

PRELIMINARY NATIONAL COMMERCIAL BANK JAMAICA 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	\$927.21; Free for minimum monthly credit balance of \$50,000.00	\$927.21; Free for minimum monthly credit balance of \$50,000.00	\$915.27; Free for minimum monthly credit balance of \$50,000.00	\$0.00	0%	(\$11.94)	-1%
1.2	Charge per Entry/Cheque	\$100.00	\$100.00	\$98.71	\$0.00	0%	(\$1.29)	-1%
1.3	Minimum Balance Fees (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
1.4	Transfer Between Accounts:							
1.4.1	Within Deposit-Taking Institution	\$1,281.50 In-Branch; Free - Online	\$1,281.50 In-Branch; Free - Online	\$10.00 - \$1,348.95 In-Branch; Free - Online	\$0.00	0%	(\$1,271.50) - \$67.45 In-Branch; \$0.00 - Online	-99% to 5% In-Branch; 0% - Online
1.4.2	To Third Party Deposit-Taking Institution	\$201.54 - \$1,366.55	\$201.54 - \$1,366.55	\$1,265.00; Free - Online	\$0.00	0%	(\$101.55) - \$1,063.46; \$0.00 - Online	-7% to 528% In-Branch; 0% - Online
1.5	Interim Statement	\$757.25 per request	\$757.25 per request	\$747.50 per request	\$0.00	0%	(\$9.75)	-1%
1.6	Duplicate/Replacement Statement	\$757.25 per request	\$757.25 per request	\$747.50 per request	\$0.00	0%	(\$9.75)	-1%
1.7	Cheque Returned NSF	\$1,281.50 per item	\$1,281.50 per item	\$1,265.00 per item	\$0.00	0%	(\$16.50)	-1%
1.8	Stop Payment/Cancellation Order:							
1.8.1	Local Cheque	\$480.00	\$480.00	\$473.82	\$0.00	0%	(\$6.18)	-1%
1.8.2	Foreign Cheque	USD 45.80	USD 45.80	USD 45.21	USD 0.00	0%	(USD 0.59)	-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	\$4.36 per J\$ 1,000.00 on deposit amounts in excess of J\$1,000,000.00 per day	\$4.36 per J\$ 1,000.00 on deposit amounts in excess of J\$1,000,000.00	\$3.74 per J\$ 1,000.00 on deposit amounts in excess of J\$1,000,000.00	\$0.00	0%	(\$0.62)	-14%
2.2	In-branch Withdrawal Transaction Fee	\$384.45 (Applicable only to withdrwal amounts up to \$100,000.00)	\$384.45 (Applicable only to withdrwal amounts up to \$100,000.00)	\$379.50 (Applicable only to withdrwal amounts up to \$100,000.00 specific accounts)	\$0.00	0%	(\$4.95)	-1%
2.3	Minimum Balance Fees (also state threshold)	\$215.53 - Charge per month if the following balance thresholds are violated: Regular Save - J\$2,000.00; Sunshine Saver - J\$10,000.00; Gold Club - J\$5,000.00; CFC Accounts - \$100.00	\$215.53 - Charge per month if the following balance thresholds are violated: Regular Save - J\$2,000.00; Sunshine Saver - J\$10,000.00; Gold Club - J\$5,000.00; CFC Accounts - \$100.00	\$212.75 - Charge per month if the following balance thresholds are violated: Regular Save - J\$2,000.00; Sunshine Saver - J\$10,000.00; Gold Club - J\$5,000.00; CFC Accounts - \$100.00	\$0.00	0%	(\$2.78)	-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	\$3,433.84	\$3,433.84	\$3,389.63	\$0.00	0%	(\$44.21)	-1%
