

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

	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
1.0	CURRENT ACCOUNTS (Personal)							
1.1	Minimum Monthly Service Charge	Advantage Savings \$350.00; Prime Chequing \$1,000.00	Advantage Savings \$350.00; Prime Chequing \$1,000.00	Advantage Savings \$350.00; Prime Chequing \$1,000.00	\$0.00	0%	\$0.00	0%
1.2	Charge per Entry/Cheque	Free - Prime Chequing; Advantage Savings \$80.00	Free - Prime Chequing; Advantage Savings \$80.00	Free - Prime Chequing; Advantage Savings \$80.00	\$0.00	0%	\$0.00	0%
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	\$460.00 - In branch (sending instructions via email /letter)	\$460.00 - In branch (sending instructions via email /letter)	\$460.00 - In branch (sending instructions via email /letter)	\$0.00	0%	\$0.00	0%
1.4.2	To Third Party Deposit-Taking Institution	\$20.00 - \$200.00 ACH or RTGS	\$20.00 - \$200.00 ACH or RTGS	\$20.00 - \$200.00 ACH or RTGS	\$0.00	0%	\$0.00	0%
1.5	Interim Statement	\$550.00	\$550.00	\$550.00	\$0.00	0%	\$0.00	0%
1.6	Duplicate/Replacement Statement	\$550.00	\$550.00	\$550.00	\$0.00	0%	\$0.00	0%
1.7	Cheque Returned NSF	\$1,300.00	\$1,300.00	\$1,300.00	\$0.00	0%	\$0.00	0%
1.8	Stop Payment/Cancellation Order:							
1.8.1	Local Cheque	\$480.00	\$480.00	\$480.00	\$0.00	0%	\$0.00	0%
1.8.2	Foreign Cheque	USD 16.00	USD 16.00	USD 16.00	USD 0.00	0%	USD 0.00	0%
1.9	Dormant Account Fee (per annum)	Free	Free	N/A	\$0.00	0%	\$0.00	0%
2.0	SAVINGS ACCOUNTS (Personal)							
2.1	In-branch Deposit Transaction Fee	\$2.70 per \$1,000.00; applied to the excess over J\$1,000,000.00 or USD 1,500.00	\$2.70 per \$1,000.00; applied to the excess over J\$1,000,000.00 or USD 1,500.00	\$2.70 per \$1,000.00; applied to the excess over J\$1,000,000.00 or USD 1,500.00	\$0.00	0%	\$0.00	0%
2.2	In-branch Withdrawal Transaction Fee	\$93.20	\$93.20	\$93.20	\$0.00	0%	\$0.00	0%
2.3	Minimum Balance Fees (also state threshold)	Free	Free	Free	\$0.00	0%	\$0.00	0%
2.4	Dormant Account Fee (per annum)	Free	Free	N/A	\$0.00	0%	\$0.00	0%
3.0	TELEGRAPHIC TRANSFER OF FUNDS							
3.1	Inward	USD 20.00	USD 20.00	USD 20.00	USD 0.00	0%	USD 0.00	0%
3.2	Outward	USD 25.00 - USD 36.00	USD 25.00 - USD 36.00	USD 25.00 - USD 36.00	USD 0.00	0%	USD 0.00	0%

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4.0	E-BANKING							
4.1	Automated Banking Machine (ABM)							
4.1.1	Using Own Machine:							
4.1.1.1	Withdrawal	\$35.00	\$35.00	\$35.00	\$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	\$16.00	\$16.00	\$16.00	\$0.00	0%	\$0.00	0%
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	\$60.00	\$60.00	\$60.00	\$0.00	0%	\$0.00	0%
4.1.2.2	Deposit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.3	Enquiry	\$42.00	\$42.00	\$42.00	\$0.00	0%	\$0.00	0%
4.1.2.4	Transfer	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.1.2.5	Declined	\$35.00	\$35.00	\$35.00	\$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	\$12.87 - \$16.00	\$12.87 - \$16.00	\$12.87 - \$16.00	\$0.00	0%	\$0.00	0%
4.3	Replacement Debit Card	\$700.00	\$700.00	\$700.00	\$0.00	0%	\$0.00	0%
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	\$200.00	\$200.00	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00
5.0	DEPOSITORY SERVICES							
5.1	Deposit Wallets (range of rental charges per annum)	\$10,000.00 One time set up fee/cash handling fees apply	\$10,000.00 One time set up fee/cash handling fees apply	\$10,000.00 One time set up fee/cash handling fees apply	\$0.00	0%	\$0.00	0%
5.2	Safety Deposit Boxes (range of rental charges per annum)	\$2,330.00 - \$14,562.50	\$2,330.00 - \$14,562.50	\$2,330.00 - \$14,562.50	\$0.00	0%	\$0.00	0%
6.0	LOANS AND DISCOUNTS (Personal)							
6.1	Commitment/Acceptance Fee	J\$ Min 0.87%; Max- 4.0% of loan amount depending on loan type (cash secured, unsecured, auto or mortgages)	J\$ Min 0.87%; Max- 4.0% of loan amount depending on loan type (cash secured, unsecured, auto or mortgages)	J\$ Min 0.87%; Max- 4.0% of loan amount depending on loan type (cash secured, unsecured, auto or mortgages)	N/A	0%	N/A	0%
6.2	Annual Renewal Fee	2.33% of loan amount	2.33% of loan amount	2.33% of loan amount	N/A	0%	N/A	0%
6.3	Overrun/ Over Limit Fee	\$1,398.00; Maximum - 48.0% of loan amount	\$1,398.00; Maximum - 48.0% of loan amount	\$1,398.00; Maximum - 48.0% of loan amount	\$0.00	0%	\$0.00	0%
6.4	Late Payment/ Penalty Fee	interest charged on outstanding payment at the contracted loan rate	interest charged on outstanding payment at the contracted loan rate	interest charged on outstanding payment at the contracted loan rate	N/A	N/A	N/A	N/A
6.5	Guarantees/Indemnities	Min 1.5% and Max 3.495% of loan amount	Min 1.5% and Max 3.495% of loan amount	Min 1.5% and Max 3.495% of loan amount	N/A	0%	N/A	0%
6.6	Letter of Undertaking	Min 0.5% and Max 2.04% of loan amount	Min 0.5% and Max 2.04% of loan amount	Min 0.5% and Max 2.04% of loan amount	N/A	0%	N/A	0%

