Schedule of Jamaica Dollar Fees and Charges of SAGICOR BANK JAMAICA LIMITED (SBJL)

		Minimum Fees and Charges			Maximum Fees and Charges		
Service Code	Service	Dec-22	Dec-23	Dec-24	Dec-22	Dec-23	Dec-24
1	CURRENT ACCOUNTS (PERSONAL):	\$345.49	\$1,500.00	\$1,500.00	\$1,480.68	\$1,500.00	\$1,500.00
1.1	Minimum Monthly Service Charge Charge Per Entry or Cheque	\$345.49 \$109.25	\$1,500.00	\$1,500.00	\$345.49	\$345.49	\$345.49
1.3	Minimum Balance Fees						
1.4.1	Transfer Between Accounts (Within Own Bank)				\$1,150.00	\$575.00	\$575.00
1.4.2	Transfer Between Accounts (To Third Party)	\$19.75	\$19.75	\$19.75	\$345.49	\$345.49	\$345.49
1.5	Interim Statement				\$747.50	\$747.50	\$747.50
1.6	Duplicate or Replacement Statement Cheque Returned for Insufficient Funds		\$2,070.00	\$2,070.00	\$747.50 \$2,467.81	\$747.50 \$2,467.81	\$747.50 \$2,467.81
1.8	STOP PAYMENT OR CANCELLATION ORDER:		Ψ2,010.00	Ψ2,010.00	φ2, 101.01	Ψ2, ΙΟΙ.ΟΙ	φ2,101.01
1.8.1	Local Cheque				\$473.82	\$473.82	\$473.82
1.8.2	Foreign Cheque						
1.9	Dormant Account Fee (Per Annum)						
2	SAVINGS ACCOUNTS (PERSONAL):				\$3.91	\$3.91	\$3.91
2.1 2.2	In-Branch Deposit Transaction Fee In-Branch Withdrawal Transaction Fee	\$109.25	\$109.25	\$109.25	\$575.00	\$575.00	\$575.00
2.3	Minimum Balance Fees						
2.4	Dormant Account Fee (Per Annum)						
3	TELEGRAPHIC OR WIRE TRANSFER OF FUNDS:						
3.1	Inward Outward						
4	ELECTRONIC BANKING						
4.1	AUTOMATED BANKING MACHINE (ABM):						
4.1.1	USING OWN MACHINE:						
4.1.1.1	Withdrawal				\$34.55	\$34.55	\$34.55
4.1.1.2	Deposit						
4.1.1.3	Enquiry Transfer						
4.1.1.4	Declined				\$17.77	\$17.77	\$17.77
4.1.1.6	Statement						
4.1.2	USING OTHER MACHINES:						
4.1.2.1	Withdrawal				\$59.23	\$59.23	\$59.23
4.1.2.2	Deposit Enquiry				\$41.46	\$41.46	\$41.46
4.1.2.3	Enquiry Transfer				v	÷v	עדייי ד
4.1.2.5	Declined				\$34.55	\$34.55	\$34.55
4.1.2.6	Statement						
4.2	POINT OF SALE (POS) TRANSACTIONS	\$16.28	\$16.28	\$16.28	\$17.77	\$17.77	\$17.77
4.3					\$740.35	\$900.00	\$900.00
4.4	INTERNET BANKING: PERSONAL						
4.4.1.1	Enquiry						
4.4.1.2	FUNDS TRANSFER						
4.4.1.2.1	Own Bank						
4.4.1.2.2	To Third Party				\$197.42	\$197.42	\$197.42
5	DEPOSITORY SERVICES Deposit Wallets (Rental Charges per Annum)				\$10,364.81	\$10,364.81	\$10,364.81
5.2	Safety Deposit Boxes (Rental Charges per Annum)	\$2,645.00	\$2,645.00	\$2,645.00	\$16,531.25	\$16,531.25	\$16,531.25
6	LOANS AND DISCOUNTS (PERSONAL):						
6.1	Commitment or Acceptance Fee						
6.2	Annual Renewal Fee	\$3,553.63	\$3,553.63	\$3,553.63			
6.3	Overrun or Over Limit Fee Late Payment or Penalty Fee	\$1,381.98	\$1,381.98 \$4,025.00	\$1,381.98 \$4,025.00			
6.5	Guarantees or Indemnities	ψ4,020.00	ψ+,020.00	ψ+,020.00			
6.6	Letter of Undertaking						
7	CREDIT CARD SERVICES:						
7.1	ANNUAL MEMBERSHIP FEE:						
7.1.1	Visa	\$2,961.37	\$2,961.37	\$2,961.37	\$8,884.12	\$8,884.12	\$8,884.12
7.1.2	Other	\$2,467.81	\$2,467.81	\$2,467.81	\$22,800.00	\$22,800.00	\$22,800.00
7.2	CASH ADVANCE CHARGE:						
7.2.1	Visa						
7.2.2	Mastercard						
7.2.3	Other						
7.3							
731	LATE PAYMENT CHARGE:				\$2 566 52	\$2 566 52	\$2 566 50
	LATE PAYMENT CHARGE: Visa Mastercard				\$2,566.52 \$2,566.52	\$2,566.52 \$2,566.52	\$2,566.52 \$2,800.00
7.3.2	Visa						
7.3.2 7.3.3	Visa Mastercard						
7.3.2 7.3.3 7.4	Visa Mastercard Other						
7.3.2 7.3.3 7.4 7.4.1 7.4.2	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard				\$2,566.52	\$2,566.52	\$2,800.00
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other				\$2,566.52 \$2,566.52	\$2,566.52 \$2,566.52	\$2,800.00 \$2,566.52
 7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard				\$2,566.52 \$2,566.52	\$2,566.52 \$2,566.52	\$2,800.00 \$2,566.52
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other REPALCEMENT CARD FEE:				\$2,566.52 \$2,566.52 \$2,566.52	\$2,566.52 \$2,566.52 \$2,566.52	\$2,800.00 \$2,566.52 \$2,800.00
