

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

	SERVICES	F E E S A N D C H A R G E S			A N N U A L / Y - T - D C H A N G E S			
		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 <i>(Pesonal)</i>							
1.1	Minimum Monthly Service Charge	Regular Chequing - \$750.00; Chequing Plus - \$500.00	Direct Banking - Free Chequing Plus - \$500.00 Regular Chequing - \$750.00	Direct Banking - Free Chequing Plus - \$493.56 Regular Chequing - \$740.35	\$0.00	0%	Direct Banking - \$0.00 Chequing Plus - (\$6.44) Regular Chequing - (\$9.65)	-1% to 0%
1.2	Charge per Entry/Cheque	Regular chequing - 3 free debits per month - \$250.00, thereafter; Chequing Plus - 4 free debits per month - \$150.00 thereafter	Chequing Plus - \$150.00 Regular Chequing \$250.00 Direct Banking - \$350.00	Chequing Plus - \$148.07 Regular Chequing \$246.78 Direct Banking - \$345.49	\$0.00 - \$350.00	0% - 100%	Chequing Plus - (\$1.93) Regular Chequing (\$3.22) Direct Banking - (\$4.51)	-1%
1.3	Minimum Balance Fees (also state threshold)	Regular chequing - \$750.00; no threshold Chequing Plus - \$500.00; threshold \$150,000.00	Chequing Plus - \$500.00; threshold \$150,000.00	Chequing Plus - \$493.56; threshold \$150,000.00	(\$750.00) - \$0.00	-100% to 0%	(\$6.44)	-1%
1.4	Transfer Between Accounts:							
1.4.1	Within Deposit-Taking Institution	\$1,000.00	\$1,000.00; Free - Online Banking & ABM	\$987.13; Free - Online Banking & ABM	\$0.00	0%	(\$12.87) - \$0.00	-1% to 0%
1.4.2	To Third Party Deposit-Taking Institution	\$148.72 - \$209.70	\$148.72 - \$209.70	\$46.81 - \$107.00	\$0.00	0%	(\$101.91) - (\$102.70)	-69% to -49%
1.5	Interim Statement	\$650.00	\$650.00	\$641.63	\$0.00	0%	(\$8.37)	-1%
1.6	Duplicate/Replacement Statement	\$650.00	\$650.00	\$641.63	\$0.00	0%	(\$8.37)	-1%
1.7	Cheque Returned NSF	\$1,300.00	\$1,300.00	\$1,283.26	\$0.00	0%	(\$16.74)	-1%
1.8	Stop Payment/Cancellation Order:							
1.8.1	Local Cheque	\$450.00	\$450.00	\$444.21	\$0.00	0%	(\$5.79)	-1%
1.8.2	Foreign Cheque	USD 50.00 + Foreign Bank Charges	USD 50.00 + Foreign Bank Charges	USD 49.36 + Foreign Bank Charges	USD 0.00	0%	(USD 0.64)	-1%
1.9	Dormant Account Fee (per annum)	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.0	SAVINGS ACCOUNTS <i>(Personal)</i>							
2.1	In-branch Deposit Transaction Fee	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	Regular Saving - \$115.00 after three free debits; Saving Plus - \$200.00	Regular savings - \$115.00 each ; Savings Plus - 2 free, thereafter \$200.00	Regular savings - \$113.52 each ; Savings Plus - 2 free, thereafter \$197.42	\$0.00	0%	(\$1.48) - (\$2.58)	-1%
2.3	Minimum Balance Fees (also state threshold)	Regular Savings - \$150.00, no threshold; Saving Plus - \$400.00, threshold \$100,000.00	Regular Savings - N/A Savings Plus - \$400.00, threshold \$100,000.00	Regular Savings - N/A Savings Plus - \$394.85, threshold \$100,000.00	(\$150.00) - \$0.00	-100% to 0%	(\$5.15)	-1%
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	\$3,706.49	Local/Regional - \$209.70 International - \$3,706.49	Local/Regional - \$107.00 International - \$3,658.77	\$0.00 - \$209.70	0% - 100%	(\$47.72) - (\$102.70)	-1% to -49%
3.2	Outward	International : Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	International : Branch \$6,885.93 Internet \$2,756.49 Regional FCIB Branch: Branch \$4,000.00 Internet \$1,900.00	International : Branch \$6,797.27 Internet \$2,721.00 1st Send - Online \$1,571.00 - \$2,313.00 Regional FCIB Branch: Branch \$3,948.50 Internet \$1,875.54	\$0.00	0%	International : Branch (\$88.66) Internet (\$35.49) 1st Send - Online \$1,571.00 - \$2,313.00 Regional FCIB Branch: Branch (\$51.50) Internet (\$24.46)	-1% to 100%