3.2	Outward	\$1,398.00 - \$3,956.50	\$1,281.50 - \$3,840.00 plus Cost of Telex - \$116.50	\$1,265.00 - \$3,790.56 plus Cost of Telex - \$116.50	\$0.00	0%	(\$16.50) - (\$49.44) plus Cost of Telex - \$0.00	-1% to 0%

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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	\$30.00	\$30.00	\$29.61	\$0.00	0%	(\$0.39)	-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	\$12.10	\$12.10	\$11.94	\$0.00	0%	(\$0.16)	-1%
4.1.1.6	Statement	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$60.34	\$60.34	\$59.56	\$0.00	0%	(\$0.78)	-1%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$31.35	\$31.35	\$30.95	\$0.00	0%	(\$0.40)	-1%
4.1.2.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.5	Declined	\$31.35	\$31.35	\$30.95	\$0.00	0%	(\$0.40)	-1%
4.1.2.6	Statement	Free	Free	N/A	\$0.00	0%	\$0.00	0%
4.2	Point of Sale Transactions	\$10.08 - \$14.13	\$10.08 - \$14.13	\$11.94 - \$13.95	\$0.00	0%	(\$0.18) - \$1.86	'-1% to '18%
4.3	Replacement Debit Card	\$714.00	\$714.00	\$704.81	\$0.00	0%	(\$9.19)	-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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$4,389.81 - \$17,559.27	\$4,389.81 - \$17,559.27	\$4,333.29 - \$17,333.19	\$0.00	0%	(\$56.52) - (\$226.08)	-1%

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6.0	LOANS AND DISCOUNTS <i>(Personal)</i>							
6.1	Commitment/Acceptance Fee	\$12,000.00 (minimum); 3.50% Value of Facility	\$12,000.00 (minimum); 3.50% Value of Facility	\$11,845.49 (minimum); 3.45% Value of Facility	N/A	0%	(\$154.51) - Minimum; N/A Value of Facility	-1% Minimum; '-0.05% Value of Facility
6.2	Annual Renewal Fee	0.29% of Outstanding balance of Facility	0.29% of Outstanding balance of Facility	0.25% of Outstanding balance of Facility	N/A	0%	N/A	-0.04%
6.3	Overrun/ Over Limit Fee	\$2,446.50 per item	\$2,446.50 per item	\$2,415.00 per item	\$0.00	0%	(\$31.50)	-1%
6.4	Late Payment/ Penalty Fee	15% - Overdrafts; 10% - Loans	15% - Overdrafts; 10% - Loans	Overdraft: minimum - J\$3,300.00 per month	N/A	0%	N/A - Overdrafts & Loans; Minimum - \$3,300.00	-100% Overdrafts & Loans; 100% Minimum
6.5	Guarantees/Indemnities	\$7,500.00 (minimum); 4.96% - 12.88% per annum based on nature of security & risk involved	\$7,500.00 (minimum); 4.96% - 12.88% per annum depending on nature of security & risk involved etc.	\$7,403.42 (minimum); 2.93% - 5.18% per annum depending on nature of security & risk involved etc.	\$0.00	0%	(\$96.58) - Minimum; N/A per annum depending on nature of security & risk involved etc.	-1% Minimum; '-2.03% to '-7.70% per annum depending on nature of security & risk involved etc.
