/A
Balance Enquiry	No Change	\$37.50	\$37.50	No Change	No Change	\$30.00	\$30.00
Point-of-Sale							
PURCHASE (BANK'S MACHINE)	No Change	N/A	N/A	No Change	No Change	N/A	N/A
DECLINED (BANK'S MACHINE)	No Change	N/A	N/A	No Change	No Change	N/A	N/A
DECLINED (MULTILINK)	No Change	N/A	N/A	No Change	No Change	\$30.00	\$30.00
Tele-Banking							



z August 2017)

TYPE OF SERVICES		FIRST GLOBAL BANK LIMITED (FGB)				JN BANK	
	Percentage Change	Confirmed Rates (February 2017) RATES /FEES (including GCT)	Confirmed Rates (August 2017) RATES /FEES (including GCT)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017) RATES / FEES (including GCT)	CONFIRMED Rates (July 2017) RATES /FEES (including GCT)
ENQUIRY	No Change	Free	Free	No Change	No Change	Free	Free
PAYMENT / TRANSFERS	No Change	Free	Free	No Change	No Change	Free	Free
MERCHANT FEE	No Change	Free	Free	No Change	No Change	Free	Free
TELEPHONE VERIFICATION OF BALANCES	No Change	Free	Free	No Change	No Change	Free	Free
ONLINE BANKING							
TRANSFER BETWEEN OWN BANK ACCOUNTS	No Change	Free	Free	No Change	No Change	Free	Free
BALANCE ENQUIRY	No Change	Free	Free	No Change	No Change	Free	Free
BILL PAYMENT	No Change	N/A	N/A	No Change	No Change	Free	Free
MISCELLANEOUS							
Certification of Account Balance							
JAMAICAN CURRENCY	No Change	\$2,250.00	\$2,250.00	No Change	No Change	\$950.00	\$950.00
Manager's Cheque:							
BANK'S CUSTOMERS	No Change	\$500.00	\$400.00	-\$100.00	-20%	\$300.00	\$300.00
OTHER CUSTOMERS	No Change	\$1,450.00	\$1,000.00	-\$450.00	-31%	N/A	N/A
Cheque Encashment Fee:							
Bank Cheque	No Change	\$200.00	\$200.00	No Change	No Change	Free	Free
Third-party Cheque	No Change	\$200.00	\$200.00	No Change	No Change	\$250.00 - members known to the branch	\$250.00 (For members known to the Branch)
International Wire or Telegraphic Transfer:							
INWARD	No Change	\$2,000.00	\$2,250.00	\$250.00	13%	US\$30, CAD\$30, GBP\$20	USD \$30, CAD \$30, GBP21
OUTWARD	No Change	\$5,000.00	\$3,400.00	-\$1,600.00	-32%	\$3,550.00	\$3,551.00
Photocopy of Documents	No Change	\$50.00	Free	-\$50.00	-100%	\$150.00 per page	\$150.00 per page
Standing Orders							
LOCAL CURRENCY	No Change	\$1,000.00	\$700 +\$300 set up fee			Set Up fee - \$350.00 Transaction fee (Failure) \$500.00	Set Up fee - \$350.00 Transaction fee (Failure) \$500.01
Utility Bill Payment (In Branch)							
LIME (per bill)	No Change	N/A	N/A	No Change	No Change	Members - Free; Non Members - \$200.00	\$200.00



# z August 2017)

TYPE OF SERVICES		FIRST GLOBAL BANK LIMITED (FGB)				JN BANK	
	Percentage Change	Confirmed Rates (February 2017) RATES /FEES (including GCT)	Confirmed Rates (August 2017) RATES /FEES (including GCT)	Rate /Fee Change	Percentage Change	Confirmed Rates (February 2017) RATES / FEES (including GCT)	CONFIRMED Rates (July 2017) RATES /FEES (including GCT)
Jamaica Public Service Co. Ltd.	No Change	N/A	N/A	No Change	No Change	Members - Free; Non Members - \$200.00	\$200.00
National Water Commission	No Change	N/A	N/A	No Change	No Change	Members - Free; Non Members - \$200.00	\$200.00

## Notes:

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August 2017 rates collected over the period July 20 to Octo

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Cells highlighted in red signify the highest rate /fee for that ƒ

Cells highlighted in green signify the lowest rate /fee for tha

N/A - Service /Fee not available at time of survey

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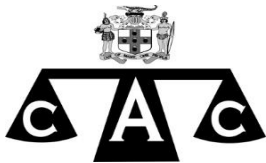
## Key (First Global Bank):

- CU Credit Union
- FBC (Foreign Bank Cha
- Min. Minimum
- O/D Overdraft
- N/A Not Applicable
- \*\* Large cash handlin
- S Small
- M Medium
- L Large

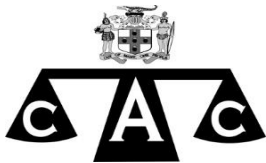
**TIP:** Ask if "no cost" options are ava