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7.0	CREDIT CARD SERVICES							
7.1	Annual Membership Fee:							
7.1.1	Visa	\$2,000.00 - \$9,000.00	\$2,000.00 - \$9,000.00	\$2,961.37 - \$8,884.12	\$0.00	0%	(\$115.88) - \$961.37	-1% to 48%
7.1.2	Mastercard	\$2,500.00 - \$20,000.00	\$1,500.00 - \$20,000.00	\$2,467.81 - \$19,742.49	(\$1,000.00) - \$0.00	-40% to 0%	(\$257.51) - \$967.81	-1% to 65%
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	6.00% - 8.75% of advance amount	6.00% - 8.75% of advance amount	7.90% - 9.63% of advance amount	N/A	0%	N/A	0.88% - 1.9%
7.2.2	Mastercard	6.00% - 8.75% of advance amount	6.00% - 8.75% of advance amount	7.90% - 9.63% of advance amount	N/A	0%	N/A	0.88% - 1.9%
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	\$2,600.00	\$2,600.00	\$2,566.52	\$0.00	0%	(\$33.48)	-1%
7.3.2	Mastercard	\$2,600.00	\$2,600.00	\$2,566.52	\$0.00	0%	(\$33.48)	-1%
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	2,600.00	2,600.00	2,566.52	\$0.00	0%	(\$33.48)	-1%
7.4.2	Mastercard	\$2,600.00	\$2,600.00	\$2,566.52	\$0.00	0%	(\$33.48)	-1%
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	\$2,000.00	\$2,000.00	\$1,974.25	\$0.00	0%	(\$25.75)	-1%
7.5.2	Mastercard	\$2,000.00	\$2,000.00	\$2,763.95	\$0.00	0%	\$763.95	38%
7.5.3	Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8.0	MISCELLANEOUS CHARGES							
8.1	Foreign Cheque negotiated	1 unit of currency per transaction + stamp duty	1 unit of currency per transaction + stamp duty	1 unit of currency per transaction + stamp duty	N/A	N/A	N/A	N/A
8.2	Foreign Draft (sold)	\$700.00	\$700.00	\$700.00	\$0.00	0%	\$0.00	0%
8.3	Manager's Cheque:							
8.3.1	Bank Customer	\$430.00	\$430.00	\$430.00	\$0.00	0%	\$0.00	0%
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	\$315.00 plus cost of managers cheque/RTGS/ACH	\$315.00 plus cost of managers cheque/RTGS/ACH	\$315.00 plus cost of managers cheque/RTGS/ACH	\$0.00	0%	\$0.00	0%
8.6	Certification of Account Bal./Reference Letter	\$1,100.00	\$1,100.00	\$1,100.00	\$0.00	0%	\$0.00	0%

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8.7	Cheque Encashment Fee:							
8.7.1	Own Bank	\$250.00 (non-clients)	\$250.00 (non-clients)	\$250.00 (non-clients)	\$0.00	0%	\$0.00	0%
8.7.2	Other Banks' Cheque	Free; considered a deposit to account	Free; considered a deposit to account	Considered a deposit to account	\$0.00	0%	\$0.00	0%
8.8	Voucher Search	\$2,500.00 for first hour; plus \$950.00 per hour after	\$2,500.00 for first hour; plus \$950.00 per hour after	\$2,500.00 for first hour; plus \$950.00 per hour after	\$0.00	0%	\$0.00	0%
8.11	Bill Payment Services:							
8.11.1	In-branch	\$203.86	\$203.86	\$203.86	\$0.00	0%	\$0.00	0%
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.