		RATES AND CHARGES			ANNUAL / Y-T-D CHANGES			
	SERVICES	December 2008 (J\$)	December 2009 (J\$)	December 2010 (J\$)	J\$ Value Change '08 - '09	% Change '08 - '09	J\$ Value Change '09 - '10	% Change '09 - '10
1.0	CURRENT ACCOUNTS							
1.1	Personal:							
1.1.1	Minimum Monthly Service Charge	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.2	Charge per Entry/Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.4	Transfer Between Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.5	Interim Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.6	Cheque Returned NSF	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.7	Stop Payment/Cancellation Order:							
1.1.7.1	Local Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.1.8	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2	Corporate:							
1.2.1	Minimum Monthly Service Charge	302.90	302.90	450.00	\$0.00	0%	\$147.10	49%
1.2.2	Charge per Entry/Cheque	58.25	58.25	58.75	\$0.00	0%	\$0.50	1%
1.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.2.4	Transfer Between Accounts	174.75	174.75	176.25	\$0.00	0%	\$1.50	1%
1.2.5	Interim Statement	466.00	466.00	587.50	\$0.00	0%	\$121.50	26%
1.2.6	Cheque Returned NSF	699.00	699.00	763.75	\$0.00	0%	\$64.75	9%
1.2.7	Stop Payment/Cancellation Order:							
1.2.7.1	Local Cheque	291.25	291.25	329.00	\$0.00	0%	\$37.75	13%
1.2.7.2	Foreign Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1.2.8	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.0	SAVINGS ACCOUNTS							
2.1	Personal:							
2.1.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.3	Minimum Balance Threshold and Fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.1.4	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2	Corporate:							
2.2.1	In-branch Deposit Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.2	In-branch Withdrawal Transaction Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.2.3	Minimum Balance Threshold and Fees	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2.4	Dormant Account Fee (per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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		RATES AND CHARGES			ANNUAL / Y-T-D CHANGES				
	SERVICES	December 2008 (J\$)	December 2009 (J\$)	December 2010 (J\$)	J\$ Value Change '08 - '09	% Change '08 - '09	J\$ Value Change '09 - '10	% Change '09 - '10	
3.0	TELEGRAPHIC TRANSFER OF FUNDS	December 2000 (3\$)	December 2009 (3\$)	December 2010 (3\$)	00-03	00-03	09-10	09-10	
0.0									
2.4	Invest	USD 15.00(customer)			\$0.00 \$45.0C	00/ 500/	* 5 00	220/	
3.1	Inward	USD 30.00 (non-customer) USD 30.00 plus foreign bank	USD 15.00	USD 20.00	\$0.00 - \$15.0C	0% - 50%	\$5.00	33%	
3.2	Outward	charge	USD 30.00	USD 30.00 plus FBC	\$0.00	0%	\$0.00	0%	
4.0	E-BANKING	¥			· · · · ·				
4.1	Automated Banking Machine (ABM)								
4.1.1	Using own machine:								
4.1.1.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1.3	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.1.6	Statement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2	Using MultiLink:								
4.1.2.1	Withdrawal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2.3	Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.1.2.5	Declined	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.3	Internet Banking:								
4.3.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
4.3.2	Corporate	USD 100 - 150 per month	USD 125 -150 per month	USD 125 -150 per month	\$25.00 -\$0.00	25% - 0%	\$0.00	0%	
5.0	DEPOSITORY SERVICES	P			· · ·				
	Deposit Wallets (range of rental charges per								
5.1	annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
5.2	Safety Deposit Boxes (range of rental	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
5.2 6.0	charges per annum) LOANS AND DISCOUNTS	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	IN/A	
6.0	LUANS AND DISCOUNTS								
6.1	Commitment/Acceptance Fee	priced based on client relationship	priced based on client relationship	priced based on client relationship	N/A	N/A	N/A	N/A	
6.2	Annual Renewal Fee	None charged	None typically charged	None typically charged	\$0.00	0%	\$0.00	0%	
6.3	Overrun Fee	3% added to interest rate of facility	3% added to interest rate of facility	3% added to interest rate of facility	\$0.00	0%	\$0.00	0%	
6.4	Late Payment Fee	Interest rate at which loan is booked plus 2% applied on a penal basis	Interest rate at which loan is booked plus 2% applied on a penal basis	Interest rate at which loan is booked plus 2% applied on a penal basis	N/A	0%	N/A	0%	