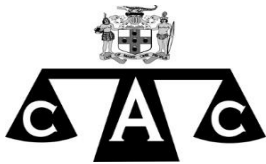
**HEAD OFFICE**  
 34 Trafalgar Road  
 Kingston 10  
 Toll Free: 1-888-991-4470  
 Telephone: 1-876-906-5425  
 1-876-619-4222  
 Fax: 1-876-906-7525  
 E-mail: [info@cac.gov.jm](mailto:info@cac.gov.jm)



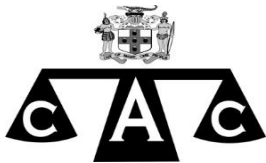
TYPE OF SERVICES			JMMB BANK (JAMAICA) LTD.
	Rate /Fee Change	Percentage Change	Confirmed Rates (August 2017)
			RATES / FEES (including GCT)
PERSONAL SERVICES			
Savings Accounts:			
WITHDRAWAL (In Branch)	No Change	No Change	Free
DEPOSIT (In Branch)	No Change	No Change	Free
Minimum Balance Violation Fee:			
LOCAL CURRENCY ACCOUNT	No Change	No Change	N/A
Transfer between own accounts:			
LOCAL CURRENCY (In Branch)	No Change	No Change	Free
Dormant Accounts (Local Currency Savings Account) (per annum)	No Change	No Change	Free
Early Closure of Account (within 90 days of opening)	No Change	No Change	N/A
CURRENT ACCOUNTS			
Cheque Books:			
Personal Accounts			
LOCAL CURRENCY	No Change	No Change	\$2,912.50 (Retail)
FOREIGN CURRENCY US\$	No Change	No Change	N/A
Non-Personal Accounts			
LOCAL CURRENCY	No Change	No Change	SME \$5,825.00; Corporate \$17,475.00
Over Limit Fee:			



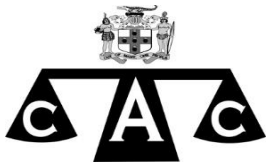
TYPE OF SERVICES			JMMB BANK (JAMAICA) LTD.
	Rate /Fee Change	Percentage Change	Confirmed Rates (August 2017)
			RATES / FEES (including GCT)
WITH PERMISSION	No Change	No Change	N/A
WITHOUT PERMISSSION	No Change	No Change	N/A
Cheque Returned (NSF)			
LOCAL CURRENCY CHEQUE	No Change	No Change	\$873.75 (own bank); \$640.75 (re cheque deposit)
US CURRENCY CHEQUE	No Change	No Change	J\$640.75 + Other Bank Charge
Recalled (Local Currency) Cheque (at customer's request)	No Change	No Change	N/A
Recalled (US Currency) Cheque (at customer's request)	No Change	No Change	N/A
Account Info /Screen Print:			
LOCAL CURRENCY ACCOUNT	No Change	No Change	N/A
Interim Statement:			
LOCAL CURRENCY ACCOUNT	\$500.00	100%	\$844.63 for Statement Reprint (Local & Foreign accounts)
Stop Payment /Cancellation Order:			
LOCAL CURRENCY ACCOUNT (Personal)	No Change	No Change	\$450.00; \$5,000.00 maximum
FOREIGN CURRENCY ACCOUNT USD (Personal)	No Change	No Change	N/A as we do not offer cheques on our foreign accounts at this time. The fee of US\$14.88 + Other Bank Charge relates to Foreign Cheque stop payment.
BUSINESS SERVICES			
Deposit Wallets (rental charges):			
SMALL	No Change	No Change	N/A



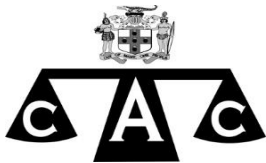
TYPE OF SERVICES			JMMB BANK (JAMAICA) LTD.
	Rate /Fee Change	Percentage Change	Confirmed Rates (August 2017)
			RATES / FEES (including GCT)
MEDIUM	No Change	No Change	N/A
LARGE	No Change	No Change	N/A
Service Charge	No Change	No Change	N/A
Audit Certificate (Auditor's Confirmation)	No Change	No Change	\$3,961.00 per Account/Asset/Loan
LOAN SERVICES			
Commitment/Acceptance Fees:			
CASH SECURED			Retail - 3.00% of the loan amount + GCT negotiable; minimum J\$7,500.00 (J\$8,737.50). Corporate - 3% of the loan amount + GCT negotiable. Fees for registering of securities will be charged on a cost recovery basis.
NON-CASH SECURED			Retail - 3.00% of the loan amount + GCT negotiable; minimum J\$7,500.00 (J\$8,737.50). Corporate - 3% of the loan amount + GCT negotiable. Fees for registering of securities will be charged on a cost recovery basis.
Letter of Undertaking			
RETAIL BANKING	No Change	No Change	1.00% of Facility + GCT subject to a minimum charge of J\$5,000.00 + GCT (J\$5,825.00)
COMMERCIAL / CORPORATE BANKING	No Change	No Change	1.00% of Facility + GCT subject to a minimum charge of J\$5,000.00 + GCT (J\$5,825.00)



