



Schedule of Charges

JAMAICA

Personal Banking

Effective: May 31, 2024

Last Updated: May 31, 2024

Schedule of Charges

CONTENTS

- 1 PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY**
- 2 PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY**
- 3 SUNDRY SERVICES**
- 4 LENDING AND CARD SERVICES**
- 5 CORPORATE SERVICES**
- 6 TRADE SERVICES**



Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Chequing Accounts (Product code 22 & 104)			
Monthly Service Fee	JMD 643.78	JMD 96.57	JMD 740.35
Transactions Fees: In Branch/Over-The-Counter			
Free Debits per month	0		0
Debits/Withdrawals fee (after free debits)	JMD 214.59	JMD 32.19	JMD 246.78
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Money Multiplier Accounts* (Product code 7)			
Average Balance to avoid monthly service fee	JMD 150,000.00	-	JMD 150,000.00
Monthly Service Fee	JMD 429.18	JMD 64.38	JMD 493.56
Transactions: In Branch/Over-The-Counter			
Free Debits per month	4		4
Debits/Withdrawals fee (after free debits)	JMD 128.76	JMD 19.31	JMD 148.07
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Chequing Plus Accounts (Product code 722)			
Average Balance to avoid monthly service fee	JMD 150,000.00	-	JMD 150,000.00
Monthly Service Fee	JMD 429.18	JMD 64.38	JMD 493.56
Transactions: In Branch/Over-The-Counter			
Free Debits per month	4		4
Debits/Withdrawals fee (after free debits)	JMD 128.76	JMD 19.31	JMD 148.07
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Platinum Chequing Accounts (Product code 789)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	Nil		Nil
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Regular Savings Accounts (Product code 33)			
*Monthly Service Fee	JMD 257.51	JMD 38.63	JMD 296.14
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee	JMD 98.71	JMD 14.81	JMD 113.52
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

* New Regular Savings accounts: Monthly service Fee waived for the first 4 months.



Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Savings Plus Accounts (Product code 697 & 725)			
Average Balance to avoid monthly service fee	JMD 100,000.00	-	JMD 100,000.00
Monthly Service Fee	JMD 343.35	JMD 51.50	JMD 394.85
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	JMD 171.67	JMD 25.75	JMD 197.42
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free
Direct Banking Accounts (Product code 154)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	JMD 0.00	JMD 0.00	JMD 0.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee	JMD 626.56	JMD 93.98	JMD 720.54
Free Credits per month	Nil		Nil
Credits/Deposits fee	JMD 626.56	JMD 93.98	JMD 720.54
Bank@Work Accounts (Product code 819)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	JMD 0.00	JMD 0.00	JMD 0.00
Transactions: In Branch/Over-The-Counter			
Free Debits per month	10		10
Debits/Withdrawals fee (after free debits)	JMD 85.10	JMD 12.77	JMD 97.87
Free Credits per month	Nil		Nil
Credits/Deposits fee	Free		Free
Bank@School Accounts (Product code 798)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free
SureStart (Junior) Accounts (Product code 175)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	4		4
Debits/Withdrawals fee (after free debits)	JMD 51.50	JMD 7.73	JMD 59.23
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free



Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
--	-------------------------------	-----------------------	------------------------------------

See Sundry Services Section for Applicable ABM charges



Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Seniors Chequing Accounts (Product code 170)			
Average Balance to avoid monthly service fee	JMD 50,000.00	-	JMD 50,000.00
Monthly Service Fee	JMD 105.58	JMD 15.84	JMD 121.42
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Seniors Savings Accounts (Product code 44)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Building Society Home Savings Plan Accounts (Product Code 910)			
Early Redemption (breaking deposit)			
a) Less than 30 days	No Interest Paid		No Interest Paid
b) Over 30 days - less than scheduled maturity date	Interest paid will be equal to the standard interest rate paid on an equivalent balance 30 day fixed deposit, at the time of booking.		Interest paid will be equal to the standard interest rate paid on an equivalent balance 30 day fixed deposit, at the time of booking.
<i>*When calculating a client's interest the actual number of days the deposit was held, should be used</i>			
Transfer to another internal account on maturity	Free		Free
Transfer to another institution on maturity	JMD 134.12	JMD 20.12	JMD 154.24

Fixed Deposit Accounts			
Transfer to another internal account on maturity	Free		Free
Transfer to another institution on maturity	JMD 134.12	JMD 20.12	JMD 154.24

- Notes:
- * - Product/Service Not offered to new clients
 - Senior Chequing & Savings Accounts - Commission Free Services on Local Mgr Cheques, Standing Orders & Traveller's Cheques
 - All figures are quoted in Jamaican Dollars unless otherwise stated.



Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
UNITED STATES DOLLAR (USD)			
USD Chequing Accounts (Product code 24)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	USD 32.77	USD 4.92	USD 37.69
Charge backs - (items returned to us by another bank)	USD 28.33	USD 4.25	USD 32.58
Monthly Service Fee	USD 45.92	USD 6.89	USD 52.81
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Nil		Nil
Debits/Withdrawals fee	USD 1.72	USD 0.26	USD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

USD Savings Accounts (Product code 37)			
Monthly Service Fee	USD 2.15	USD 0.32	USD 2.47
Charge backs - (items returned to us by another bank)	USD 25.75	USD 3.86	USD 29.61
Transactions: In Branch/Over-The-Counter			
Free Debits per month	5		5
Debits/Withdrawals fee (after free debits)	USD 2.15	USD 0.32	USD 2.47
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

USD DICA Accounts (Product code 15)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	USD 32.77	USD 4.92	USD 37.69
Charge backs - (items returned to us by another bank)	USD 28.33	USD 4.25	USD 32.58
Monthly Service Fee	USD 1.72	USD 0.26	USD 1.97
Transactions: In Branch/Over-The-Counter			
Free Debits per month	1		1
Debits/Withdrawals fee (after free debits)	USD 0.86	USD 0.13	USD 0.99
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

USD Vision Accounts (Product code 156)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	USD 32.77	USD 4.92	USD 37.69
Charge backs - (items returned to us by another bank)	USD 28.33	USD 4.25	USD 32.58
Monthly Service Fee	USD 1.72	USD 0.26	USD 1.97
Transactions: In Branch/Over-The-Counter			
Free Debits per month	1		1
Debits/Withdrawals fee (after free debits)	USD 0.86	USD 0.13	USD 0.99
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
--	-----------------------	---------------	----------------------------

