## Schedule of Jamaica Dollar Fees and Charges of FIRSTCARIBBEAN INTERNATIONAL BANK (JAMAICA) LIMITED

	Service CURRENT ACCOUNTS (PERSONAL):	Minir	Minimum Fees and Charges			Maximum Fees and Charges		
Service Code		Dec-21	Dec-22	Dec-23	Dec-21	Dec-22	Dec-23	
1								
1	Minimum Monthly Service Charge	\$0.00	\$0.00	\$0.00	\$740.35	\$740.35	\$740.35	
1.1	Charge Per Entry or Cheque	\$0.00	\$0.00	\$0.00	\$740.35	\$740.35	\$740.35	
1.3	Minimum Balance Fees	\$493.56	\$493.56	\$493.56	\$493.56	\$493.56	\$493.56	
1.4.1	Transfer Between Accounts (Within Own Bank)	\$987.13	\$987.13	\$987.13	\$987.13	\$987.13	\$987.13	
1.4.2	Transfer Between Accounts (To Third Party)							
1.5	Interim Statement	\$641.63	\$641.63	\$641.63	\$641.63	\$641.63	\$641.63	
1.6	Duplicate or Replacement Statement	\$641.63	\$641.63	\$641.63	\$641.63	\$641.63	\$641.63	
1.7	Cheque Returned for Insufficient Funds	\$1,283.26	\$1,283.26	\$1,283.26	\$1,283.26	\$1,283.26	\$1,283.26	
1.8	STOP PAYMENT OR CANCELLATION ORDER:							
1.8.1	Local Cheque	\$444.21	\$444.21	\$444.21	\$444.21	\$444.21	\$444.21	
1.8.2	Foreign Cheque							
1.9	Dormant Account Fee (Per Annum)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2	SAVINGS ACCOUNTS (PERSONAL):							
2.1	In-Branch Deposit Transaction Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.2	In-Branch Withdrawal Transaction Fee	\$113.52	\$113.52	\$113.52	\$197.42	\$197.42	\$197.42	
2.3	Minimum Balance Fees Dormant Account Fee (Per Annum)	\$296.14	\$296.14 \$0.00	\$296.14 \$0.00	\$394.85 \$0.00	\$394.85 \$0.00	\$394.85 \$0.00	
3	TELEGRAPHIC OR WIRE TRANSFER OF FUNDS:	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	ψ <b>0.00</b>	
.1	Inward	\$107.00	\$107.00	\$107.00	\$3,658.77	\$3,658.77	\$3,658.77	
3.2	Outward	\$46.81	\$46.81	\$46.81	\$6,797.27	\$6,797.27	\$6,797.27	
	ELECTRONIC BANKING							
.1	AUTOMATED BANKING MACHINE (ABM):							
.1.1	USING OWN MACHINE:							
.1.1.1	Withdrawal	\$31.59	\$0.00	\$0.00	\$31.59	\$0.00	\$0.00	
.1.1.2	Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
.1.1.3	Enquiry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
1.1.4	Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
.1.1.5	Declined	\$11.85	\$0.00	\$0.00	\$11.85	\$0.00	\$0.00	
.1.1.6		\$29.61	\$0.00	\$0.00	\$29.61	\$0.00	\$0.00	
.1.2	USING OTHER MACHINES:	*= ~ -	<b>***</b>	<b>***</b>	AF00 -	AF05		
.1.2.1	Withdrawal	\$59.23	\$59.23	\$59.23	\$500.00	\$500.00	\$500.00	
.1.2.2	Deposit Enquiry	\$29.61	\$29.61	\$29.61	\$29.61	\$29.61	\$29.61	
.1.2.3	Enquiry Transfer	ψ <b>2</b> 9.0 Ι	Ψ <b>Δ</b> Ͽ.0 Ι	Ψ <b>∠ J</b> .U I	Ψ <b>∠</b> J.U I	Ψ <b>Δ</b> ΰ.Ο Ι	Ψ23.0	
.1.2.5	Declined	\$29.61	\$29.61	\$29.61	\$57.62	\$57.62	\$57.62	
.1.2.6	Statement							
.2	POINT OF SALE (POS) TRANSACTIONS	\$14.81	\$14.81	\$14.81	\$15.79	\$15.79	\$15.79	
.3	REPLACEMENT DEBIT CARD	\$0.00	\$0.00	\$0.00	\$800.00	\$800.00	\$800.00	
.4	INTERNET BANKING:							
.4.1	PERSONAL							
.4.1.1	Enquiry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
.4.1.2	FUNDS TRANSFER							
.4.1.2.1	Own Bank	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
.4.1.2.2	To Third Party	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	DEPOSITORY SERVICES	¢2.040.50	¢2.040.50	¢2.040.50	<b>#0.007.04</b>	¢0.007.04	¢0 007 04	
5.1	Deposit Wallets (Rental Charges per Annum) Safety Deposit Boxes (Rental Charges per Annum)	\$3,948.50	\$3,948.50 \$1,480.69	\$3,948.50 \$1,480.69	\$8,637.34 \$4,025.00	\$8,637.34 \$4,025.00	\$8,637.34 \$4,025.00	
)	LOANS AND DISCOUNTS (PERSONAL):	φ1,+00.00	φ1,400.00	φ1,400.00	φ+,020.00	φ+,020.00	ψ+,020.00	
			\$11,845.49	\$11,845.49				
5.1	Commitment or Acceptance Fee	\$11,845.49	<i>q</i> , <i>cc</i>					
5.1 5.2	Commitment or Acceptance Fee Annual Renewal Fee	\$11,845.49 \$5,922.50	\$5,922.50	\$5,922.50				
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.2	Annual Renewal Fee	\$5,922.50	\$5,922.50	\$5,922.50				
2 3 4	Annual Renewal Fee Overrun or Over Limit Fee	\$5,922.50 \$2,467.81	\$5,922.50 \$2,467.81	\$5,922.50 \$2,467.81	\$4,893.62	\$4,893.62	\$4,893.62	
.2 .3 .4 .5	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee	\$5,922.50 \$2,467.81 \$1,495.49	\$5,922.50 \$2,467.81 \$1,495.49	\$5,922.50 \$2,467.81 \$1,495.49	\$4,893.62 \$5,429.18	\$4,893.62 \$5,429.18		