TYPE OF SERVICES			JMMB BANK (JAMAICA) LTD.
	Rate /Fee Change	Percentage Change	Confirmed Rates (August 2017)
			RATES / FEES (including GCT)
Credit Report			\$4,077.50
Personal Loans (Interest Rates) (Minimum)			
Commercial Loans (Base Interest Rates)			
E-FINANCIAL SERVICES			
Credit Cards - Annual Fees [Standard]:			
LOCAL (Minimum)			N/A
INTERNATIONAL - Minimum (US\$)			N/A
Credit Cards - Interest Rate [Standard]:			
LOCAL			N/A
Automated Banking Machines:			
Using Bank's ABM			
WITHDRAWAL	No Change	No Change	N/A
DEPOSIT	No Change	No Change	N/A
BALANCE ENQUIRY	No Change	No Change	N/A
MINI STATEMENT	No Change	No Change	N/A
BILL PAYMENT	No Change	No Change	N/A
DECLINED	No Change	No Change	N/A
Using Multilink			
Withdrawal			
-APPROVED	No Change	No Change	\$49.01 (Credit Union Members)
-DECLINED	No Change	No Change	\$37.67 (Credit Union Members)
-FAILED	No Change	No Change	N/A
Balance Enquiry	No Change	No Change	\$37.67 (Credit Union Members)
Point-of-Sale			
PURCHASE (BANK'S MACHINE)	No Change	No Change	\$16.70
DECLINED (BANK'S MACHINE)	No Change	No Change	\$16.70
DECLINED (MULTILINK)	No Change	No Change	\$16.70
Tele-Banking			



TYPE OF SERVICES			JMMB BANK (JAMAICA) LTD.
	Rate /Fee Change	Percentage Change	Confirmed Rates (August 2017)
			RATES / FEES (including GCT)
ENQUIRY	No Change	No Change	N/A
PAYMENT / TRANSFERS	No Change	No Change	N/A
MERCHANT FEE	No Change	No Change	N/A
TELEPHONE VERIFICATION OF BALANCES	No Change	No Change	N/A
ONLINE BANKING			
TRANSFER BETWEEN OWN BANK ACCOUNTS	No Change	No Change	Free
BALANCE ENQUIRY	No Change	No Change	Free
BILL PAYMENT	No Change	No Change	Free
MISCELLANEOUS			
Certification of Account Balance			
JAMAICAN CURRENCY	No Change	No Change	\$1,310.62
Manager's Cheque:			
BANK'S CUSTOMERS	No Change	No Change	\$407.75
OTHER CUSTOMERS	No Change	No Change	\$1,000.00
Cheque Encashment Fee:			
Bank Cheque	No Change	No Change	Free
Third-party Cheque	No Change	No Change	Free
International Wire or Telegraphic Transfer:			
INWARD	No Change	No Change	USD \$23.30
OUTWARD	No Change	No Change	USD 41.13; GBP 27.88; CAD 52.15; EUR 35.72
Photocopy of Documents	No Change	No Change	Free
Standing Orders			
LOCAL CURRENCY	No Change	No Change	ACH (Withdrawal) \$25.00; One time (Set Up) \$500.01; Transaction (Failed) \$407.75; Transaction (Success) \$500.01; to JMMB Accounts FREE
Utility Bill Payment (In Branch)			
LIME (per bill)	No Change	No Change	\$116.50



TYPE OF SERVICES			JMMB BANK (JAMAICA) LTD.
	Rate /Fee Change	Percentage Change	Confirmed Rates (August 2017)
			RATES / FEES (including GCT)
Jamaica Public Service Co. Ltd.	No Change	No Change	\$116.50
National Water Commission	No Change	No Change	\$116.50

**Notes:**

February 2017 rates collected over the period July 25 to February 2017 (excluding the period July 25 to February 2017)

August 2017 rates collected over the period July 20 to October 2017

All rates & fees are quoted in Jamaican Dollars (JMD), unless otherwise specified

The services and related fees in this survey do not represent the full range of services and fees available

Many institutions offer concessionary rates to senior citizens

Many of the services to which a charge is attached in branch offices are not available at the head office

February 2017 rates for some products were quoted in US Dollars

The interest rates on loans in some institutions may vary depending on the type of loan

For February 2017 rates, the effective dates of the schedule are as follows:

Some fees /rates published in February 2017 were revised

Conditions apply to some fees /charges displayed; which in some cases may vary

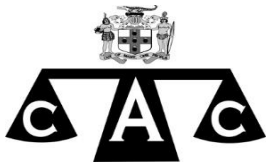
Cells highlighted in red signify the highest rate /fee for that product

Cells highlighted in green signify the lowest rate /fee for that product

N/A - Service /Fee not available at time of survey

Visit [www.cac.gov.jm](http://www.cac.gov.jm) for more information, including the full list of services and fees

**TIP:** Ask if "no cost" options are available



## TYPE OF SERVICES

Rate /Fee Change

Percentage Change

JMMB BANK (JAMAICA) LTD.

Confirmed Rates  
(August 2017)

RATES / FEES  
(including GCT)

### HEAD OFFICE

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