USD Senior Saver Savings Accounts (Product code 46)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	USD 25.75	USD 3.86	USD 29.61
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	1		1
Debits/Withdrawals fee (after free debits)	USD 0.86	USD 0.13	USD 0.99
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Money Multiplier USD (Product code 13)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	USD 32.77	USD 4.92	USD 37.69
Charge backs - (items returned to us by another bank)	USD 28.33	USD 4.25	USD 32.58
Monthly Service Fee	USD 1.72	USD 0.26	USD 1.98
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Building Society USD Savings Accounts (Product code 683)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	USD 25.75	USD 3.86	USD 29.61
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	1		1
Debits/Withdrawals fee (after free debits)	USD 0.86	USD 0.13	USD 0.99
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

CANADIAN DOLLAR (CAD)			
CAD Chequing Accounts (Product code 23)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	CAD 46.81	CAD 7.02	CAD 53.83
Charge backs - (items returned to us by another bank)	CAD 9.44	CAD 1.42	CAD 10.86
Monthly Service Fee	CAD 5.79	CAD 0.87	CAD 6.66
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 2.58	CAD 0.39	CAD 2.96
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
--	-----------------------	---------------	----------------------------

CAD Savings Accounts (Product code 35)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	CAD 8.58	CAD 1.29	CAD 9.87
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 1.72	CAD 0.26	CAD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

CAD DICA Accounts (Product code 12)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	CAD 46.81	CAD 7.02	CAD 53.83
Charge backs - (items returned to us by another bank)	CAD 9.44	CAD 1.42	CAD 10.86
Monthly Service Fee	CAD 5.79	CAD 0.87	CAD 6.66
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 1.72	CAD 0.26	CAD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

CAD Money Multiplier (Product code 10)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	CAD 46.81	CAD 7.02	CAD 53.83
Charge backs - (items returned to us by another bank)	CAD 9.44	CAD 1.42	CAD 10.86
Monthly Service Fee	CAD 5.79	CAD 0.87	CAD 6.66
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 1.72	CAD 0.26	CAD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
CAD Senior Saver Accounts (Product code 45)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	CAD 8.58	CAD 1.29	CAD 9.87
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	CAD 1.72	CAD 0.26	CAD 1.97
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

POUND STERLING (GBP)

GBP Savings Accounts (Product code 39)

Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	GBP 4.29	GBP 0.64	GBP 4.94
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	GBP 0.64	GBP 0.10	GBP 0.74
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	GBP 0.64	GBP 0.10	GBP 0.74

GBP Senior Saver Accounts (Product code 47)

Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	GBP 4.29	GBP 0.64	GBP 4.93
Monthly Service Fee	Free		Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	GBP 0.64	GBP 0.10	GBP 0.74
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	GBP 0.64	GBP 0.10	GBP 0.74

GBP DICA Accounts (Product code 16 & 18)

Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	GBP 10.64	GBP 1.60	GBP 12.24
Charge backs - (items returned to us by another bank)	GBP 4.72	GBP 0.71	GBP 5.43
Monthly Service Fee	GBP 5.85	GBP 0.88	GBP 6.72
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	GBP 0.64	GBP 0.10	GBP 0.74
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	GBP 0.64	GBP 0.10	GBP 0.74



Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
EURO DOLLARS (EUR)			
EUR Savings Account (Product code 690)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	EUR 4.29	EUR 0.64	EUR 4.93
Monthly Service Fee	Free	-	Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	EUR 0.85	EUR 0.13	EUR 0.98
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	EUR 0.43	EUR 0.06	EUR 0.49
DEUTSCHE MARK (DEM)			
DEM DICA Personal Account (Product codes 9 & 19)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Non-Sufficient Funds	DEM 25.53	DEM 3.83	DEM 29.36
Charge backs - (items returned to us by another bank)	DEM 14.16	DEM 2.12	DEM 16.29
Monthly Service Fee	DEM 5.67	DEM 0.85	DEM 6.51
Transactions: In Branch/Over-The-Counter			
Free Debits per month	2		2
Debits/Withdrawals fee (after free debits)	DEM 1.18	DEM 0.18	DEM 1.35
Free Credits per month	2		2
Credits/Deposits fee (after free credits)	DEM 1.18	DEM 0.18	DEM 1.35
DEM Savings Account (Product code 41)			
Average Balance to avoid monthly service fee	N/A	-	N/A
Charge backs - (items returned to us by another bank)	DEM 12.88	DEM 1.93	DEM 14.81
Monthly Service Fee	Free	-	Free
Transactions: In Branch/Over-The-Counter			
Free Debits per month	Unlimited		Unlimited
Debits/Withdrawals fee (after free debits)	Free		Free
Free Credits per month	Unlimited		Unlimited
Credits/Deposits fee (after free credits)	Free		Free

Notes:

1. * - Product/Service Not offered to new clients

Schedule of Charges

SUNDRY SERVICES						
	CHARGES (pre -GCT)		GCT 15.0%		FINAL CHARGES (inc.GCT)	
ONLINE BANKING AND MOBILE APP						
Monthly Access Fee	Free					Free
1st Insights	Free					Free
WIRE TRANSFERS						
International Outgoing Wire Transfers (local equivalent):	Online	Branch	Online	Branch	Online	Branch
\$1 to \$99,999.99	JMD 2,366.09	JMD 5,910.67	JMD 354.91	JMD 886.60	JMD 2,721.00	JMD 6,797.27
\$100,000 and Over	JMD 2,366.09	JMD 5,910.67	JMD 354.91	JMD 886.60	JMD 2,721.00	JMD 6,797.27
1st Send Wire Transfer						
\$1 to \$68,315.00	JMD 1,366.09	n/a	JMD 204.91	n/a	JMD 1,571.00	n/a
\$68,315.01 to \$1,350,000.00	JMD 2,011.30	n/a	JMD 301.70	n/a	JMD 2,313.00	n/a
International Incoming Wire Transfers						
To credit an account at one of our branches	JMD 3,181.54		JMD 477.23		JMD 3,658.77	
To credit an account held at other local banks	J\$3,181.54 + Draft/RTGS fee		JMD 477.23		J\$3,658.77 + Draft/RTGS fee	
Payable on presentation of Photo Identification:						
- JMD	JMD 3,181.54		JMD 477.23		JMD 3,658.77	
- USD/CAD	USD/CAD \$17.17		USD/CAD \$2.56		USD/CAD \$19.75	
- GBP	£15.45		£2.32		£17.77	
- EUR	€ 12.88		€ 1.93		€ 14.81	
Local / Regional Transfers						
Outgoing						
To an account held at other local banks via RTGS (local currency transactions only)	JMD 40.70	JMD 93.04	JMD 6.11	JMD 13.96	JMD 46.81	JMD 107.00
To an account held at one of our regional branches	JMD 1,630.90	JMD 3,433.48	JMD 244.64	JMD 515.02	JMD 1,875.54	JMD 3,948.50
ACH Fee: Large Value Items - J\$1 Million & Over	JMD 5,000.00		JMD 750.00		JMD 5,750.00	
Incoming						
Received from an account held at other local banks via RTGS (local currency transactions only)	JMD 93.04		JMD 13.96		JMD 107.00	
Returned Wire Payments: Incoming and Outgoing	USD 40.00		USD 6.00		USD 46.00	
Tracers on Wire Transfers	USD \$35 + Foreign Bank charges		USD \$5.25		USD \$40.25 + Foreign Bank charges	
Cancelled Wire	USD \$30 + Foreign Bank charges		USD \$4.50		USD \$34.50 + Foreign Bank charges	
Notes:						
1. All figures are quoted in local currency unless otherwise stated.						
2. RTGS - Real Time Gross Settlement is an initiative of some local Central Banks that allows commercial banks to make (large) inter-bank transactions in real-time in local currency						
3. All wires are sent for Beneficiary to pay Correspondent fees						