2 3 4 5 6	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62				
2 3 4 5 6	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62				
.2 .3 .4 .5 .6 .1 .1.1	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00			\$5,429.18 \$15,525.00	
2 3 4 5 6 1 1.1 1.2	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18	\$5,429.18	\$5,429.18	\$5,429.18 \$15,525.00	
2 3 4 5 6 1 1.1 1.2 1.3	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,429.18	\$5,429.18	\$5,429.18 \$15,525.00	
2 3 4 5 6 1 1.1 1.2 1.3 2	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00	\$5,429.18 \$15,525.00	\$5,429.18 \$15,525.00	\$5,429.18 \$15,525.00 \$40,000.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00	\$5,429.18	\$5,429.18	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00	\$5,429.18 \$15,525.00	\$5,429.18 \$15,525.00	\$5,429.18 \$15,525.00 \$40,000.00	
.2 .3 .4 .5 .6 .1 .1.1 .1.1 .1.2 .1.3 .2 .2.1 .2.2 .2.3	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00	\$5,429.18 \$15,525.00	\$5,429.18 \$15,525.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Visa Other Other	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00	\$5,429.18 \$15,525.00	\$5,429.18 \$15,525.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Visa Visa LATE PAYMENT CHARGE:	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$5,429.18 \$15,525.00 \$0.07	\$5,429.18 \$15,525.00 \$0.07	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07	
.2 .3 .4 .5 .6 .1 .1.1 .1.2 .1.3 .2 .2.1 .2.2 .2.3 .3 .3.1 .3.2	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07	\$5,429.18 \$15,525.00 \$0.07	\$5,429.18 \$15,525.00 \$0.07	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Visa Mastercard Visa Mastercard Other LATE PAYMENT CHARGE: Visa Mastercard Mastercard	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07	\$5,429.18 \$15,525.00 \$0.07	\$5,429.18 \$15,525.00 \$0.07	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3 4	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Visa Mastercard Other Visa Mastercard Other Visa Other Other Other Other Other Other	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07	\$5,429.18 \$15,525.00 \$0.07	\$5,429.18 \$15,525.00 \$0.07	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3 4 4.1	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Visa Mastercard Other Visa Visa Other Visa Other Visa Other Other CHARGE: Visa	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$0.06 \$2,530.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$2,530.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00	
.2 .3 .4 .5 .6 .1 .1.1 .1.2 .1.3 .2 .2.1 .2.2 .2.3 .3 .3.1 .3.2 .3.3 .4 .4.1 .4.2 .4.3	Annual Renewal Fee Overrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Visa Mastercard Other LATE PAYMENT CHARGE: Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Other	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$0.06 \$2,530.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$2,530.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00	
.2 .3 .4 .5 .6 .1 .1.1 .1.2 .1.3 .2 .2.1 .2.2 .2.3 .3 .3 .3 .3 .4 .4.1 .4.2 .4.3 .5	Annual Renewal Fee Overrun or Over Limit Fee   Late Payment or Penalty Fee   Guarantees or Indemnities   Letter of Undertaking   Letter of Undertaking   Visa   Mastercard   Other   Visa   Other   Other   Visa   Other   Other   Other   Visa   Mastercard   Other   Other   Visa   Mastercard   Other   Other   Differ   Other   Differ   Other   Differ   Other   Differ   Differ <td>\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00</td> <td>\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,153.00</td> <td>\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00</td> <td>\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00</td> <td>\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00</td> <td>\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00</td>	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1	Annual Renewal Fee Overrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Other Visa Mastercard Mastercard Mastercard Visa Mastercard Visa Mastercard Visa Mastercard Visa Visa Mastercard Visa Mastercard Visa Mastercard Visa Mastercard Visa Mastercard Visa Mastercard Visa Visa Mastercard Visa Visa Mastercard Visa	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$0.06 \$2,530.