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	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
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	\$32.00; Visa Debit free	\$32.00; Visa Debit free	\$31.59; Visa Debit free	\$0.00	0%	(\$0.41)	-1%
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	\$12.00; Visa Debit - free	\$12.00; Visa Debit - free	\$11.85; Visa Debit - free	\$0.00	0%	(\$0.15)	-1%
4.1.1.6	Statement	\$30.00 (not all accounts)	\$30.00	\$29.61	\$0.00	0%	(\$0.39)	-1%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas - \$262.65	\$60.00; Visa Debit - Local Banks - \$218.87; In't/Overseas - \$262.65	\$59.23; Local Visa Debit - \$259.27; In't/Overseas - \$259.27	\$0.00	0%	(\$0.77); Local Visa Debit - \$40.40; In't/Overseas - (\$3.38)	-1% to 18%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$30.00; Visa Debit - \$43.77	\$30.00; Visa Debit - \$43.77	\$29.61; Visa Debit - \$43.21	\$0.00	0%	(\$0.39) - (\$0.56)	-1%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$30.00; Visa Debit - Local Banks - \$43.77; In't/Overseas - \$58.37	\$30.00; Visa Debit - Local Banks - \$43.77; In't/Overseas - \$58.37	\$29.61; Local Visa Debit - \$43.21; In't/Overseas - \$57.62	\$0.00	0%	(\$0.39); Local Visa Debit - (\$0.56); In't/Overseas - (\$0.75)	-1%
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	Purchase - \$16.00; Declined \$15.00	Purchase - \$16.00; Declined \$15.00	Purchase - \$15.79; Declined \$14.81	\$0.00	0%	(\$0.21) - (\$0.19)	-1%
4.3	Replacement Debit Card	\$700.00; Visa Debit & Platinum - \$437.75	ABM Card - Free; Lost Card -\$700.00; Visa Debit & Platinum - \$437.75	ABM Card (Expired/Stolen) - Free; Lost Card -\$690.99; Visa Debit - \$432.11	\$0.00	0%	(\$9.01) - (\$5.64)	-1%
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	Free	Free	Free	\$0.00	0%	\$0.00	0%
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$5,250.00 - \$8,750.00	\$4,000.00 - \$8,750.00	\$3,948.50 - \$8,637.34	(\$1,250.00) - \$0.00	-24% to 0%	(\$51.50) - (\$112.66)	-1%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$ 1,500.00 - \$ 4,077.50	\$ 1,500.00 - \$ 4,077.50	\$ 1,480.69 - \$ 4,025.00	\$0.00	0%	(\$19.31) - (\$52.50)	-1%