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other REPALCEMENT CARD FEE: Visa				\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other Other Visa Mastercard Other Mastercard				\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other Other Visa Mastercard Other Miscellaneous charges: Foreign Cheque Negotiated	\$780 71	\$780 71	\$780.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other Other Visa Mastercard Other Mastercard	\$789.71	\$789.71	\$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2 8.3.1	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other Other Visa REPALCEMENT CARD FEE: Visa Mastercard Other Stercard Other Foreign Cheque Negotiated Foreign Draft (Sold)	\$789.71	\$789.71	\$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2 8.3.1 8.3.2	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other Other Other Visa Mastercard Other Other Other SEPALCEMENT CARD FEE: Visa Mastercard Other Other Foreign Cheque Negotiated Foreign Draft (Sold) Manager's Cheque (Bank Customer)	\$789.71	\$789.71	\$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2 8.3.1 8.3.2 8.4 8.5	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other Other REPALCEMENT CARD FEE: Visa Mastercard Other Other Other Mastercard Other PALCEMENT CARD FEE: Visa Mastercard Other Foreign Cheque Negotiated Foreign Draft (Sold) Manager's Cheque (Mon-Bank Customer) Money Order Standing Order	\$789.71	\$789.71	\$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2 8.3.1 8.3.2 8.4 8.5 8.6	Visa Mastercard Other OvERLIMIT CHARGE: Visa Mastercard Other Other Statercard Other Visa Other Other Other Other Other Other Foreign CARD FEE: Visa Mastercard Other Storeign Cheque Negotiated Foreign Cheque (Bank Customer) Manager's Cheque (Non-Bank Customer) Money Order Standing Order Standing Order	\$789.71	\$789.71	\$789.71 \$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2 8.3.1 8.2 8.3.1 8.3.2 8.4 8.5 8.6 8.7	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other Other REPALCEMENT CARD FEE: Visa Mastercard Other Other Other Mastercard Other PALCEMENT CARD FEE: Visa Mastercard Other Foreign Cheque Negotiated Foreign Draft (Sold) Manager's Cheque (Mon-Bank Customer) Money Order Standing Order	\$789.71	\$789.71	\$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2 8.3.1 8.3.2 8.3.1 8.3.2 8.4 8.5 8.6 8.7 8.7.1	Visa Mastercard Other OtvERLIMIT CHARGE: Visa Mastercard Other Other Statercard Other Other Other Other Other Other Other Other Other Procent CARD FEE: Other Other Procent CARD FEE: Procent CARD FEE: Nastercard Other Mastercard Manager's Cheque (Bank Customer) Money Order	\$789.71	\$789.71	\$789.71 \$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82 \$344.54 \$1,085.84	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2 8.3.1 8.3.2 8.4 8.5 8.6 8.7 8.7.1 8.7.2	Visa Mastercard Other USA Visa Mastercard Other Other Other Statercard Other Other Visa Mastercard Other Visa Mastercard Other Other Foreign Chaque Negotiated Foreign Draft (Sold) Manager's Cheque (Bank Customer) Manager's Cheque (Non-Bank Customer) Money Order Standing Order Certification of Account Balance or Reference Letter Own Bank	\$789.71 \$789.71	\$789.71	\$789.71 \$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82 \$344.54 \$1,085.84	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3	Visa Mastercard Other OVERLIMIT CHARGE: Visa Mastercard Other Other Other Mastercard Other Visa Mastercard Other Visa Mastercard Other Starding Other Foreign Cheque Negotiated Foreign Draft (Sold) Manager's Cheque (Bank Customer) Manager's Cheque (Non-Bank Customer) Money Order Standing Order Cheque Encashment Fee: Own Bank Own Bank	\$789.71 \$789.71	\$789.71 \$789.71	\$789.71 \$789.71	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82 \$344.54 \$1,085.84 \$1,085.84	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82 \$344.54 \$1,085.84 \$1,085.84	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8 8.1 8.2 8.3.1 8.3.2 8.4 8.5 8.6 8.7 8.7.1 8.7.2 8.8	Visa Mastercard Other OvERLIMIT CHARGE: Visa Mastercard Other