

Schedule of  
Jamaica Dollar Fees and Charges of  
FIRST GLOBAL BANK LIMITED

Service Code	Service	Minimum Fees and Charges			Maximum Fees and Charges		
		Dec-22	Dec-23	Dec-24	Dec-22	Dec-23	Dec-24
1	CURRENT ACCOUNTS (PERSONAL):						
1.1	Minimum Monthly Service Charge	\$600.00	\$600.00	\$600.00	\$960.00	\$960.00	\$960.00
1.2	Charge Per Entry or Cheque	\$0.00	\$0.00	\$0.00	\$102.00	\$102.00	\$102.00
1.3	Minimum Balance Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.4.1	Transfer Between Accounts (Within Own Bank)	\$0.00	\$0.00	\$0.00	\$1,800.00	\$1,800.00	\$0.00
1.4.2	Transfer Between Accounts (To Third Party)	\$15.00	\$15.00	\$660.00	\$2,500.00	\$2,500.00	\$2,500.00
1.5	Interim Statement	\$1,000.00	\$1,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
1.6	Duplicate or Replacement Statement	\$1,000.00	\$1,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
1.7	Cheque Returned for Insufficient Funds	\$2,400.00	\$2,400.00	\$2,500.00	\$7,400.00	\$7,400.00	\$7,400.00
1.8	STOP PAYMENT OR CANCELLATION ORDER:						
1.8.1	Local Cheque	\$576.00	\$576.00	\$630.00	\$3,840.00	\$3,840.00	\$4,608.00
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			
2.2	In-Branch Withdrawal Transaction Fee	\$400.00	\$400.00	\$525.00	\$1,200.00	\$1,200.00	\$1,200.00
2.3	Minimum Balance Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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	\$2,250.00	\$2,250.00	\$2,475.00	\$3,100.00	\$3,100.00	\$3,360.00
3.2	Outward	\$3,500.00	\$3,500.00	\$3,500.00	\$6,850.00	\$6,850.00	\$6,850.00
4	ELECTRONIC BANKING						
4.1	AUTOMATED BANKING MACHINE (ABM):						
4.1.1	USING OWN MACHINE:						
4.1.1.1	Withdrawal	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$31.50
4.1.1.2	Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.3	Enquiry	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
4.1.1.4	Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.5	Declined	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.1.6	Statement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.2	USING OTHER MACHINES:						
4.1.2.1	Withdrawal	\$65.00	\$65.00	\$65.00	\$65.00	\$65.00	\$65.00
4.1.2.2	Deposit						
4.1.2.3	Enquiry	\$36.00	\$36.00	\$39.00	\$36.00	\$36.00	\$39.00
4.1.2.4	Transfer						
4.1.2.5	Declined	\$36.00	\$36.00	\$36.00	\$36.00	\$36.00	\$36.00
4.1.2.6	Statement						
4.2	POINT OF SALE (POS) TRANSACTIONS	\$0.00	\$0.00	\$11.00	\$0.00	\$0.00	\$11.00
4.3	REPLACEMENT DEBIT CARD	\$960.00	\$960.00	\$1,029.60	\$960.00	\$960.00	\$1,029.60
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	\$21.00	\$275.00	\$275.00	\$660.00
5	DEPOSITORY SERVICES						
5.1	Deposit Wallets (Rental Charges per Annum)	\$11,400.00	\$11,400.00	\$13,680.00	\$15,600.00	\$15,600.00	\$18,720.00
5.2	Safety Deposit Boxes (Rental Charges per Annum)	\$7,800.00	\$7,800.00	\$9,360.00	\$14,000.00	\$14,000.00	\$14,700.00
6	LOANS AND DISCOUNTS (PERSONAL):						
6.1	Commitment or Acceptance Fee	\$21,000.00	\$21,000.00	\$21,000.00			
6.2	Annual Renewal Fee	\$35,000.00	\$35,000.00	\$52,500.00			