Schedule of Charges

SUNDRY SERVICES

	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
--	-----------------------	--------------	----------------------------

DRAFTS			
Local Draft (Manager's Cheque) - Client	JMD 525.00	JMD 78.75	JMD 603.75
Local Draft (Manager's Cheque) - Non-Client	JMD 1,201.72	JMD 180.26	JMD 1,381.98
Local Draft (Manager's Cheque) over J\$1 million - Client	J\$5,000.00 Handling Fee J\$525.00 Draft fee J\$ 5,525.00	J\$750.00 J\$78.75 J\$ 828.75	J\$5,750.00 Handling Fee J\$603.75 Draft fee J\$ 6,353.75 TOTAL
Local Draft (Manager's Cheque) over J\$1 million - Non-Client	J\$6,201.72 Handling Fee J\$1,201.72 Draft fee J\$ 7,403.44	J\$ 930.26 J\$ 180.26 J\$ 1,110.52	J\$7,131.98 Handling Fee J\$1,381.98 Draft fee J\$ 8,513.96 TOTAL
USD Draft - drawn on a local Bank	JMD 3,600.00	JMD 540.00	JMD 4,140.00
USD Draft - drawn on a foreign Bank	J\$1,613.73 Handling Fee J\$4,886.27 Draft fee J\$6,500.00	J\$ 242.06 J\$ 732.94 J\$ 975.00	J\$1,855.79 Handling Fee J\$5,619.21 Draft fee J\$7,475.00 TOTAL
Other Foreign Currency Draft paid in local currency	JMD 3,600.00	JMD 540.00	JMD 4,140.00
Other Foreign Currency Draft paid in foreign currency	1.073% Min J\$ 1,613.73 Handling Fee J\$4,886.27 Draft fee 1.073% Min J\$ 6,500.00	0.161% Min J\$ 242.06 <u>\$732.94</u> 0.161% Min J\$ 975.00	1.234% Min J\$1,855.79 Handling Fee J\$ 5,619.21 Draft Fee 1.234% Min J\$ 7,475.00
Tracers on Local Drafts (plus costs)	USD 25.75	USD 3.86	USD \$29.61 + Costs
Tracers on Foreign Drafts (plus costs)	USD 25.75	USD 3.86	USD \$29.61 + Costs
Stop Payment on Local Drafts (plus costs)	JMD 340.43	JMD 51.06	J\$391.49 + Costs
Stop Payment on Foreign Drafts (includes foreign bank charges)	USD 42.92	USD 6.44	USD 49.36
Duplicate / Replacement Drafts - Local drafts - Client	JMD 1,030.04	JMD 154.51	JMD 1,184.55
Duplicate / Replacement Drafts - Local drafts - Non-Client	JMD 1,287.55	JMD 193.13	JMD 1,480.69
Duplicate / Replacement Drafts - Foreign drafts	JMD 1,716.74	JMD 257.51	JMD 1,974.25

STANDING ORDERS			
Set-up - Local currency	JMD 257.51	JMD 38.63	JMD 296.14
Set-up - Foreign currency	\$2.58 units of resp. currency	\$0.387 units of resp. currency	2.97 units of resp. currency eg. USD 2.97/GBP 2.97
Amendment - Local currency	JMD 169.96	JMD 25.49	JMD 195.45
Amendment - Foreign currency	USD 1.72	USD 0.26	USD 1.97
Internal Standing Orders			
Between accounts	JMD 300.43	JMD 45.06	JMD 345.49
To make a loan payment or pay annual fees for a bank service	Free		Free
To transfer funds LOCALLY	JMD 954.19	JMD 143.13	JMD 1,097.32
To transfer funds LOCALLY via Local RTGS Wire	JMD 703.16	JMD 105.47	JMD 808.63
To transfer funds OVERSEAS	J\$429.18 + Draft/wire fee	J\$64.38	J\$493.56 + draft/wire fee
Charge of order cannot be processed	JMD 343.35	JMD 51.50	JMD 394.85



Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
BILL PAYMENT			
Via Online	Free	Free	Free
Via the ABM	Free		Free
Via Standing Order (bills are sent to bank for payment)	JMD 317.60	JMD 47.64	JMD 365.24
Via Direct Debit (Pre-Authorized Payment)	JMD 214.59	JMD 32.19	JMD 246.78
TRANSFER BETWEEN ACCOUNTS			
By customer via our ABM or Online banking	Free		Free
By us on written/faxed/telephoned instructions			
JMD account	JMD 858.37	JMD 128.76	JMD 987.13
USD account	USD \$3.13	USD \$0.47	USD \$3.60
CAD account	CAD 3.00	CAD 0.45	CAD 3.45
GBP account	GBP 2.15	GBP 0.32	GBP 2.47
EUR account	EUR 2.58	EUR 0.39	EUR 2.96
Transfer between overdrawn accounts	JMD 858.37	JMD 128.76	JMD 987.13
Transfer to a third party account	JMD 858.37	JMD 128.76	JMD 987.12
CHEQUE RELATED			
Cheque Books (all styles)			Cost
Stop payment on a local cheque (all reasons)	JMD 386.27	JMD 57.94	JMD 444.21
Stop payment on a foreign cheque (all reasons)	USD 42.92	USD 6.44	USD 49.36 + foreign bank chg
Charge backs - (items returned to us by another bank)			
Local Cheque	JMD 686.70	JMD 103.00	JMD 789.70
Foreign Cheques (add foreign Bank Charge to the below fee)			
USD account	USD \$24.55	USD \$3.68	USD \$28.23
CAD account	CAD 28.33	CAD 4.25	CAD 32.57
GBP account	GBP 17.00	GBP 2.55	GBP 19.55
EUR account	EUR 17.00	EUR 2.55	EUR 19.55
Travellers Cheques cashed in	JMD 86.00	JMD 12.90	JMD 98.90
Non-Sufficient Funds (return cheque charge)	JMD 1,115.88	JMD 167.38	JMD 1,283.26
PAP (Pre-Approved Payment) Initiation	JMD 686.70	JMD 103.00	JMD 789.70
Cheque recalled at customer's request	JMD 429.18	JMD 64.38	JMD 493.56
Encashing CIBC FCIB cheques - Client	JMD 103.00	JMD 15.45	JMD 118.45
Encashing CIBC FCIB cheques - Non-Client	JMD 128.76	JMD 19.31	JMD 148.07
Encashing other banks cheques - Client	JMD 128.76	JMD 19.31	JMD 148.07
Encashing other banks cheques - Non-Client	JMD 171.67	JMD 25.75	JMD 197.42
Foreign Cheque Processing Fee	JMD 496.34	JMD 74.45	JMD 570.79

Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
CASH HANDLING FEES			
Charges for foreign currency transactions where same currency tendered as for that being purchased	1.073% + Cost of Draft	0.161%	1.234% + Cost of Draft
Coin Handling (exchanging for Bills over J\$1000)	1.717% Min \$600 : Customers 3.43% Min \$1,000:- Non-Customers	0.258% : Customers 0.515% :- Non-Customers	1.97% Min \$600: Customers 3.94% Min \$1,000 :- Non-Customers
Cash Holding (exchanging for Bills over J\$1000)	0.858% Min \$600 : Customers 0.858% Min \$1,000:- Non-Customers	0.129% : Customers 0.129% :- Non-Customers	0.99% Min \$600: Customers 0.99% Min \$1,000 :- Non-Customers
Foreign Cash Deposit Fees:			
>> Daily Threshold Limit - Equiv USD \$500.00			
>> Monthly cap - Equiv USD \$10,000.00			
Deposit Fees	2.000%	0.300%	2.30% on amounts in any foreign currency above the daily threshold
Cash Deposits**:			
Fee for depositing cash via Night Wallet Service			
Up to J\$1,000,000	Free		Free
Above J\$1,000,000	JMD 2.64	JMD 0.40	J\$3.04 per every \$1,000 on the total daily deposit
Fee for cash deposits to Business accounts via CIBC Branches (per group):			
Fee for depositing cash in-Branch	JMD 2.96	JMD 0.44	J\$3.40 per every \$1,000 on the total amount deposited
**Equivalent fee charged for foreign currency accounts. Fee is inclusive of all coin and foreign currency deposited.			
ABM			
New issue/replacement of expired or stolen card	Free		Free
Replacement of lost card	JMD 600.86	JMD 90.13	JMD 690.99
Transactions at CIBC ABM			
ABM Deposits	Free		Free
ABM Withdrawals	Free		Free
Declines	Free		Free
Balance Enquiry	Free		Free
**Mini-statement Print	Free		Free
Transactions at Otherbank ABM (multilink)			
Withdrawals	JMD 51.50	JMD 7.73	JMD 59.23
Declines	JMD 25.75	JMD 3.86	JMD 29.61
Balance Enquiry	JMD 25.75	JMD 3.86	JMD 29.61
Point of Sale Purchases	JMD 13.73	JMD 2.06	JMD 15.79
Point of Sale Declines	JMD 12.88	JMD 1.93	JMD 14.81
Request a copy of ABM video photograph	JMD 522.75	JMD 78.41	JMD 601.16
STATEMENTS			
Mailed/Regular/diary filled statement	Free		Free
Duplicate/Additional/Interim statement (each)	JMD 557.94	JMD 83.69	JMD 641.63
Screen print/photocopy (per page)	JMD 257.51	JMD 38.63	JMD 296.14
Held for Collection at the Branch (per month)	JMD 1,406.25	JMD 210.94	JMD 1,617.19
E-statement:			
Set Up	No Charge		No Charge
Monthly Subscription Fee (to be collected via standing order)			
Daily files	USD50.00 / account	USD 7.50	USD 57.50
Weekly Files	USD20.00 / account	USD 3.00	USD 23.00
Monthly Files	USD15.00 / account	USD 2.25	USD 17.25

Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
Transaction Fee	No charge		No Charge



Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
ACCOUNT CLOSURE			
Within 90 days			
JMD account	JMD 1,716.74	JMD 257.51	JMD 1,974.25
USD account	USD \$8.58	USD \$1.29	USD \$9.87
CAD account	CAD 8.58	CAD 1.29	CAD 9.87
GBP account	GBP 8.58	GBP 1.29	GBP 9.87
EUR account	EUR 8.58	EUR 1.29	EUR 9.87
Within 180 days	Free		Free
DORMANCY PROTECTION			
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	No Charge		No Charge
Annual Notice thereafter	No Charge		No Charge
Reactivation	No Charge		No Charge
Transfer to Central Bank <i>(after 15 years of inactivity)</i>	No Charge		No Charge
RESEARCH			
Where vouchers are held at local branch	Free		Free
Same Month (within 30 days of last statement)			
1-5 Vouchers / Items	JMD 461.65	JMD 69.25	JMD 530.90
Each additional Voucher / Item	JMD 171.67	JMD 25.75	JMD 197.42
Up to 3 months			
1-5 Vouchers / Items	JMD 633.33	JMD 95.00	JMD 728.33
Each additional Voucher / Item	JMD 257.51	JMD 38.63	JMD 296.14
Over 3 months and up to 7 Years			
1-5 Vouchers / Items	JMD 1,312.92	JMD 196.94	JMD 1,509.86
Each additional Voucher / Item	JMD 257.51	JMD 38.63	JMD 296.14
SAFETY DEPOSIT BOXES			
Annual (Rental) Fees			
Small (1.5 x 5 x 24)	JMD 1,287.55	JMD 193.13	JMD 1,480.69
Medium (2.5 x 5 x 24)	JMD 2,145.92	JMD 321.89	JMD 2,467.81
Large (5 x 5 x 24)	JMD 2,575.11	JMD 386.27	JMD 2,961.37
Large (5 x 10.5 x 24)	JMD 2,625.11	JMD 393.77	JMD 3,018.88
Large (10 x 10 x 24)	JMD 3,500.00	JMD 525.00	JMD 4,025.00
**Refund of Annual Rental Fee (box closed before year)	Annual fee less outstanding charges & taxes		Annual fee less outstanding charges & taxes
Number of free visits	Unlimited		Unlimited
Each additional visit per month	Free		Free
Forced entry / Drilling of Box	JMD 1,050.00	JMD 157.50	J\$1207.5 + expenses
Listing of contents	JMD 437.55	JMD 65.63	J\$503.18 per hour or part thereof



Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)

SAFEKEEPING AND SECURITIES			
Annual (Rental) Fees			
Sealed envelopes			
Small	JMD 765.96	JMD 114.89	JMD 880.85
Large	JMD 1,531.92	JMD 229.79	JMD 1,761.70
Sealed Boxes/Packages			
Small	JMD 2,553.19	JMD 382.98	JMD 2,936.17
Large	JMD 2,978.72	JMD 446.81	JMD 3,425.53
Locked boxes, trunks, etc (per entry)	JMD 160.94	JMD 24.14	JMD 185.08
Stocks, debentures, share certificates, Deeds, treasury bills safekeeping	JMD 1,276.60	JMD 191.49	JMD 1,468.08
Other Fees			
Number of free visits	Nil		Nil
Each additional visit per month	JMD 160.94	JMD 24.14	JMD 185.08
Bankers Acceptances - Draft	JMD 437.55	JMD 65.63	JMD 503.18

MISCELLANEOUS SERVICES			
Audit Certificate			
Current Year - cost per certificate	JMD 2,489.27	JMD 373.39	JMD 2,862.66
Current Year - cost per hour for detailing securities	JMD 723.40	JMD 108.51	JMD 831.91
Certificate/Confirmation of balance			
Local currency accounts	J\$1,617.02	J\$242.56	J\$1,859.58
Foreign currency accounts	USD \$14.59	USD \$2.19	USD \$16.78
Certificate of interest Paid	JMD 1,021.28	JMD 153.19	JMD 1,174.47
Reference Letters	JMD 2,145.92	JMD 321.89	JMD 2,467.81
Signature verification	Free		Free
Insurance on Registered Mail	Cost		Cost
Photocopying documents (per sheet)	JMD 257.51	JMD 38.63	JMD 296.14
Letter of Undertaking	JMD 4,721.03	JMD 708.15	JMD 5,429.18
Verification of CSV on life insurance policy	JMD 306.22	JMD 45.93	JMD 352.15
Verification of cheques and balances by telephone	JMD 85.84	JMD 12.88	JMD 98.72
Duplicate passbooks	JMD 400.00	JMD 60.00	JMD 460.00
No Book transactions	JMD 128.76	JMD 19.31	JMD 148.07
Hold (all) Mail—where nothing is mailed to client (per month)	JMD 1,406.25	JMD 210.94	JMD 1,617.19

Schedule of Charges

SUNDRY SERVICES			
	CHARGES (pre -GCT)	GCT 15.0%	FINAL CHARGES (inc.GCT)
Securities Documentation Fees			
Guarantee Bonds	JMD 700.00	JMD 105.00	JMD 805.00
Postponement of Claim	JMD 700.00	JMD 105.00	JMD 805.00
Satisfaction of Bills of Sale - Individual	JMD 830.04	JMD 124.51	JMD 954.55
Satisfaction of Bills of Sale - Corporate	JMD 1,043.48	JMD 156.52	JMD 1,200.00
Hypothecations of bank account	JMD 1,045.06	JMD 156.76	JMD 1,201.82
FEX Loan Agreements	JMD 389.48	JMD 58.42	JMD 447.90
Assignment of Life Insurance	JMD 652.58	JMD 97.89	JMD 750.47
Release of Life Insurance	JMD 610.09	JMD 91.51	JMD 701.60
Insurance processing fees - requests for confirmation of renewal	JMD 858.37	JMD 128.76	JMD 987.13
Lodgment of Caveats	JMD 1,305.15	JMD 195.77	JMD 1,500.92
Withdrawal of Caveats	JMD 870.39	JMD 130.56	JMD 1,000.95
General Searches	JMD 870.39	JMD 130.56	JMD 1,000.95
Caveat Searches	JMD 1,305.15	JMD 195.77	JMD 1,500.92
Company Searches	JMD 825.11	JMD 123.77	JMD 948.88
Title Searches	JMD 700.00	JMD 105.00	JMD 805.00
Surrender of Title	JMD 1,305.15	JMD 195.77	JMD 1,500.92
Verification of CSV on life insurance policy	JMD 566.09	JMD 84.91	JMD 651.00
Bills of Sale (Individual)			
Up to 9,999	JMD 177.04	JMD 26.56	JMD 203.60
10,000 to 39,999	JMD 260.73	JMD 39.11	JMD 299.84
40,000 to 74,999	JMD 347.00	JMD 52.05	JMD 399.05
75,000 to 199,999	JMD 609.01	JMD 91.35	JMD 700.36
200,000 to 399,999	JMD 1,734.98	JMD 260.25	JMD 1,995.23
400,000 to 599,999	JMD 2,259.01	JMD 338.85	JMD 2,597.86
600,000 to 799,999	JMD 3,037.98	JMD 455.70	JMD 3,493.68
800,000 & over	JMD 3,909.01	JMD 586.35	JMD 4,495.36

Notes:

1. * - Product/Service Not offered to new clients
2. All figures are quoted in Jamaican Dollars unless otherwise stated.