Other Other Statecard Other Visa Other Statecard Other Nastercard Other Statecard Other Statecard Mastercard Foreign Cheque Negotiated Manager's Cheque (Bank Customer) Manager's Cheque (Non-Bank Customer) Manager's Cheque (Non-Bank Customer) Money Order Standing Order Cheque Encashment Fee: Own Bank Voucher Search <td></td> <td>\$789.71</td> <td>\$789.71 \$789.71 \$1</td> <td>\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81</td> <td>\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81</td> <td>\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81</td>		\$789.71	\$789.71 \$789.71 \$1	\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81
7.3.2 7.3.3 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8.1 8.2 8.1 8.2 8.3.1 8.3.2 8.3.1 8.3.2 8.4 8.5 8.6 8.7 8.7.1 8.7.2 8.8 8.9.1 8.9.2 8.9.3	Visa Mastercard Other Other Visa Mastercard Other Other Other Other Other SEPALCEMENT CARD FEE: Visa Mastercard Other Mastercard Other Mastercard Other Repatcement Card FEE: Visa Mastercard Other Mastercard Other Mastercard Other Mastercard Mastercard Other Mastercard Mastercard Other Mastercard Other Mastercard Mastercard Mastercard Mastercard Mastercard Mastercard Manager's Cheque (Nor-Bank Customer) Money Order Standing Order Own Ba				\$2,566.52 \$2,566.52 \$2,566.52 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$1,085.84 \$246.78	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$246.78 \$246.78	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2246.78 \$2246.78
8 8.1 8.2 8.3.1 8.3.2 8.4 8.5 8.6 8.7 8.7.1 8.7.2 8.8 8.9.1 8.9.2 8.9.3 8.10	Visa Mastercard Other Other Visa Mastercard Visa Mastercard Other Other Nastercard Other Visa Mastercard Other Visa Mastercard Other Foreign Chaque Negotiated Foreign Draft (Sold) Manager's Cheque (Non-Bank Customer) Money Order Standing Order Own Bank Own Bank Cheque Encashment Fee: Own Bank RTGS (Incentive Rate) RTGS (Normal Rate) RTGS (Normal Rate) ACH Fee for Large Valued Items	\$789.71 \$789.71	\$789.71 \$789.71 \$19.75	\$789.71 \$789.71 \$19.75	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82 \$246.78 \$246.78	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81 \$2200.00	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81 \$200.00
7.3.2 7.3.3 7.4 7.4.1 7.4.2 7.4.3 7.5 7.5.1 7.5.2 7.5.3 8.1 8.2 8.3.1 8.2 8.3.1 8.5 8.7 8.7 8.7.1 8.7.2 8.9.1 8.9.3	Visa Mastercard Other Other Visa Mastercard Other Other Other Other Other SEPALCEMENT CARD FEE: Visa Mastercard Other Mastercard Other Mastercard Other Repatcement Card FEE: Visa Mastercard Other Mastercard Other Mastercard Other Mastercard Mastercard Other Mastercard Mastercard Other Mastercard Other Mastercard Mastercard Mastercard Mastercard Mastercard Mastercard Manager's Cheque (Nor-Bank Customer) Money Order Standing Order Own Ba				\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$1,085.84 \$246.78	\$2,566.52 \$2,566.52 \$2,566.52 \$2,763.95 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$344.54 \$1,085.84 \$1,085.84 \$2,467.81 \$2200.00 \$300.00 \$300.00	\$2,800.00 \$2,566.52 \$2,800.00 \$1,974.25 \$2,763.95 \$2,763.95 \$2,467.81 \$473.82 \$473.82 \$246.78 \$1,085.84 \$1,085.84 \$2,467.81 \$200.00 \$300.00

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]: Fees relate to per \$1,000 deposit amount in excess of \$1 million. Savings Accounts (Personal) [Minimum Balance Fees]: Free Savings Accounts (Personal) [Dormant Account Fee]: No dormant account fees ABM (Using Own Machine): Deposit, transfer, enquiry and statment generation at own machine are free. ABM (Using Other Machine): Deposits, transfers and statement generation not offered using other machines. Cheque Encashment (Own Bank or Other Bank): Own Bank fees relate to cheque encashment by non-customers.; No charge for deposit of other banks' cheques to customer accounts; encashment of other banks' cheques not offered. RTGS: Incentive rate relates to online RTGS transfers; normal rate relates to in-branch RTGS transfers.