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

		Fees & Charges			ANNUAL / Y-T-D CHANGES				
					J\$ Value Change	% Change	J\$ Value Change	% Change	
	SERVICES	December 2018 (J\$)	December 2019 (J\$)	December 2020 (J\$)	'18 -'19	'18 -'19	'19 -'20	'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 wavied 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 wavied 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%	
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3.0	TELEGRAPHIC TRANSFER OF FUNDS	\$3,535.00; \$425.00 Where incomplete information is received and search has to be conducted to facilitate	and search has to be conducted to facilitate	\$3,698.85; \$444.71 Where incomplete information is received and search has to be conducted to facilitate					
3.1	Inward	processing*	processing*	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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		Fees & Charges			ANNUAL / Y-T-D CHANGES				
			. Coc & Ondry Goo		J\$ Value Change	% Change	J\$ Value Change	% Change	
	SERVICES	December 2018 (J\$)	December 2019 (J\$)	December 2020 (J\$)	'18 -'19	'18 -'19	'19 -'20	'19 -'20	
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) Safety Deposit Boxes (range of rental charges per	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
5.2	annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.0	LOANS AND DISCOUNTS (Personal)								
				Minimum - \$13,326.18;			Minimum - \$13,326.18;	Minimum - 100%;	
6.1	Commitment/Acceptance Fee	1.53% of loan amount	1.53% of loan amount	3.50% of loan amount	N/A	0%	N/A of loan amount	2% of loan amount	
6.2	Annual Renewal Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.3	Overrun/ Over Limit Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
		Late charge of 6.185% of total monthly payment is effected when the payment becomes past due	effected when the payment becomes past due after	Late charge of 6.105% of total monthly payment is			N/A - Late charge of total monthly payment;	-0.08% - Late charge of total monthly payment;	
6.4	Late Payment/ Penalty Fee	after 10 days; Minimum \$1,515.00	10 days; Minimum \$1,515.00	effected for late payment; Minimum \$1,725.00	N/A	0%	Minimum - \$210.00;	Minimum - 14%;	
6.5	Guarantees/Indemnities	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
6.6	Letter of Undertaking	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
7.0	CREDIT CARD SERVICES								
7.1	Annual Membership Fee:								
7.1.1	Visa	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
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	

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

		Fees & Charges			ANNUAL / Y-T-D CHANGES				
	SERVICES	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	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	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