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$2,530.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1 5.2	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1 5.2 5.3	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Other Visa Mastercard Other Kastercard Other Other Nisa Mastercard Other Nisa Mastercard Other Other Nisa Mastercard Other Other Nisa Mastercard Other Nisa Mastercard Other Other Nisa Mastercard Other Other Nisa Mastercard Other Nisa Mastercard Other Other Other Nisa Mastercard Other Nisa Mastercard Other Nisa Mastercard Other Nisa Mastercard Other Nisa Other Other Other Other Other Nisa Mastercard Other Nisa Mastercard Other	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1 5.2 5.3	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$1,725.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$1,725.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1 5.2 5.3 1	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Other Visa Mastercard Other Kastercard Other Other Nisa Mastercard Other Nisa Mastercard Other Other Nisa Mastercard Other Other Nisa Mastercard Other Nisa Mastercard Other Other Nisa Mastercard Other Other Nisa Mastercard Other Nisa Mastercard Other Other Other Nisa Mastercard Other Nisa Mastercard Other Nisa Mastercard Other Nisa Mastercard Other Nisa Other Other Other Other Other Nisa Mastercard Other Nisa Mastercard Other	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.06         \$0.06         \$2,530.00         \$2,530.00         \$2,153.00         \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 2.3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1 5.2 5.3 1 2	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$0.06 \$2,530.00 \$2,153.00 \$1,725.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$3,524.00 \$2,530.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1 5.2 5.3 1 2 3.3 4 4 4.1 4.2 4.3 5 5.1 5.2 5.3	Annual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Other CHENT CHARGE: Visa	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.06         \$0.06         \$2,530.00         \$2,530.00         \$2,153.00         \$2,153.00         \$2,153.00         \$2,153.00         \$3,1,725.00         \$4,140.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1 5.2 5.3 1 2 3.3 4 4 4.1 4.2 4.3 5 5.1 5.2 5.3 1 3.2 3.3 4 4 4.1 5 5 5 5 5 5 5 5 5 5 5 5 5	Annual Renewal Fee Overrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other LATE PAYMENT CHARGE: Visa Mastercard Other Other Other Other Other Other Other Other Mastercard Other Mastercard Other Mastercard Other Mastercard Other CUERLIMIT CHARGE: Visa Mastercard Other CUERLIMIT CHARGE: Other Mastercard Other COTHER CUERDENT CARD FEE: Visa Mastercard Other Mastercard Other Mastercard Other Mastercard Mastercard Other Mastercard	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$2,530.00         \$2,153.00         \$2,153.00         \$2,153.00         \$4,140.00         \$603.75	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$0.06 \$2,530.00 \$2,153.00 \$2,153.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$5,750.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$570.79 \$570.79 \$570.79	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	
2 3 4 5 6 1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 3.1 3.2 3.3 4 4.1 4.2 4.3 5 5.1 5.2 5.3 1 2 3.3 4 4.1 4.2 4.3 5 5.1 5.2 5.3 4 4 4 4 4 4 4 4 4 4 4 4 4	Annual Renewal Fee Overrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other CVERL Mastercard Other LATE PAYMENT CHARGE: Visa Mastercard Other Other Other Mastercard Other Other Mastercard Other Mastercard Other Mastercard Other Mastercard Other Mastercard Other CVERLIMIT CHARGE: Visa Mastercard Other Foreign Cheque Negotiated Foreign Draft (Sold) Manager's Cheque (Non-Bank Customer)	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$2,530.00         \$2,153.00         \$2,153.00         \$2,153.00         \$4,140.00         \$603.75	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.06 \$0.06 \$2,530.00 \$2,153.00 \$2,153.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$5,750.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$570.79 \$570.79 \$570.79	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,550.00 \$2,550.00 \$2,550.00	
