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

		FEES AND 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		
2.0	SAVINGS ACCOUNTS (Personal)									
2.1	In-branch Deposit Transaction Fee	GBP300.00 subject to 2.25% handling charge. Coin lodgements	FREE - However 0.40% applied in handling charge to deposits of J\$500,000.00 & over; 2.25% in excess of US\$300.00, C\$300.00 & £300.00. Coin lodgements in excess of \$5,000 attract a fee of 3% of the total amount of coins		\$0.00	0%	\$0.00	0%		
2.2	In-branch Withdrawal Transaction Fee	Up to \$30,000.00 - \$200.00; Over \$30,000.00 - \$100.00	Up to \$30,000.00 - \$200.00; over J\$30,000.00 - \$120.00. Premier Club Members - 50% discount on fees.	J\$118.00 - Up to J\$30,000.00 & Over J\$30,000.00 (passbook & passcard). Premier Club Members - 50% discount on fees.	\$0.00 - \$20.00	0% - 20%	(\$82.00) - (\$2.00)	-41% to '-2%		
2.3	Minimum Balance Fees (also state threshold)	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00	Free - Minimum Balances: J\$1,000.00, CAD20.00, US\$20.00 & GBP20.00	FREE - Minimum Balances: J\$1,000.00, C\$20.00, US\$20.00 & GBP£20.00	\$0.00	0%	\$0.00	0%		
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	Free - Only Applicable to foreign currency transactions. Incoming wires on USD, CAD and GBP currencies attract US\$25.00, CAD35.00 and GBP18.00, respectively	wires on USD, CDN and GBP currencies attract US\$25.00, C\$36.00 and £18.00 respectively.	FREE - Only Applicable to foreign currency transactions. Incoming wires on USD, CDN and GBP currencies attract US\$25.00, C\$36.00 and £18.00 respectively.	USD 0.00	0%	USD 0.00	0%		
3.2	Outward	Free - Only Applicable to foreign currency transactions. Outgoing wires on online Platform on US\$, CAD and GBP currencies attract fees of US\$25.00, CAD30.00 and GBP13.00, respectively; In-Branch Out-Going transactions attract fees of US\$41.00 / CAD56.00 / GBP30.00		FREE - Only Applicable to foreign currency transactions. In- Branch Out-Going transactions attract fees of US\$40.00 / C\$55.00 / £30.00.	USD 0.00	0%	(USD 1.00)	-2%		
4.0	E-BANKING									
4.1	Automated Banking Machine (ABM)									
4.1.1	Using Own Machine:									
4.1.1.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%		
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	Free	Free	Free	\$0.00	0%	\$0.00	0%		
4.1.1.6	Statement	N/A	Free	Free	\$0.00	0%	\$0.00	0%		
4.1.2	Using Other Machines:									
4.1.2.1	Withdrawal	Free	Free	Free	\$0.00	0%	\$0.00	0%		
4.1.2.2	Deposit	Free	Free	Free	\$0.00	0%	\$0.00	0%		
4.1.2.3	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%		
4.1.2.4	Transfer	Free	Free	Free	\$0.00	0%	\$0.00	0%		
4.1.2.5	Declined	Free	Free	Free	\$0.00	0%	\$0.00	0%		
4.1.2.6	Statement	N/A	Free	N/A	\$0.00	0%	\$0.00	0%		
4.2	Point of Sale Transactions	Free	Free	Free	\$0.00	0%	\$0.00	0%		
4.3	Replacement Debit Card	\$300.00 - \$600.00 ¥	\$600.00 ¥	\$592.00 ¥	\$0.00 - \$300.00	0% - 50%	(\$8.00)	-1%		
4.4	Internet Banking:									
4.4.1	Personal									
4.4.1.1	Enquiry	Free	Free	Free	\$0.00	0%	\$0.00	0%		