Schedule of Charges

LENDING AND CARD SERVICES

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
CREDIT REPORTS			
Credit Reference <i>(fee for providing Credit reference for clients)</i>	JMD 2,600.86	JMD 390.13	JMD 2,990.99
Credit Bureau report - INDIVIDUAL <i>(fee for pulling a credit report through the Credit Bureau)</i>	JMD 2,480.00	JMD 372.00	JMD 2,852.00
Credit Bureau report - BUSINESS <i>(fee for pulling a credit report through the Credit Bureau)</i>	JMD 2,480.00	JMD 372.00	JMD 2,852.00
OVERDRAFTS			
Set up/Annual Renewal Fee: ACA & Temporary Overdrafts	2.00% Min \$5,150	0.30%	2.30% Min \$5922.50
Excess Overdraft Fee (in addition to encroachment rate)	0.858% Min \$2,145.92	0.129%	0.99% Min \$2,467.81
Unauthorized Overdraft Fee (in addition to encroachment rate)	1.717% Min \$2,145.92	0.258%	1.97% Min \$2,467.81
<i>Note: Overdraft interest rates are charged separately. See rate bulletin.</i>			
CREDIT CARDS			
See Credit Card Schedule of Charges			
VISA DEBIT CARD - LOCAL CURRENCY			
Annual Fees	No Charge		No Charge
Fast Card Fees (<i>Courier charges only</i>)	USD 43.48	USD 6.52	USD 50.00
ABM Balance Inquiry Fee			
At a local CIBC ABM	No Charge		No Charge
At another bank's ABM	JMD 25.75	JMD 3.86	JMD 29.61
ABM Withdrawals			
At a local CIBC ABM	No Charge		No Charge
At another local bank's ABM	JMD 51.50	JMD 7.73	JMD 59.23
At International/Overseas bank's ABM (Including CIBC ABMs in another country)	JMD 434.78	JMD 65.22	JMD 500.00
Point of Sale Purchases	JMD 13.73	JMD 2.06	JMD 15.79
Replacement & Additional Cards - Classic	JMD 695.65	JMD 104.35	JMD 800.00
Replacement & Additional Cards - Platinum	JMD 695.65	JMD 104.35	JMD 800.00
Stamp Duty	No Charge		No Charge
Declined Transactions			
At a local CIBC ABM	No Charge		No Charge
At another local bank's ABM	JMD 25.75	JMD 3.86	JMD 29.61
At International/Overseas bank's ABM (Including CIBC ABMs in another country)	JMD 50.10	JMD 7.52	JMD 57.62

VISA DEBIT CARD -USD CURRENCY			
Annual Fees	No Charge		No Charge
Fast Card Fees (<i>Courier charges only</i>)	USD 37.58	USD 5.64	USD 43.21
ABM Balance Inquiry Fee:			
At a local CIBC ABM	No Charge		No Charge
At another bank's ABM	USD 0.42	USD 0.06	USD 0.48
ABM Withdrawals:			
At a local CIBC ABM	No Charge		No Charge
At another local bank's ABM	USD 2.51	USD 0.38	USD 2.88
At International/Overseas bank's ABM (Including CIBC ABMs in another country)	USD 2.51	USD 0.38	USD 2.88
Point of Sale Purchases	No Charge		No Charge
Replacement & Additional Cards - Classic	USD 4.18	USD 0.63	USD 4.80
Replacement & Additional Cards - Platinum	USD 8.35	USD 1.25	USD 9.60
Stamp Duty	No Charge		No Charge
Declined Transactions:			
At a local CIBC ABM	No Charge		No Charge
At another local bank's ABM	USD 0.84	USD 0.13	USD 0.96
At International/Overseas bank's ABM (Including CIBC ABMs in another country)	USD 0.84	USD 0.13	USD 0.96

Notes:

1. * - Product/Service Not offered to new clients
2. All figures are quoted in Jamaican Dollars unless otherwise stated.



Schedule of Charges

CORPORATE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
E-PAY (PAYROLL; SUPPLIER PAYMENTS; DIRECT DEBITS (where applicable))			
Set up	Free		Free
Monthly Access	Free		Free
Operational (per file run)	JMD 600.00	JMD 90.00	JMD 690.00
Transaction			
Per credit to account at CIBC	JMD 25.00	JMD 3.75	JMD 28.75
Per credit to account at another bank	JMD 30.00	JMD 4.50	JMD 34.50
Emergency Processing (per file run)	JMD 400.00	JMD 60.00	JMD 460.00
E-PAY (PAYROLL; SUPPLIER PAYMENTS; DIRECT DEBITS (where applicable)) - USD Clients			
Set up	Free		Free
Monthly Access	Free		Free
Operational (per file run)	USD 10.00	USD 1.50	J\$11.50
Transaction			
Per credit to account at CIBC	USD 0.64	USD 0.10	USD 0.74
Emergency Processing (per file run)	USD 17.17	USD 2.58	USD 19.75
MANUAL PAYROLL - PAPER LIST OPTION			
Set up	Free		Free
Monthly Access	Free		Free
Operational (per file run)	JMD 515.02	JMD 77.25	JMD 592.27
Transaction			
Per credit to account at CIBC	JMD 42.92	JMD 6.44	JMD 49.36
Per credit to account at another bank	JMD 51.50	JMD 7.73	JMD 59.23
Emergency Processing (per list)	JMD 429.18	JMD 64.38	JMD 493.56
MANUAL PAYROLL - CASH / ENVELOPE OPTION			
Set up	Free		Free
Monthly Access	Free		Free
Operational (per file run)	JMD 515.02	JMD 77.25	JMD 592.27
Transaction			
Per credit to account at CIBC	JMD 42.92	JMD 6.44	JMD 49.36
Per credit to account at another bank	JMD 51.50	JMD 7.73	JMD 59.23
Emergency Processing (per list)	JMD 429.18	JMD 64.38	JMD 493.56
ONLINE BILL PAYMENT (where company signs up as an Online Biller)			
Set up	Free		Free
Per payment received	JMD 12.02	JMD 1.80	JMD 13.82



Schedule of Charges

CORPORATE SERVICES

	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
DEPOSITORY			
Annual (Rental) Fee			
Disposable Bags	JMD 3,433.48	JMD 515.02	JMD 3,948.50
Canvas Wallets			
Small:	JMD 4,506.44	JMD 675.97	JMD 5,182.40
Medium:	JMD 6,652.36	JMD 997.85	JMD 7,650.22
Large:	JMD 7,510.73	JMD 1,126.61	JMD 8,637.34
Short Term Rental (30 days or less)			
Disposable Bags	n/a		n/a
Canvas Wallets	n/a		n/a
Safekeeping (contents remain in bag):			
Small:	JMD 2,575.11	JMD 386.27	JMD 2,961.37
Medium:	JMD 3,433.48	JMD 515.02	JMD 3,948.50
Large:	JMD 4,291.85	JMD 643.78	JMD 4,935.62
**Refund of Annual Rental Fee (box closed before year end)	Annual fee less outstanding charges & taxes		Annual fee less outstanding charges & taxes
Per Package of 50 Disposable bags			
Small: 9 x 12	JMD 2,145.92	JMD 321.89	JMD 2,467.81
Medium: 12 x 16	JMD 2,403.43	JMD 360.51	JMD 2,763.95
Large: 19 x 28	JMD 4,034.34	JMD 605.15	JMD 4,639.49
Replacement and Repairs			
Canvas Bag (all sizes)	JMD 3,004.29	JMD 450.64	JMD 3,454.94
Canvas Bag Keys	JMD 858.37	JMD 128.76	JMD 987.12
Trap Door Key	JMD 3,004.29	JMD 450.64	JMD 3,454.93
Additional Key	JMD 3,004.29	JMD 450.64	JMD 3,454.93