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6.0	LOANS AND DISCOUNTS <i>(Personal)</i>							
6.1	Commitment/Acceptance Fee	3.50%, Min \$12,000.00	3.50%, Min \$12,000.00	3.50%, Min \$11,845.49	\$0.00	0%	Minimum (\$154.51)	-1%
6.2	Annual Renewal Fee	2.33%, Min \$6,000.00	2.33%, Min \$6,000.00	2.30%, Min \$5,922.50	\$0.00	0%	Minimum (\$77.50)	-1%
6.3	Overrun/ Over Limit Fee	1.00% - 2.00%, Min \$2,500.00	1.00% - 2.00%, Min \$2,500.00	0.99% - 1.97%, Min \$2,467.81	\$0.00	0%	Minimum (\$32.19)	-1%
6.4	Late Payment/ Penalty Fee	6% of unpaid amount, minimum \$1,515.00; \$2,912.50 mortgage	6% of unpaid amount, minimum \$1,515.00; \$2,912.50 mortgage	6% of unpaid amount, minimum \$1,495.49; \$2,875.00 mortgage	\$0.00	0%	(\$19.51) - (\$37.50)	-1%
6.5	Guarantees/Indemnities	\$5,500.00	\$4,957.45	\$4,893.62	\$542.55	10%	(\$63.83)	-1%
6.6	Letter of Undertaking	\$5,500.00	\$5,500.00	\$4,893.62	\$0.00	0%	(\$606.38)	-11%
7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa	Free - Cash Back (previously Classic) \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Corporate/Commercial/Business Cards	Free - Cash Back \$6,500.00 - Gold \$15,728.00 - Platinum \$5,950.00 Commercial	Free - Cash Back \$7,404.00 - Gold \$15,525.00 - Platinum \$7,898.00 Commercial	\$0.00	0%	\$0.00 - Cash Back \$904.00 - Gold (\$203.00) - Platinum \$1,948.00 Commercial	0% - Cash Back 14% - Gold -1% - Platinum 33% Commercial
7.1.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.1.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2	Cash Advance Charge:							
7.2.1	Visa	7.44% Cash Back (previously Classic)/Gold/Platinum 5.45% Corporate/Commercial/Business Cards	7.44% Cash Back/Gold/Platinum 6.44% Commercial	7.34% Cash Back/Gold/Platinum 6.36% Commercial	N/A	0% - 1%	N/A	-0.1% to -0.08%
7.2.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3	Late Payment Charge:							
7.3.1	Visa	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$3,570.00 Corporate/Commercial	\$2,563.00 Cash Back /Gold/Platinum \$3,570.00 Commercial	\$2,530.00 Cash Back /Gold/Platinum \$3,524.00 Commercial	\$0.00	0%	(\$33.00) - (\$46.00)	-1%
7.3.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.3.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.4	Overlimit Charge:							
7.4.1	Visa	\$2,563.00 Cash Back (previously Classic)/Gold/Platinum \$ 2,181.00 Corporate/Commercial	\$2,563.00 Cash Back/Gold/Platinum \$ 2,181.00 Commercial	\$2,530.00 Cash Back/Gold/Platinum \$ 2,153.00 Commercial	\$0.00	0%	(\$33.00) - (\$28.00)	-1%
7.4.2	Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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	\$1,747.50 Cash Back (previously Classic)/Gold; Free - Platinum/Corporate; \$2,563.00 - Snr/local only	\$1,747.50 Cash Back/Gold; Free - Platinum/Corporate	\$1,725.00 Cash Back/Gold; Free - Platinum/Commercial	(\$2,563.00) - \$0.00	-100% to 0%	(\$22.50) - \$0.00	-1% to 0%
7.5.2	Mastercard	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

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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	\$578.24	\$578.24	\$570.79	\$0.00	0%	(\$7.45)	-1%
8.2	Foreign Draft (sold)	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$1,725.83 - \$3,984.08 JMD equivalent applicable for USD Charges	\$1,703.61 - \$3,932.78 JMD equivalent applicable for USD Charges	\$0.00	0%	(\$22.22) - (\$51.30)	-1%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$611.63	\$611.63	\$603.75	\$0.00	0%	(\$7.88)	-1%
8.3.2	Non-bank Customer	\$1,400.00	\$1,400.00	\$1,381.98	\$0.00	0%	(\$18.02)	-1%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between accounts; \$500.00 + draft/wire fee - intn'l transfer	\$1,111.63 - Local transfer; \$1,321.33 via RTGS; \$350.00 between FCIB accounts; \$500.00 + draft/wire fee - intn'l transfer	\$1,097.32 - Local transfer; \$808.63 via RTGS; \$345.49 between FCIB accounts; \$493.56 + draft/wire fee - intn'l transfer	\$0.00	0%	(\$14.31) - Local transfer; (\$512.70) via RTGS (\$4.51) between FCIB accounts; (\$6.44) + draft/wire fee - intn'l transfer	-39% to -1%
8.6	Certification of Account Bal./Reference Letter	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,883.83 Reference Letter \$2,500.00	Certificate of A/C balance \$1,859.58 Reference Letter \$2,467.81	\$0.00	0%	(\$24.25) - (\$32.19)	-1%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	\$120.00 - Customers; \$150.00 Non - customers	\$120.00 - Customers; \$150.00 Non - customers	\$118.45 - Customers; \$148.07 Non - customers	\$0.00	0%	(\$1.55) - (\$1.93)	-1%
8.7.2	Other Banks' Cheque	\$120.00 - Customers; \$150.00 Non - customers	\$150.00 - Customers; \$200.00 Non - customers	\$148.07 - Customers; \$197.42 Non - customers	\$30.00 - \$50.00	25% - 33%	(\$1.93) - (\$2.58)	-1%
8.8	Voucher Search	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	Free if voucher at branch; \$537.82 - \$1,529.55 vouchers within 30 days - 7 yrs of last statement	Free if voucher at branch; \$503.90 within 30 days; \$1,509.86 vouchers 3 months - 7 yrs of last statement	\$0.00	0%	(\$19.69) - (\$33.92)	-1% to -6%
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 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.