

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

Service Code	Service	Minimum Fees and Charges			Maximum Fees and Charges		
		Dec-21	Dec-22	Dec-23	Dec-21	Dec-22	Dec-23
1	CURRENT ACCOUNTS (PERSONAL):						
1.1	Minimum Monthly Service Charge	\$0.00	\$0.00	\$0.00	\$740.35	\$740.35	\$740.35
1.2	Charge Per Entry or Cheque	\$148.07	\$148.07	\$148.07	\$345.49	\$720.54	\$720.54
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	\$296.14	\$296.14	\$296.14	\$394.85	\$394.85	\$394.85
2.4	Dormant Account Fee (Per Annum)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	TELEGRAPHIC OR WIRE TRANSFER OF FUNDS:						
3.1	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
4	ELECTRONIC BANKING						
4.1	AUTOMATED BANKING MACHINE (ABM):						
4.1.1	USING OWN MACHINE:						
4.1.1.1	Withdrawal	\$31.59	\$0.00	\$0.00	\$31.59	\$0.00	\$0.00
4.1.1.2	Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.3	Enquiry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.4	Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.5	Declined	\$11.85	\$0.00	\$0.00	\$11.85	\$0.00	\$0.00
4.1.1.6	Statement	\$29.61	\$0.00	\$0.00	\$29.61	\$0.00	\$0.00
4.1.2	USING OTHER MACHINES:						
4.1.2.1	Withdrawal	\$59.23	\$59.23	\$59.23	\$500.00	\$500.00	\$500.00
4.1.2.2	Deposit						
4.1.2.3	Enquiry	\$29.61	\$29.61	\$29.61	\$29.61	\$29.61	\$29.61
4.1.2.4	Transfer						
4.1.2.5	Declined	\$29.61	\$29.61	\$29.61	\$57.62	\$57.62	\$57.62
4.1.2.6	Statement						
4.2	POINT OF SALE (POS) TRANSACTIONS	\$14.81	\$14.81	\$14.81	\$15.79	\$15.79	\$15.79
4.3	REPLACEMENT DEBIT CARD	\$0.00	\$0.00	\$0.00	\$800.00	\$800.00	\$800.00
4.4	INTERNET BANKING:						
4.4.1	PERSONAL						
4.4.1.1	Enquiry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.4.1.2	FUNDS TRANSFER						
4.4.1.2.1	Own Bank	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.4.1.2.2	To Third Party	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	DEPOSITORY SERVICES						
5.1	Deposit Wallets (Rental Charges per Annum)	\$3,948.50	\$3,948.50	\$3,948.50	\$8,637.34	\$8,637.34	\$8,637.34
5.2	Safety Deposit Boxes (Rental Charges per Annum)	\$1,480.69	\$1,480.69	\$1,480.69	\$4,025.00	\$4,025.00	\$4,025.00
6	LOANS AND DISCOUNTS (PERSONAL):						
6.1	Commitment or Acceptance Fee	\$11,845.49	\$11,845.49	\$11,845.49			
6.2	Annual Renewal Fee	\$5,922.50	\$5,922.50	\$5,922.50			
6.3	Overrun or Over Limit Fee	\$2,467.81	\$2,467.81	\$2,467.81			
6.4	Late Payment or Penalty Fee	\$1,495.49	\$1,495.49	\$1,495.49			
6.5	Guarantees or Indemnities	\$4,893.62	\$4,893.62	\$4,893.62	\$4,893.62	\$4,893.62	\$4,893.62
6.6	Letter of Undertaking	\$5,429.18	\$5,429.18	\$5,429.18	\$5,429.18	\$5,429.18	\$5,429.18
7	CREDIT CARD SERVICES:						
7.1	ANNUAL MEMBERSHIP FEE:						
7.1.1	Visa	\$0.00	\$0.00	\$0.00	\$15,525.00	\$15,525.00	\$15,525.00
7.1.2	Mastercard			\$0.00			\$40,000.00
7.1.3	Other						
7.2	CASH ADVANCE CHARGE:						
7.2.1	Visa	\$0.06	\$0.06	\$0.06	\$0.07	\$0.07	\$0.07
7.2.2	Mastercard			\$0.07			\$0.07
7.2.3	Other						
7.3	LATE PAYMENT CHARGE:						
7.3.1	Visa	\$2,530.00	\$2,530.00	\$2,530.00	\$3,524.00	\$3,524.00	\$3,524.00
7.3.2	Mastercard			\$2,530.00			\$2,530.00
7.3.3	Other						
7.4	OVERLIMIT CHARGE:						
7.4.1	Visa	\$2,153.00	\$2,153.00	\$2,153.00	\$2,530.00	\$2,530.00	\$2,530.00
7.4.2	Mastercard			\$2,530.00			\$2,530.00
7.4.3	Other						
7.5	REPLACEMENT CARD FEE:						
7.5.1	Visa	\$1,725.00	\$1,725.00	\$1,725.00	\$1,725.00	\$1,725.00	\$1,725.00
7.5.2	Mastercard			\$1,725.00			\$1,725.00
7.5.3	Other						
8	MISCELLANEOUS CHARGES:						
8.1	Foreign Cheque Negotiated	\$570.79	\$570.79	\$570.79	\$570.79	\$570.79	\$570.79
8.2	Foreign Draft (Sold)	\$4,140.00	\$4,140.00	\$4,140.00	\$7,475.00	\$7,475.00	\$7,475.00
8.3.1	Manager's Cheque (Bank Customer)	\$603.75	\$603.75	\$603.75	\$5,750.00	\$6,353.75	\$6,353.75
8.3.2	Manager's Cheque (Non-Bank Customer)	\$1,381.98	\$1,381.98	\$1,381.98	\$8,513.96	\$8,513.96	\$8,513.96
8.4	Money Order						
8.5	Standing Order	\$345.49	\$345.49	\$345.49	\$1,097.32	\$1,097.32	\$1,097.32
8.6	Certification of Account Balance or Reference Letter	\$1,859.58	\$1,859.58	\$1,859.58	\$2,467.81	\$2,467.81	\$2,467.81
8.7	Cheque Encashment Fee:						
8.7.1	Own Bank	\$118.45	\$118.45	\$118.45	\$148.07	\$148.07	\$148.07
8.7.2	Cheque Encashment (Other Banks' Cheque)	\$148.07	\$148.07	\$148.07	\$197.42	\$197.42	\$197.42
8.8	Voucher Search	\$503.90	\$530.90	\$530.90	\$1,509.86	\$1,509.86	\$1,509.86
8.9.1	RTGS (Incentive Rate)						
8.9.2	RTGS (Normal Rate)	\$46.81	\$46.81	\$46.81	\$808.63	\$808.63	\$808.63
8.9.3	RTGS (Entitlement Fee)						
8.10	ACH Fee for Large Valued Items	\$5,750.00	\$5,750.00	\$5,750.00	\$7,131.98	\$7,131.98	\$7,131.98
8.11.1	Bill Payment Services (In-Branch)						
8.11.2	Bill Payment Services (Internet)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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.

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 transfers; maximum fee relates to charges to non-customers for items over \$1 million.