

**PRELIMINARY THE SCOTIA JAMAICA BUILDING SOCIETY
SCHEDULE OF FEES AND CHARGES 2018 - 2020
Pursuant to Section (64)(g)(ii) of the Banking Services Act**

	SERVICES	Fees & 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
2.0	SAVINGS ACCOUNTS (Personal)							
2.1	In-branch Deposit Transaction Fee	\$385.00	\$385.00	\$380.00	\$0.00	0%	(\$5.00)	-1%
2.2	In-branch Withdrawal Transaction Fee	\$385.00	\$385.00	\$380.00	\$0.00	0%	(\$5.00)	-1%
2.3	Minimum Balance Fees (also state threshold)	\$185.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) and \$50,000.00 (Signature Savings)	\$185.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) and \$50,000.00 (Signature Savings). All monthly fees waived after 12 months of inactivity.	\$180.00 applied only if monthly average balances fall below \$5,000 (Primary Savings) or \$50,000.00 (Signature Savings). All monthly fees waived after 12 months of inactivity.	\$0.00	0%	(\$5.00)	-3%
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	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing*	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate processing*	\$3,698.85; \$444.71 Where incomplete information is received and search has to be conducted to facilitate processing*	\$0.00	0%	\$19.71 - \$163.85	5%
3.2	Outward	\$3,535.00 Repair item (missing/incorrect information). GBP-J\$705.00; USD-J\$535.00. Items repaired, unable to process GBP-\$1,415.00; USD-J\$535.00*	\$3,535.00 Repair item (missing/incorrect information). GBP-J\$705.00; USD-J\$535.00. Items repaired, unable to process GBP-\$1,415.00; USD-J\$535.00*	\$3,698.85 Repair item (missing/incorrect information). GBP-J\$737.68; USD-J\$559.80	\$0.00	0%	\$163.85 Repair item (missing/incorrect information). GBP- J\$32.68; USD- J\$24.80. Items repaired, unable to process GBP - (\$1,415.00); USD - (J\$535.00)	-100% to 5%
4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	\$60.00 per transaction	\$60.00 per transaction	\$59.00 per transaction	\$0.00	0%	(\$1.00)	-2%
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	\$60.00 per transaction	\$60.00 per transaction	\$59.00 per transaction	\$0.00	0%	(\$1.00)	-2%
4.1.1.5	Declined	\$12.10 per transaction. Declined local transaction - Visa debit only- FREE	\$12.10 per transaction. Declined local transaction - Visa debit only- FREE	Free	\$0.00	0%	(\$12.10) - \$0.00	-100% to 0%
4.1.1.6	Statement	\$24.20	\$24.20 per transaction	Free	\$0.00	0%	(\$24.20)	-100%
4.1.2	Using Other Machines:							
4.1.2.1	Withdrawal	\$60.00 per transaction	\$60.00 per transaction	\$59.00 per transaction	\$0.00	0%	(\$1.00)	-2%
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%
4.1.2.3	Enquiry	\$35.00 per transaction	\$35.00 per transaction	\$34.00 per transaction	\$0.00	0%	(\$1.00)	-3%
4.1.2.4	Transfer	\$60.00 per transaction	\$60.00 per transaction	\$59.00 per transaction	\$0.00	0%	(\$1.00)	-2%
4.1.2.5	Declined	\$33.10 per transaction	\$33.10 per transaction	Free	\$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	\$60.00 per transaction. Declined Multilink transaction - \$19.25†	\$60.00 per transaction. Declined Multilink transaction - \$19.25†	\$59.00	\$0.00	0%	(\$1.00) - \$39.75	-2% to 206%
4.3	Replacement Debit Card	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$885.00 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$873.61 per card fee. Not charged for defective card or where the card is retained by the ABM.	\$0.00	0%	(\$11.39)	-1%

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8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$192.50 - \$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$385.00; No charge to customers if amount withdrawn from account with USD and cheque is payable to themselves*	\$402.85 cheque less than \$1M; \$6,152.85 cheque \$1M & over	\$0.00 - \$192.50	0% - 50%	\$17.85 - \$6,152.85	5% - 100%
8.3.2	Non-bank Customer	\$692.50 - \$1,385.00*	\$1,385.00*	\$1449.20cheque less than \$1M; \$7,199.20cheque \$1M & over	\$0.00 - \$692.50	0% - 50%	\$64.20 - \$7,199.20	5% - 100%
8.4	Money Order	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Standing Order	\$770.00; (Set up fee of \$385); \$385.00 for each order negotiated on due date; \$385.00 for each order which cannot be processed. Online- Free.	Set up fee of \$385; \$385.00 for each order negotiated on due date; \$385.00 for each order which cannot be processed after cycle for savings accounts. Online- Free.	\$402.85; Online - Free	(\$770.00) - \$0.00	-100% to 0%	\$0.00 - \$17.85	0% - 5%
8.6	Certification of Account Bal./Reference Letter	\$1,500.00	\$1,500.00	\$2,862.66	\$0.00	0%	\$1,362.66	91%
8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.7.2	Other Banks' Cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.8	Voucher Search	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,800.00 per hour or part thereof. Minimum \$1,800.00	\$1,883.42 per hour or part thereof	\$0.00	0%	\$83.42	5%
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 Building Society as at 31 December of the respective year.

Notes:

- (i) Fees and Charges reflect a sample of the fees applicable to the building society'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.

† - Point of Sale Transactions 'Visa Debit Card' : Visa network - 2% of transaction amount; Declined international POS transaction - USD 0.60

* - 50% Discount on fees to Senior Citizens