6.6	Letter of Undertaking	\$7,500.00	\$7,500.00	\$7,403.42	\$0.00	0%	(\$96.58)	-1%
7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa	\$4,000.00 - \$7,500.00	\$4,000.00 - \$7,500.00	\$4,000.00 - \$7,500.00	\$0.00	0%	\$0.00	0%
7.1.2	Mastercard	USD 90.00 - USD 180.00	USD 90.00 - USD 180.00	USD 90.00 - USD 180.00	USD 0.00	0%	USD 0.00	0%
7.1.3	Other	\$416.58 - \$7,500.00	\$416.58 - \$7,500.00	\$416.58 - \$7,500.00	\$0.00	0%	\$0.00	0%
7.2	Cash Advance Charge:							
7.2.1	Visa	7.30% - 10.00%	Minimum JMD7.30% plus GCT (at the ABM- Visa Classic & Gold) Maximum JMD10.00% plus GCT (In branch)	7.30% plus GCT (at the ABM); 10.00% plus GCT (In branch) for Visa Classic, Gold & Business	N/A	0%	N/A	0%
7.2.2	Mastercard	7.30% - 10.00%	Minimum USD 7.30% plus GCT(at the ABM), Maximum USD 10.00% plus GCT (In branch)	7.30% plus GCT(at the ABM); 10.00% plus GCT (In branch)	N/A	0%	N/A	0%
7.2.3	Other	7.30% - 15.00%	Minimum USD 7.30% plus GCT(at the ABM), Maximum USD 15.00% plus GCT (In branch)	7.30% plus GCT(at the ABM); 15.00% plus GCT (In branch)	N/A	0%	N/A	0%
7.3	Late Payment Charge:							
7.3.1	Visa	USD 69.00	USD 69.00	USD 69.00	USD 0.00	0%	USD 0.00	0%
7.3.2	Mastercard	USD 69.00	USD 69.00	USD 69.00	USD 0.00	0%	USD 0.00	0%
7.3.3	Other	\$2,600.00	\$2,600.00	\$2,800.00	\$0.00	0%	\$200.00	8%
7.4	Overlimit Charge:							
7.4.1	Visa	USD 69.00	USD 69.00	USD 69.00	USD 0.00	0%	USD 0.00	0%
7.4.2	Mastercard	USD 69.00	USD 69.00	USD 69.00	USD 0.00	0%	USD 0.00	0%
7.4.3	Other	\$2,600.00	\$2,600.00	\$2,600.00	\$0.00	0%	\$0.00	0%
7.5	Replacement Card Fee:							
7.5.1	Visa	USD 50.00	USD 50.00	USD 50.00 - Visa Business; Free- Visa Gold	USD 0.00	0%	USD 0.00	0%
7.5.2	Mastercard	USD 60.00	USD 60.00	USD 60.00; Free - Platinum	USD 0.00	0%	USD 0.00	0%
7.5.3	Other	\$650.00 - \$3,000.00	\$650.00 - \$3,000.00	\$650.00 - \$3,000.00	\$0.00	0%	\$0.00	0%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	\$68.71 - \$1,145.17 per item plus stamp duty	\$68.71 - \$1,145.17 per item plus stamp duty	\$67.83 - \$1,130.43 per item plus stamp duty	\$0.00	0%	(\$0.88) - (\$14.74)	-1%
8.2	Foreign Draft (sold)	\$873.75	\$873.75	\$862.50	\$0.00	0%	(\$11.25)	-1%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$375.00	\$375.00	\$370.17	\$0.00	0%	(\$4.83)	-1%
8.3.2	Non-bank Customer	\$920.00	\$920.00	\$908.15	\$0.00	0%	(\$11.85)	-1%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$370.00 - \$472.50 per item	\$370.00 - \$472.50 per item	\$365.24 - \$466.42 per item	\$0.00	0%	(\$4.76) - (\$6.08)	-1%
8.6	Certification of Account Bal./Reference Letter	\$1,053.46 per certificate	\$1,053.46 per certificate	\$1,039.90 - \$1480.69 per certificate	\$0.00	0%	(\$13.56) - \$427.23	-1% to 41%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	\$329.99	\$329.99	\$325.74	\$0.00	0%	(\$4.25)	-1%
8.7.2	Other Banks' Cheque	\$582.50	\$582.50	\$575.00	\$0.00	0%	(\$7.50)	-1%
8.8	Voucher Search	J\$1,457.48 per item per hour of part thereof-	J\$1,457.48 per item per hour of part thereof-	J\$1,438.71 per item per hour	\$0.00	0%	(\$18.77)	-1%
8.11	Bill Payment Services:							
8.11.1	In-branch	\$300.00 per bill	\$300.00 per bill	\$296.14	\$0.00	0%	(\$3.86)	-1%
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.