SWEEPS and ZBAs			
Set-up Fee			
Standard Set Up	JMD 2,832.62	JMD 424.89	JMD 3,257.51
Additional Set Up	JMD 1,716.74	JMD 257.51	JMD 1,974.25

E-STATEMENT PRICING			
Statement Frequency			
Via Swift:			
Daily	JMD 6,524.00	JMD 978.60	JMD 7,502.60
Monthly	JMD 1,716.74	JMD 257.51	JMD 1,974.25
Via Email:			
Daily	JMD 2,832.62	JMD 424.89	JMD 3,257.51
Weekly	JMD 1,716.74	JMD 257.51	JMD 1,974.25
Monthly	JMD 1,115.88	JMD 167.38	JMD 1,283.26

Notes:

1. * - Product/Service Not offered to new clients
2. All figures are quoted in Jamaican Dollars unless otherwise stated.

Schedule of Charges



TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
BONDS, INDEMNITIES & GUARANTEES			
Guarantees or indemnities issued by Bank on behalf of customers including Letters of Undertaking Which would lead to a normal loan or mortgage:			
Which would lead to a normal loan or mortgage	JMD 4,255.32	JMD 638.30	JMD 4,893.62
Other than to providers of commercial paper:			
Cash secured	1.97% Minimum J\$4,255.32	0.30% Min. J\$702.13	2.27% Minimum J\$4957.45
Other	2.96% - 4.94% Minimum J\$4,255.32	0.44% - 0.74% Min. J\$638.30	3.40% - 5.68% Minimum J\$4,893.62
Guarantees issued in favour of Providers of Commercial paper	6.87% -8.58% p.a. Min 90 days or J\$5,579.40	1.03% - 1.29% Min. J\$836.910	7.90% -9.87% p.a. Min 90 days or \$6,416.31
Guarantees issued under National Ex-Im Bank administrated lines of credit including EDF Rehabilitation Fund, etc. <i>for period outstanding where fully supported:</i>			
Cash secured	1.97% p.a. of amount for period outstanding. Min. \$1,200.00	0.3% Min. J\$180.00	2.27% p.a. of amount for period outstanding. Min. \$1,380.00
Other	11.55% – 13.52% p.a. of amount for period outstanding. Minimum \$2,038.75	1.73% - 2.03% Min. J\$305.81	13.28% – 15.55% p.a. of amount for period outstanding. Minimum \$2,344.56
Bankers Acceptance	Issuing Commission will be charged on the increase (additional amount) for the remaining validity		Issuing Commission will be charged on the increase (additional amount) for the remaining validity
Establishment fee:			
On first J\$10M of face value of draft	0.43%	0.06%	0.49%
On any additional amount	0.22%	0.03%	0.25%
Credit information services	JMD 643.78	JMD 96.57	JMD 740.34
Verification of C.S.V of insurance policy	JMD 858.37	JMD 128.76	J\$987.12 plus charge from insurance company

Schedule of Charges



TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
LETTERS OF CREDIT : EXPORT (Inward) CLEAN & DOCUMENTARY			
Pre-Advising Commission	USD 21.46	USD 3.22	US\$24.68 equivalent at Cheque buy rate
Acceptance Commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Advising credits Commission	USD 43.78	USD 6.57	US\$50.35 equivalent at Cheque buy rate
Confirming Credits	1% per 90 days. Minimum \$1,716.74	0.15% Min. J\$257.51	1.15% per 90 days. Minimum \$1,974.25
Amendments, Extensions and Increases:			
Extensions	Issuing/Advising Commission will be charged on the amount for the extended / additional validity		Issuing/Advising Commission will be charged on the amount for the extended / additional validity
Increases	Issuing/Advising Commission will be charged on the increase for the remaining validity		Issuing/Advising Commission will be charged on the increase for the remaining validity
Other Amendments	USD 43.78	USD 6.57	US\$50.35 equivalent at Cheque buy rate
Drawings under L/Cs – Negotiation Commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Issue of Transferable LC (Issue of new credit)	Issuing/Advising Commission		Issuing/Advising Commission
Cancellation	USD 12.88	USD 1.93	USD 14.81
Document Handling:			
Negotiation (Examination of documents)	0.21% Minimum J\$1,115.88	0.03% Min. J\$167.38	0.24% Minimum J\$1,283.26
Discrepancy Fee	USD 21.46	USD 3.22	USD 24.68
Payment / Settlement / Reimbursement charges	USD 21.46	USD 3.22	US\$24.68 + Transfer costs
Deferred Payment / Acceptance commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Communication and Mail Charges	See Trade Communication and Sundry Services Section		See Trade Communication and Sundry Services Section

Schedule of Charges



TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)