6.3	Overrun or Over Limit Fee	\$3,000.00	\$3,000.00	\$3,150.00			\$5,250.00
6.4	Late Payment or Penalty Fee	\$2,000.00	\$2,000.00				
6.5	Guarantees or Indemnities	\$6,000.00	\$6,000.00	\$6,000.00			
6.6	Letter of Undertaking	\$7,500.00	\$7,500.00	\$7,500.00			
7	CREDIT CARD SERVICES:						
7.1	ANNUAL MEMBERSHIP FEE:						
7.1.1	Visa	\$3,700.00	\$3,700.00	\$2,000.00	\$7,000.00	\$7,000.00	\$7,500.00
7.1.2	Mastercard						
7.1.3	Other						
7.2	CASH ADVANCE CHARGE:						
7.2.1	Visa	\$2,500.00	\$2,500.00	\$2,000.00			
7.2.2	Mastercard						
7.2.3	Other						
7.3	LATE PAYMENT CHARGE:						
7.3.1	Visa	\$3,000.00	\$3,000.00	\$3,000.00	\$4,000.00	\$4,000.00	\$4,200.00
7.3.2	Mastercard						
7.3.3	Other						
7.4	OVERLIMIT CHARGE:						
7.4.1	Visa	\$3,000.00	\$3,000.00	\$3,000.00	\$5,000.00	\$5,000.00	\$5,250.00
7.4.2	Mastercard						
7.4.3	Other						
7.5	REPALCEMENT CARD FEE:						
7.5.1	Visa	\$2,000.00	\$2,000.00	\$2,000.00	\$4,000.00	\$4,000.00	\$3,675.00
7.5.2	Mastercard						
7.5.3	Other						
8	MISCELLANEOUS CHARGES:						
8.1	Foreign Cheque Negotiated						
8.2	Foreign Draft (Sold)	\$880.00	\$880.00	\$880.00	\$1,280.00	\$1,280.00	\$1,280.00
8.3.1	Manager's Cheque (Bank Customer)	\$440.00	\$440.00	\$508.00	\$840.00	\$840.00	\$1,108.80
8.3.2	Manager's Cheque (Non-Bank Customer)	\$2,500.00	\$2,500.00	\$2,625.00			
8.4	Money Order						
8.5	Standing Order	\$200.00	\$200.00	\$220.00	\$300.00	\$300.00	\$330.00
8.6	Certification of Account Balance or Reference Letter	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00
8.7	Cheque Encashment Fee:						
8.7.1	Own Bank	\$0.00	\$0.00	\$0.00	\$300.00	\$300.00	\$367.50
8.7.2	Cheque Encashment (Other Banks' Cheque)						
8.8	Voucher Search	\$1,000.00	\$1,000.00	\$1,575.00	\$4,000.00	\$4,000.00	\$5,000.00
8.9.1	RTGS (Incentive Rate)						
8.9.2	RTGS (Normal Rate)	\$275.00	\$275.00	\$275.00	\$2,500.00	\$2,500.00	\$2,500.00
8.9.3	RTGS (Entitlement Fee)						
8.10	ACH Fee for Large Valued Items						
8.11.1	Bill Payment Services (In-Branch)						
8.11.2	Bill Payment Services (Internet)						

**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 in-branch deposits for large cash deposits; 0.25% charge for in-branch deposits via courier.  
**Savings Accounts (Personal) [In-Branch Withdrawal Transaction Fee]:** Fee of J\$525 for withdrawals below \$500,000; \$1,200 or 0.21% (whichever is higher) for withdrawals above \$500,000 (cash withdrawals accumulated).  
**Savings Accounts (Personal) [Minimum Balance Fees]:** Individual savings accounts minimum of \$100 per month; corporate savings accounts minimum of \$500 per month; no minimum balance for kids, teens or seniors.  
**Savings Accounts (Personal) [Dormant Account Fee]:** No dormant account fees.  
**ABM (Using Own Machine):** Withdrawals are free for seniors; no charge for deposits or declined transactions; statements not offered at machines.  
**ABM (Using Other Machine):** Deposits, transfers and statement generation not offered using other machines.  
**ACH Fee for Large Valued Items:** \$5,000 + GCT for transactions over \$1 million.