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		FEES AND 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
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	Local transfer (RTGS): \$100.00 - \$150.00; FX transfer - USD25.00	\$150.00 - \$200.00	Online - \$118.00	\$50.00	33% - 50%	(\$32.00) - (\$82.00)	-21% to '-41%
5.0	DEPOSITORY SERVICES	TX transici = 00D20.00	φ100.00 - φ200.00	OTIMITE - \$110.00	ψου.σο	0070 - 0070	(ψ02.00) - (ψ02.00)	-2170 to -4170
3.0	DEI COITORT GERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
F 2	Safety Deposit Boxes (range of rental charges per	ΦE 000 00	ΦE 000 00	¢4.026.00	\$0.00	0%	(¢64.00)	-1%
5.2	annum)	\$5,000.00	\$5,000.00	\$4,936.00	\$0.00	U 70	(\$64.00)	-170
6.0	LOANS AND DISCOUNTS (Personal)							
		Share loans processing fee - \$500 Free for FX Loans 0.58% for Residential & Home Equity Mortgage Loans; 2% of loan amt for	Share loans processing fee - \$500 Free for FX Loans 0.58% for Residential & Home Equity Mortgage Loans: 2% of loan amt for	Share loans processing fee - \$500 Free for FX Loans 0.58% for Residential & Home Equity Mortgage Loans: 2% of				
6.1	Commitment/Acceptance Fee	Commercial; 1.46% of Construction	Commercial; 1.46% of Construction	loan amount for Commerical; 1.46% of Construction loan	\$0.00	0%	\$0.00	0%
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
6.4	Late Payment/ Penalty Fee	1.66% of Principal & Interest Outstanding plus \$1,150.00	1.66% of Principal & Interest Outstanding plus \$1,150.00	1.66% of Principal & Interest Outstanding plus \$1,150.00	\$0.00	0%	\$0.00	0%
6.5	Guarantees/Indemnities	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6.6	Letter of Undertaking	\$6,100.00	\$6,100.00	\$6,021.00	\$0.00	0%	(\$79.00)	-1%
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
	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7.2.3	Late Payment Charge:	IN/A	IN/A	IW/A	IN/PA	IN/ <i>P</i> 1	IN/A	IN/A
7 2 4		N/A	K1/A	NI/A	NI/A	N1/A	NI/A	NI/A
7.3.1	Visa		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 Characa	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

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		FEES AND CHARGES			ANNUAL / Y-T-D CHANGES				
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8.0	MISCELLANEOUS CHARGES								
8.1	Foreign Cheque negotiated	\$100.00. Free when depositing to FX account; If deposit to a local (JMD) account; fx cheque handling charge of J\$70.00 is levied.	\$100.00. Free when depositing to FX account; If deposit to a local (JMD) account; fx cheque handling charge of J\$70.00 is levied.	Foreign currency cheque handling charge (Deposits to J\$ accounts) attract fees of J\$99.00	\$0.00	0%	(\$100.00) - \$29.00	-100% to 41%	
8.2	Foreign Draft (sold)	\$550.00; 50% discount applicable to Premier Club Members/Senior Citizens	\$550.00	\$543.00	\$0.00	0%	(\$7.00)	-1%	
8.3	Manager's Cheque:								
8.3.1	Bank Customer	\$300.00 - \$500.00 ф	\$370.00 ф	\$365.00 ф	(\$130.00) - \$70.00	-26% to 23%	(\$5.00)	-1%	
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	Free	Free	Free	\$0.00	0%	\$0.00	0%	
8.6	Certification of Account Bal./Reference Letter	\$600.00 - \$1,200.00 50% discount applicable to Senior Citizens	\$600.00 - \$1,200.00 50% discount applicable to Senior Citizens	Confirmation of Balances - \$1,185.00; Reference Letter - \$1,481.00	\$0.00	0%	\$281.00 - \$585.00	23% - '98%	
8.7	Cheque Encashment Fee:								
8.7.1	Own Bank	Free	Members - \$150.00; Non-Members - \$300.00. Premier Club Members receive 50% discount.	Members - \$148.00; Non-Members - \$296.00. Premier Club Members receive 50% discount.	\$150.00 - \$300.00	100%	(\$2.00) - (\$4.00)	-1%	
8.7.2	Other Banks' Cheque	N/A	\$300.00 for special clearance for external cheques	\$300.00 for special clearance for external cheques	\$300.00	100%	\$0.00	0%	
8.8	Voucher Search	\$1,000.00 - \$4,500.00 50% discount applicable to Senior Citizens	Voucher Search current year J\$1000 / US\$8.00 / C\$11 / £7.00; Previous year J\$2,000 /US\$16 /C\$22 /£13; Items over the last 2 years J\$3000/ US\$24/ C\$33/ £19; items 3 years and over J\$4,500/US\$35.00/C\$47.00/£28.00. Premier Club Members receive a 50% discount.	Voucher Search current year J\$987 / US\$8.00 / C\$11 / £7.00; Previous year J\$1,974 /US\$16 /C\$22 /£13; Items over the last 2 years J\$2,961/ US\$24/ C\$33/ £19; items 3 years and over J\$4,442/US\$35.00/C\$46.00/ /£28.00. Premier Club Members receive a 50% discount.	\$0.00	0%	Voucher Search current year (\$13.00); Previous year (\$26.00); Items over the last 2 years (\$39.00); items 3 years and over (\$58.00)	-1%	
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.
 - ¥ 50% discount applicable: (i) to Premier Club Members or Senior Citizens; (ii) If card replacement is due to forgotten PIN# by members (old card must be presented).
 - φ Building Society does not issue "Manager's Cheque". Certified cheques are issued which is tied to funds from a Customer's Account. 50% discount applicable to Premier Club Members.