2         3         4         5         6         1         1.2         1.3         2         2.1         2.2         2.3         3         3.1         3.2         3.3         4         4.1         4.2         4.3         5         5.1         5.2         5.3         1         2         3.1         3.2         4.1         4.2         4.3         5         5.1         5.2         5.3         1         2         3.1         3.2         4         5         5.3         1         2         3.1         3.2         4         5         5         5         5         5         5         5          5	Annual Renewal Fee Verrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: Visa NAMBERSHIP FEE: Visa Mastercard Other Visa Mastercard Other LATE PAYMENT CHARGE: Visa Mastercard Other Nisa Mastercard Other Nisa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other CLIMIT CHARGE: Visa Mastercard Other CLIMIT CHARGE: Visa Mastercard Other CLIMIT CHARGE: Visa Mastercard Other CLIMIT CHARGE: Visa Mastercard Other Mastercard	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.06         \$0.06         \$0.06         \$2,530.00         \$2,530.00         \$2,530.00         \$2,153.00         \$2,153.00         \$3,1,725.00         \$4,140.00         \$603.75         \$1,381.98	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$2,153.00 \$2,153.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$5,750.00 \$8,513.96	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$570.79 \$7,475.00 \$6,353.75 \$8,513.96	\$5,429.18 \$15,525.00 \$40,000.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	
2         3         4         5         6         1         1.1         1.2         1.3         2         2.1         2.2         2.3         3         3.1         3.2         3.3         4         4.1         4.2         4.3         5         5.1         5.2         5.3         1         2         3.1         3.2         4.3         5         5.1         5.2         5.3         1         2         3.1         3.2         4         5         6	Anual Renewal Fee Verrun or Over Limit Fee Late Payment or Penalty Fee Late Payment or Penalty Fee Late of Undertaking Later of Undertaking CKEDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other CKELLMIT CHARGE: Visa Mastercard Other Visa Mastercard Other CKENT CARD FEE: Visa Mastercard Other Visa Mastercard Other Visa Mastercard Masterca	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.06         \$0.0779         \$1,381.98         \$1,381.98         \$345.49	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$5,750.00 \$5,750.00 \$5,750.00 \$3,513.96	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$6,353.75 \$8,513.96 \$1,097.32	\$5,429.18 \$15,525.00 \$40,000.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	
2         3         4         5         6         1         1.1         1.2         1.3         2         2.1         2.2         2.3         3         3.1         3.2         3.3         4         4.1         4.2         4.3         5         5.1         5.2         5.3         1         2         3.1         3.2         4.3         5         5.1         5.2         5.3         1         2         3.1         3.2         4         5         5         6         7	Annual Renewal Fee Overrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities Latter of Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Other Visa Mastercard Other Visa Mastercard Other Nastercard Other Nastercard Other Nastercard Other Nastercard Other Visa Mastercard Other Nastercard Other Nastercard Other Precipt CARD FEE: Visa Mastercard Other Precipt CARD FEE: Visa Mastercard Other Nastercard Other Mastercard Mastercard Other Mastercard Other Mastercard Mastercard Mastercard Mastercard Mastercard Mastercard Other Mastercard	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.06         \$0.0779         \$1,381.98         \$1,381.98         \$345.49	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$5,750.00 \$5,750.00 \$5,750.00 \$3,513.96	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$6,353.75 \$8,513.96 \$1,097.32	\$5,429.18 \$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00	
