

**Schedule of  
Jamaica Dollar Fees and Charges of  
THE VICTORIA MUTUAL BUILDING SOCIETY**

Service Code	Service	Minimum Fees and Charges			Maximum Fees and Charges		
		Dec-23	Dec-24	Dec-25	Dec-23	Dec-24	Dec-25
1	CURRENT ACCOUNTS (PERSONAL):						
1.1	Minimum Monthly Service Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.2	Charge Per Entry or Cheque	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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	\$0.00	\$0.00	\$0.00
1.4.2	Transfer Between Accounts (To Third Party)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.5	Interim Statement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.6	Duplicate or Replacement Statement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.7	Cheque Returned for Insufficient Funds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.8	STOP PAYMENT OR CANCELLATION ORDER:						
1.8.1	Local Cheque	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1.8.2	Foreign Cheque	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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	\$150.00	\$200.00	\$200.00	\$300.00	\$500.00	\$500.00
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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3.2	Outward	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	ELECTRONIC BANKING						
4.1	AUTOMATED BANKING MACHINE (ABM):						
4.1.1	USING OWN MACHINE:						
4.1.1.1	Withdrawal	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$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	\$0.00	\$96.03	\$96.03	\$0.00	\$96.03	\$96.03
4.1.2.2	Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.2.3	Enquiry	\$0.00	\$0.00	\$40.64	\$0.00	\$0.00	\$40.64
4.1.2.4	Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.2.5	Declined	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.1.2.6	Statement	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.2	POINT OF SALE (POS) TRANSACTIONS	\$0.00		\$11.50	\$0.00	\$11.50	\$11.50
4.3	REPLACEMENT DEBIT CARD	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00
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	\$160.00	\$200.00	\$200.00	\$500.00	\$500.00	\$895.00
5	DEPOSITORY SERVICES						
5.1	Deposit Wallets (Rental Charges per Annum)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5.2	Safety Deposit Boxes (Rental Charges per Annum)	\$4,936.00	\$4,936.00	\$0.00	\$4,936.00	\$4,936.00	\$0.00
6	LOANS AND DISCOUNTS (PERSONAL):						
6.1	Commitment or Acceptance Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.2	Annual Renewal Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.3	Overrun or Over Limit Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.4	Late Payment or Penalty Fee	\$1,194.00	\$1,194.00	\$1,200.00	\$1,194.00	\$1,194.00	\$1,200.00
6.5	Guarantees or Indemnities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.6	Letter of Undertaking	\$5,000.00	\$5,000.00	\$5,000.00	\$7,000.00	\$15,000.00	\$15,000.00
7	CREDIT CARD SERVICES:						
7.1	ANNUAL MEMBERSHIP FEE:						
7.1.1	Visa	\$6,000.00	\$6,000.00	\$6,000.00	\$12,000.00	\$12,000.00	\$12,000.00
7.1.2	Mastercard	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.1.3	Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.2	CASH ADVANCE CHARGE:						
7.2.1	Visa	\$500.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00
7.2.2	Mastercard	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.2.3	Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.3	LATE PAYMENT CHARGE:						
7.3.1	Visa	\$3,000.00	\$3,000.00	\$3,500.00	\$3,000.00	\$3,000.00	\$3,500.00
7.3.2	Mastercard	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.3.3	Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.4	OVERLIMIT CHARGE:						
7.4.1	Visa	\$3,000.00	\$3,000.00	\$3,500.00	\$3,000.00	\$3,000.00	\$3,500.00
7.4.2	Mastercard	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.4.3	Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.5	REPLACEMENT CARD FEE:						
7.5.1	Visa	\$1,750.00	\$1,750.00	\$1,750.00	\$1,849.00	\$1,849.00	\$1,849.00
7.5.2	Mastercard	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.5.3	Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	MISCELLANEOUS CHARGES:						
8.1	Foreign Cheque Negotiated	\$296.00	\$296.00	\$0.00	\$296.00	\$296.00	\$0.00
8.2	Foreign Draft (Sold)	\$780.00	\$780.00	\$1,000.00	\$780.00	\$780.00	\$1,000.00
8.3.1	Manager's Cheque (Bank Customer)	\$500.00	\$500.00	\$500.00	\$5,750.00	\$5,750.00	\$5,750.00
8.3.2	Manager's Cheque (Non-Bank Customer)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.4	Money Order	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.5	Standing Order	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.6	Certification of Account Balance or Reference Letter	\$1,600.00	\$2,000.00	\$1,600.00	\$3,500.00	\$3,500.00	\$3,500.00
8.7	Cheque Encashment Fee:						
8.7.1	Own Bank	\$296.00	\$296.00	\$300.00	\$296.00	\$296.00	\$300.00
8.7.2	Cheque Encashment (Other Banks' Cheque)	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
8.8	Voucher Search	\$1,400.00	\$1,400.00	\$1,400.00	\$4,442.00	\$4,442.00	\$4,442.00
8.9.1	RTGS (Incentive Rate)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.9.2	RTGS (Normal Rate)	\$128.00	\$128.00	\$128.00	\$500.00	\$895.00	\$895.00
8.9.3	RTGS (Entitlement Fee)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8.10	ACH Fee for Large Valued Items	\$0.00	\$17.00	\$19.75	\$0.00	\$895.00	\$5,000.00
8.11.1	Bill Payment Services (In-Branch)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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 products/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]:** 0.5% charge applied to the excess of in-branch deposits of \$500,000 and over; 3% charge applied to coin lodgements over \$5,000.  
**Savings Accounts (Personal) [In-Branch Withdrawals]:** Minimum charge relates to per transaction charge for withdrawals over \$100,000; maximum charge relates to withdrawals up to \$100,000. Premier Club Members receive a 50% discount.  
**Savings Accounts (Personal) [Minimum Balance Fees]:** Free  
**Savings Accounts (Personal) [Dormant Account Fee]:** No dormant account fees  
**ABM (Using Own and Other Machine):** All services are free for members (applicable to local currency transactions only).  
**Replacement Debit Card:** Fees related to lost, stolen, or damaged debit cards.  
**Fund Transfer (To Third Party):** Minimum fee relates to local online RTGS transfers; maximum fee relates to local in-branch RTGS transfers for amounts below the online banking limit. Local in-branch RTGS transfers above the online banking limit attract a fee of \$395.  
**Cheque Encashment (Own Bank):** Free for cheque encashment by members.  
**RTGS:** Minimum fee relates to local incoming transfers from third party at other banks; maximum fee relates to in-branch RTGS transactions that are below the online transfer limit.  
**ACH Fee for Large Valued Items:** Not applicable.