

**Schedule of the
Minimum Jamaica Dollar Fees and Charges
of Merchant Banks
as at
December 31, 2025**

Service Code	Service	CORNERSTONE TRUST & MERCHANT BANK LIMITED
1	CURRENT ACCOUNTS (PERSONAL):	
1.1	Minimum Monthly Service Charge	\$0.00
1.2	Charge Per Entry or Cheque	\$0.00
1.3	Minimum Balance Fees	\$0.00
1.4	TRANSFER BETWEEN ACCOUNTS	
1.4.1	Transfer Between Accounts (Within Own Bank)	\$0.00
1.4.2	Transfer Between Accounts (To Third Party)	\$0.00
1.5	Interim Statement	\$0.00
1.6	Duplicate or Replacement Statement	\$0.00
1.7	Cheque Returned for Insufficient Funds	\$0.00
1.8	STOP PAYMENT OR CANCELLATION ORDER:	
1.8.1	Local Cheque	\$0.00
1.8.2	Foreign Cheque	\$0.00
1.9	Dormant Account Fee (Per Annum)	\$0.00
2	SAVINGS ACCOUNTS (PERSONAL):	
2.1	In-Branch Deposit Transaction Fee	\$0.00
2.2	In-Branch Withdrawal Transaction Fee	\$0.00
2.3	Minimum Balance Fees	\$0.00
2.4	Dormant Account Fee (Per Annum)	\$0.00
3	TELEGRAPHIC OR WIRE TRANSFER OF FUNDS:	
3.1	Inward	\$0.00
3.2	Outward	\$575.00
4	ELECTRONIC BANKING	
4.1	AUTOMATED BANKING MACHINE (ABM):	
4.1.1	USING OWN MACHINE:	
4.1.1.1	Withdrawal	\$0.00
4.1.1.2	Deposit	\$0.00
4.1.1.3	Enquiry	\$0.00
4.1.1.4	Transfer	\$0.00
4.1.1.5	Declined	\$0.00
4.1.1.6	Statement	\$0.00
4.1.2	USING OTHER MACHINES:	
4.1.2.1	Withdrawal	\$0.00
4.1.2.2	Deposit	\$0.00
4.1.2.3	Enquiry	\$0.00
4.1.2.4	Transfer	\$0.00
4.1.2.5	Declined	\$0.00
4.1.2.6	Statement	\$0.00
4.2	POINT OF SALE (POS) TRANSACTIONS	\$0.00
4.3	REPLACEMENT DEBIT CARD	\$0.00
4.4	INTERNET BANKING:	
4.4.1	PERSONAL	
4.4.1.1	Enquiry	\$0.00
4.4.1.2	FUNDS TRANSFER	
4.4.1.2.1	Own Bank	\$0.00
4.4.1.2.2	To Third Party	\$0.00
5	DEPOSITORY SERVICES	
5.1	Deposit Wallets (Rental Charges per Annum)	\$0.00
5.2	Safety Deposit Boxes (Rental Charges per Annum)	\$0.00
6	LOANS AND DISCOUNTS (PERSONAL):	
6.1	Commitment or Acceptance Fee	\$0.00
6.2	Annual Renewal Fee	\$0.00
6.3	Overrun or Over Limit Fee	\$0.00
6.4	Late Payment or Penalty Fee	\$0.00
6.5	Guarantees or Indemnities	\$0.00
6.6	Letter of Undertaking	\$0.00
7	CREDIT CARD SERVICES:	
7.1	ANNUAL MEMBERSHIP FEE:	
7.1.1	Visa	\$0.00
7.1.2	Mastercard	\$0.00
7.1.3	Other	\$0.00
7.2	CASH ADVANCE CHARGE:	
7.2.1	Visa	\$0.00
7.2.2	Mastercard	\$0.00
7.2.3	Other	\$0.00
7.3	LATE PAYMENT CHARGE:	
7.3.1	Visa	\$0.00
7.3.2	Mastercard	\$0.00
7.3.3	Other	\$0.00
7.4	OVERLIMIT CHARGE:	
7.4.1	Visa	\$0.00
7.4.2	Mastercard	\$0.00
7.4.3	Other	\$0.00
7.5	REPLACEMENT CARD FEE:	
7.5.1	Visa	\$0.00
7.5.2	Mastercard	\$0.00
7.5.3	Other	\$0.00
8	MISCELLANEOUS CHARGES:	
8.1	Foreign Cheque Negotiated	\$0.00
8.2	Foreign Draft (Sold)	\$0.00
8.3	MANAGER'S CHEQUE:	
8.3.1	Manager's Cheque (Bank Customer)	\$0.00
8.3.2	Manager's Cheque (Non-Bank Customer)	\$0.00
8.4	Money Order	\$0.00
8.5	Standing Order	\$690.00
8.6	Certification of Account Balance or Reference Letter	\$2,875.00
8.7	Cheque Encashment Fee:	
8.7.1	Own Bank	\$0.00
8.7.2	Cheque Encashment (Other Banks' Cheque)	\$0.00
8.8	Voucher Search	\$0.00
8.9	REAL TIME GROSS SETTLEMENT (RTGS) TRANSACTION FEES	
8.9.1	RTGS (Incentive Rate)	\$0.00
8.9.2	RTGS (Normal Rate)	\$575.00
8.9.3	RTGS (Entitlement Fee)	\$0.00
8.10	ACH Fee for Large Valued Items	\$0.00
8.11	BILL PAYMENT SERVICES	
8.11.1	Bill Payment Services (In-Branch)	\$0.00
8.11.2	Bill Payment Services (Internet)	\$0.00

Notes:

- Source: Information submitted to the Bank of Jamaica by the deposit-taking institution as at 31 December of the respective years.
- Blank spaces represent services 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.
- Fees and charges include applicable taxes.
- For additional details, please see the institution-specific schedules.