2         3         4         5         6         1         1.1         1.2         1.3         2         2.1         2.2         2.3         3         3.1         3.2         3.3         4         4.1         4.2         4.3         5         5.1         5.2         5.3         1         2         3.1         3.2         4         5         5.3         6         7         7.1	Anual Renewal Fee Overrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Latte rof Undertaking CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Visa Mastercard Other LATE PAYMENT CHARGE: Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other PACEMENT CHARGE: Visa Mastercard Other Foreign Chaque Section Foreign Chaque Section Foreign Chaque Negotiated Foreign Chaque Negotiated Foreign Chaque (Bank Customer) Manager's Cheque (Non-Bank Customer) Manager's Cheque (Non-Bank Customer) Cattification of Account Balance or Reference Letter Cheque Encashment Fee:	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$5,429.18         \$0.00         \$0.00         \$0.00         \$0.06         \$2,530.00         \$2,530.00         \$2,153.00         \$2,153.00         \$4,140.00         \$2,153.00         \$4,140.00         \$4,1,725.00         \$1,381.98         \$1,381.98         \$1,381.98         \$1,3859.58	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,381.98 \$345.49 \$1,859.58	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$3,524.00 \$2,530.00 \$2,530.00 \$2,570.79 \$5,750.00 \$5,750.00 \$5,750.00 \$5,750.00 \$3,51.3.96	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$570.79 \$7,475.00 \$6,353.75 \$8,513.96 \$1,097.32 \$2,467.81	\$5,429.18 \$15,525.00 \$40,000.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$2,530.10 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$2,467.81	
2         3         4         5         6         1         1.1         1.2         1.3         2         2.1         2.2         2.3         3         3.1         3.2         3.3         4         4.1         4.2         4.3         5         5.1         5.2         5.3         1         2         3.1         3.2         4         5         5.1         5.2         5.3         1         2         3.1         3.2         4         5         6         7         7.1         7.2	Anual Renewal Fee Verrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Letter of Undertaking CKEDIT CARD SERVICES: ANIVAL MEMBERSHIP FEE: Visa Mastercard Other CAS'H ADVANCE CHARGE: Visa Mastercard Other LATE PAYMENT CHARGE: Visa Mastercard Other Visa Mastercard Other KereALCHARGE: Visa Mastercard Other Nastercard Other Foreign Charge FEE: Visa Mastercard Other Foreign Charge Scheque (Bank Customer) Manager's Cheque (Bank Customer) Manager's Cheque (Bank Customer) Mastercard Custom Manager's Cheque (Bank Customer) Manager's Cheque (Bank Customer) Man	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,381.98 \$345.49 \$1,859.58	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$1,725.00 \$5,750.00 \$5,750.00 \$5,750.00 \$1,097.32 \$2,467.81 \$1,097.32	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$3,524.00 \$2,530.00 \$1,725.00 \$6,353.75 \$8,513.96 \$1,097.32 \$2,467.81 \$1,097.32 \$2,467.81	\$5,429.18 \$15,525.00 \$40,000.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00	
.2         .3         .4         .5         .6         .1         .1.1         .1.2         .1.3         .2         .2.1         .2.2         .2.3         .3         .3.1         .3.2         .3.3         .4         .4.1         .4.2         .4.3         .5         .5.1         .5.2         .5.3         .1         .2         .3.1         .3.2         .4         .4.1         .4.2         .5.3         .5.1         .5.2         .5.3         .5         .5         .5         .5         .5         .6         .7         .7.1         .7.2         .8	Anual Renewal Fee Overrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Letter of Undertaking CREDIT CARD SERVICES: ANIVAL MEMBERSHIP FEE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other SERLIMIT CHARGE: Visa Foreign Charge Second Mastercard Other CASH CASH CASH SECOND SE	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,530.00 \$2,530.00 \$2,153.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,381.98 \$1,381.98	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$5,750.00 \$5,750.00 \$5,750.00 \$3,524.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$570.79 \$7,475.00 \$3,524.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$40,000.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	