LETTERS OF CREDIT : IMPORT (Outward) CLEAN & DOCUMENTARY			
Pre-Advising Commission	USD 21.46	USD 3.22	USD 24.68
Acceptance Commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Letters of Credit established via Cable	USD 40.34	USD 6.05	USD 46.39
Establishment Fee – sight and acceptance, where CIBC provides foreign currency	USD 38.63	USD 5.79	USD 44.42
Establishment Fee – sight and acceptance, <i>where applicant sources foreign currency:</i> without full cash (or equivalent) collateral:			
For Validity of 1 Year:	5.15 % p.a. (with or without <i>renewal</i>). Minimum J\$1716.74	0.77% Min. J\$257.51	5.92 % p.a. (with or without <i>renewal</i>). Minimum \$1,974.25
For Validity of less than 1 Year: Up to 90 days	1% per 90 days. Minimum \$1,716.74	0.15% Min. J\$257.51	1.15% per 90 days. Minimum \$1,974.25
For Validity of less than 1 Year: Each additional quarter	1.5% Minimum J\$1716.74	0.23% Min. J\$257.51	1.73% Minimum \$1,974.25
with partial cash (or equivalent) collateral	Calculated based on percentage of security clear and secured		Calculated based on percentage of security clear and secured
with full cash (or equivalent) collateral	4.29% per quarter. Minimum J\$1716.74	0.64% Min. J\$257.51	4.93% per quarter Minimum \$1,974.25
Amendments, Extensions and Increases:			
Extensions	Issuing/Advising Commission will be charged on the amount for the extended / additional validity		Issuing/Advising Commission will be charged on the amount for the extended / additional validity
Increases	Issuing/Advising Commission will be charged on the increase for the remaining validity		Issuing/Advising Commission will be charged on the increase for the remaining validity
Other Amendments	USD 43.78	USD 6.57	US\$50.35 equivalent at Cheque buy rate
Drawings under L/Cs – Negotiation Commission	0.50% per month after delivery. Minimum \$1,716.74	0.075% Min. J\$257.51	0.575% per month after delivery. Minimum \$1,974.251
Interest on Letters of Credit	<i>Charged on the outstanding Foreign Currency amount at the applicable rate of interest based on the actual rate charged by the Correspondent Bank plus 5% computed from the date of payment until receipt of reimbursement</i>		<i>Charged on the outstanding Foreign Currency amount at the applicable rate of interest based on the actual rate charged by the Correspondent Bank plus 5% computed from the date of payment until receipt of reimbursement</i>
Communication and Mail Charges	See Trade Communication and Sundry Services Section		See Trade Communication and Sundry Services Section

Schedule of Charges



TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Documentary Bills for Collections - (Import & Export)			
Exchange Charger – Sight or Tenor	Sight selling rate applies		Sight selling rate applies
Document Handling:			
Collection Commission:			
Documentary Collection Fee	1% Minimum \$1,072.96	0.15% Min. J\$160.94	1.15% Minimum \$1,233.90
Accelerated Collection Fee	0.5% Min J\$600.86 Max J\$7,467.81	0.075% Min. J\$90.13 Max. J\$1120.17	0.575% Min J\$690.99 Max J\$8,587.98
Holding accepted Bills			
Monthly Holding Commission :			
Sight Bills (<i>commencing month after arrival of goods</i>)	JMD 261.16	JMD 39.17	JMD 300.33
Mature/Accepted Bills (<i>commencing month after arrival of goods</i>)	JMD 34.33	JMD 5.15	JMD 39.48
Safe Custody Charge	JMD 51.50	JMD 7.73	JMD 59.23
Shipping Guarantees re missing bills of lading:			
First 2 months or part thereof -	1.00% Minimum \$1,030.04	0.15% Min. J\$154.51	1.15% Minimum \$1,184.55
Each additional month -	1.00% Maximum \$3,450	0.15% Min. J\$517.50	1.15% Maximum \$3,967.50
Protest Charge	JMD 2,145.92	JMD 321.89	J\$2467.81 + legal and out of pocket expenses
Overdue Items Administrative charge (<i>On collections outstanding more than 2 months or 30 days after maturity</i>)	JMD 34.33	JMD 5.15	J\$39.48 per month beginning month after goods arrive
Tracers	USD 4.29	J\$0.64	US\$4.93 + Cost
Aval Commission (Guarantee Commission)	Same as Import LC. Issuing commission date of Aval to maturity of the draft		Same as Import LC. Issuing commission date of Aval to maturity of the draft
Amendment	JMD 1,716.74	JMD 257.51	JMD 1,974.25
Payments to Agents	JMD 472.10	JMD 70.82	J\$542.92 + transfer charges
Return of Documents charges	1%. Min \$858.37 Max \$1,716.74	0.15% Min. J\$128.76 Max. J\$257.51	1.15%. Min \$987.13 Max \$1974.25
Storage of goods	JMD 3,175.97	JMD 476.40	J\$3652.37 + expenses
Reshipping of Goods	JMD 4,291.85	JMD 643.78	J\$4935.63 + expenses
Bills paid in installments	USD 21.46	USD 3.22	USD 24.67
Endorsement of shipping documents as attorney	USD 21.46	USD 3.22	USD 24.67
Endorsement of parcel post receipt	USD 12.88	USD 1.93	USD 14.81
Certificate of transfer of title to goods	USD 21.46	USD 3.22	USD 24.67
Statement of past due bill	USD 12.88	USD 1.93	USD 14.81
Insurance of goods	JMD 43.48	JMD 6.52	J\$50 per \$100.00 per month or part thereof
Delivery Orders	JMD 450.64	JMD 67.60	JMD 518.24
Bills Discounted:			
Min applicable rate of interest on advances	JMD 530.04	JMD 79.51	JMD 609.55
Min collection charge	JMD 490.13	JMD 73.52	JMD 563.65
Communication and Mail Charges	See Trade Communication and Sundry Services Section		See Trade Communication and Sundry Services Section

Schedule of Charges



TRADE SERVICES			
	CHARGES (pre -GCT)	GCT 15.00%	FINAL CHARGES (inc.GCT)
Cheque Collection (Inward) and Issuance (Outward)			
Receive cheque for Collection (Inward)	1% Min \$729.61 Max \$6,866.95	0.15% Min. J\$109.44 Max. J\$1,030.04	1.15% Min \$839.05 Max \$7,896.99
Cheque Issuance (Outward)	1% Min \$729.61 - Max \$6,866.95	0.15% Min. J\$109.44- Max. J\$1,030.04	1.15% Min \$839.05 - Max \$7,896.99
Tracers	USD 4.29	USD 0.64	US\$4.93 + Cost
Stop payment charges	JMD 257.51	JMD 38.63	J\$296.14 + correspondent charges
Amendment	JMD 1,716.74	JMD 257.51	JMD 1,974.25
Trade Communication and Sundry Services			
Third party payments	USD 21.46	USD 3.22	US\$24.67 + Transfer Cost
Communication Charges"			
Registered Mail	USD 4.29	USD 0.64	US\$4.93 + Cost
SWIFT - Establishing / Issuing LCs etc*	USD 42.92	USD 6.44	US\$49.36 + Cost
SWIFT - Other	USD 4.29	USD 0.64	US\$4.93 + Cost
Courier - Local + International	USD 4.29	USD 0.64	US\$4.93 + Cost

Notes:

1. * - Product/Service Not offered to new clients
2. All figures are quoted in Jamaican Dollars unless otherwise stated.