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	SERVICES	RATES AND CHARGES			ANNUAL / Y-T-D CHANGES			
		December 2008 (J\$) December 2009 (J\$)		S December 2010 (J\$)	J\$ Value Change '08 - '09	ANNUAL / Y-T % Change '08 - '09	-D CHANGES J\$ Value Change '09 - '10	% Change '09 - '10
6.5	Guarantees/Indemnities:	December 2000 (34)	December 2005 (3\$)	December 2010 (3\$)	08 - 09	00-03	09-10	03-10
3.5.1	Personal	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.5.2	Corporate	priced based on client relationship	priced based on client relationship	priced based on client relationship	N/A	N/A	N/A	N/A
.6	Letter of Undertaking	priced based on client relationship	priced based on client relationship	priced based on client relationship	N/A	N/A	N/A	N/A
.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
740	Mastercard (Local Classic, Dual Classic, Dual Gold)	N1/A	N/A	21/2	N1/A	N1/A	N//0	N1/A
.1.2	,	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.3 7.2	Other Cash Advance Charge:	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.1	Visa (Classic Gold, Platinum, Corporate Commercial),Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classis, Local Gold) Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A N/A	N/A N/A	N/A N/A	N/A	N/A	N/A N/A	N/A N/A
.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
.3	Late Payment Charge:							
7.3.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
.4	Overlimit Charge:							
.4.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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		ANNUAL / Y-T-D CHANGES						
	SERVICES	December 2008 (J\$)	December 2009 (J\$)	December 2010 (J\$)	J\$ Value Change '08 - '09	% Change '08 - '09	J\$ Value Change '09 - '10	% Change '09 - '10
7.4.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5	Replacement Card Fee:							
7.5.1	Visa (Classic, Gold, Platinum, Corporate Commercial, Dual Classic, Dual Gold, Local Business Card, Dual Business Card, Local Classic, Local Gold)		N/A	N/A	N/A	N/A	N/A	N/A
7.5.2	Mastercard (Local Classic, Dual Classic, Dual Gold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.5.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	USD 1.00	USD 1.00	USD 1.00	\$0.00	0%	\$0.00	0%
8.2	Foreign Draft (sold)	USD 6.00	USD 6.00	USD 6.00	\$0.00	0%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	200.00	200.00	376.00	\$0.00	0%	\$176.00	88%
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	150.00	N/A	200.00	-\$150.00	-100%	\$200.00	100%
8.6	Certification of Account Bal./Reference Letter	1,747.50	1,747.50	1,747.50	\$0.00	0%	\$0.00	0%
8.7	Cheque Encashment Fee (Other Banks Cheques)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Payroll Preparation	N/A	N/A	0.1%, min, J\$1,000; No charge if amount < \$300,000.00	N/A	N/A	\$1,000.00	100%
8.9	Audit Confirmation	\$1,500 per cert plus min of \$300 per hr	\$1,500.00 per cert plus min of \$300 per hr	2,000.00	\$0.00	0%	\$500.00	33%
8.10	Voucher Search	\$500 /hr /item under 3 mths, \$600 / hr /item over 3 mths. Min \$1,000.00 over 3 months	\$500 / hr / item (under 3 mths), \$600 / hr / item (over 3 mths)	\$500 / hr / item (under 3 mths), \$600 / hr / item (over 3 mths)	\$0.00	0%	\$0.00	0%

Source: Information submitted to the Bank of Jamaica by the Commercial Bank as at 31 December 2010.

(i). Rates and Charges reflect a sample of the fees applicable to the bank's product / services, and are not to be interpreted as an exhaustive list.

(ii) Rates and Charges include applicable taxes.

(iii) A 100% increase represents either a doubling of the particular rate or charge, or instances where the rate or charge is being introduced for the first time.

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