.2         .3         .4         .5         .6         .1         .1.1         .1.2         .1.3         .2         .2.1         .2.2         .2.3         .3         .3.1         .3.2         .3.3         .4         .4.1         .4.2         .4.3         .5         .5.1         .5.2         .5.3         .5         .5.1         .5.2         .5.3         .5         .5.1         .5.2         .5.3         .5         .5.1         .5.2         .5.3         .5.1         .5.2         .5.3         .5         .5         .5.3         .6         .7         .7.1         .7.2         .8         .9.1	Anual Renewal Fee Verrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities Lettor of Undertaking CKEDIT CARD SERVICES: ANIVAL MEMBERSHIP FEE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other LATE PAYMENT CHARGE: Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other NEVERLIMIT CHARGE: Visa Mastercard Other Foreign Cheque Appointed Mastercard Other REPALCEMENT CARD FEE: Visa Mastercard Mastercard Mastercard Other Mastercard Other Mastercard Other Mastercard Other CHENENT CARD FEE: Visa Mastercard Mastercard Other Mastercard Other CHENENT CHARGES: Other Mastercard Other Mastercard Other Mastercard Other Mastercard Other Mastercard Other Mastercard Other Mastercard Other Mastercard Other Mastercard Mastercard Other Mastercard Mas	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,530.00 \$2,530.00 \$2,153.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,381.98 \$1,381.98	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00	\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$5,750.00 \$5,750.00 \$5,750.00 \$3,524.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$570.79 \$7,475.00 \$3,524.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$40,000.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	
.2         .3         .4         .5         .6         .1         .1.1         .1.2         .1.3         .2         .2.1         .2.2         .2.3         .3         .3.1         .3.2         .3.3         .4.1         .4.2         .4.3         .5         .5.1         .5.2         .5.1         .5.2         .5.1         .5.2         .5.1         .5.2         .5.3         .5         .5.1         .5.2         .5.3         .5         .5         .5         .5         .5         .5         .5         .5         .5         .6         .7         .7         .7         .7.1         .7.2         .8         .9.1         .9.2         .9.3 <td>Anual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Per PALCEMENT CARD FEE: Visa Mastercard Other Prolip Chaque Non-Bank Customer) Mastercard Other Cortification of Account Balance or Reference Letter Manger's Cheque (Non-Bank Customer) Manger's Cheque Negatiated Foreign Draft (Sold) Manger's Cheque (Non-Bank Customer) Manger's Ch</td> <td>\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00</td> <td>\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,381.98 \$1,381.98 \$1,381.98 \$1,381.98</td> <td>\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00</td> <td>\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$5,750.00 \$5,750.00 \$5,750.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$3,513.96 \$1,097.32 \$2,467.81 \$1,097.32 \$2,467.81</td> <td>\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$6,353.75 \$8,513.96 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00</td> <td>\$5,429.18 \$15,525.00 \$40,000.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1</td>	Anual Renewal Fee Overrun or Over Limit Fee Late Payment or Penalty Fee Guarantees or Indemnities CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other CASH ADVANCE CHARGE: Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Per PALCEMENT CARD FEE: Visa Mastercard Other Prolip Chaque Non-Bank Customer) Mastercard Other Cortification of Account Balance or Reference Letter Manger's Cheque (Non-Bank Customer) Manger's Cheque Negatiated Foreign Draft (Sold) Manger's Cheque (Non-Bank Customer) Manger's Ch	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,381.98 \$1,381.98 \$1,381.98 \$1,381.98	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$5,750.00 \$5,750.00 \$5,750.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$3,513.96 \$1,097.32 \$2,467.81 \$1,097.32 \$2,467.81	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$6,353.75 \$8,513.96 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$40,000.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1	
.2 .3	Anual Renewal Fee Overrun or Over Limit Fee Guarantees or Indemnities Guarantees or Indemnities Guarantees or Indemnities CREDIT CARD SERVICES: ANNUAL MEMBERSHIP FEE: Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Visa Mastercard Other Precipin CHARGE: Visa Foreign CHARGE: Visa Mastercard Other CHELLANEOUS CHARGES: Foreign Draft (Sold) Manager's Cheque (Non-Bank Customer) Manager's Cheque (Non-Ban	\$5,922.50         \$2,467.81         \$1,495.49         \$4,893.62         \$5,429.18         \$0.00	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.06 \$2,530.00 \$2,530.00 \$2,153.00 \$2,153.00 \$1,725.00 \$1,725.00 \$1,381.98 \$1,381.98 \$1,381.98	\$5,922.50 \$2,467.81 \$1,495.49 \$4,893.62 \$5,429.18 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.07 \$0.06 \$0.07 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$15,525.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$5,750.00 \$5,750.00 \$3,524.00 \$1,725.00 \$1,725.00 \$1,725.00	\$5,429.18 \$15,525.00 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$1,725.00 \$570.79 \$7,475.00 \$6,353.75 \$8,513.96 \$3,524.00 \$1,725.00	\$15,525.00 \$40,000.00 \$0.07 \$0.07 \$0.07 \$3,524.00 \$2,530.00 \$2,530.00 \$2,530.00 \$2,530.00 \$1,725.00	

## Notes:

Source: Information submitted to the Bank of Jamaica by the deposit-taking institution as at 31 December of the respective years. Fees include the applicable taxes. Blank spaces represent items not applicable to the reporting institution, or services that are offered free of charge. Fees and charges reflect a sample of the fees applicable to the reporting institution's product/services, and are not to be interpreted as an exhaustive list. For further details, please contact the reporting institution.

Savings Accounts (Personal) [In-Branch Deposit Transaction Fee]: Free Savings Accounts (Personal) [In-Branch Withdrawal Transaction Fee]: Minimum fee relates to Regular Savings accounts; maximum fee relates to Savings Plus accounts (after 2 free transactions). Savings Accounts (Personal) [Minimum Balance Fees]: Minimum fee relates to monthly fee for Regular Savings accounts; maximum fee relates to Savings Plus accounts (J\$100,000 threshold). Savings Accounts (Personal) [Dormant Account Fee]: No dormant account fees ABM (Using Own Machine): Free ABM (Using Other Machine): Minimum fee relates to the use of JMD Visa Debit cards at other local ABMs; maximum fee relates to the use of JMD Visa Debit cards at other international ABMs. POS Transactions: Minimum fee relates to declined transactions at POS machines; maximum fee relates to successful purchases at POS machines. Penalecement Debit Card: No charge for expired or stolen cards: maximum fee relates to replacement IMD Visa Debit cards. Replacement Debit Card: No charge for expired or stolen cards; maximum fee relates to replacement JMD Visa Debit cards. Fund Transfer (To Third Party): Free Cheque Encashment (Own Bank or Other Bank): Minimum fee relates to charges for customers; maximum fee relates to charges for non-customers. RTGS: Minimum fee relates to online outgoing local/regional transfer to a local bank; maximum fee relates to in-branch standing orders to transfer funds locally via RTGS. ACH Fee for Large Valued Items: Minimum fee relates to charges to customers for incoming transfer; maximum fee relates to charges to non-customers for items over \$1 million.