



Schedule of Charges

JAMAICA

Personal Banking

Effective: January 1, 2026

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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 643.77 | JMD 96.57 | JMD 740.34 |
| 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 (after free debits) | 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 |

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 | 5 | | 5 |
| 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 2.15 | USD 0.32 | USD 2.47 |
| 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 1.71 | USD 0.26 | USD 1.97 |
| 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 |

| 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 |



Schedule of Charges

PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

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

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:

- * - 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 Transfer⁴ | | | | | | |
| \$1 to \$68,315.00 | JMD 1,069.07 | n/a | JMD 160.36 | n/a | JMD 1,229.42 | n/a |
| \$68,315.01 to \$1,350,000.00 | JMD 1,714.28 | n/a | JMD 257.14 | n/a | JMD 1,971.42 | 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 | | | | | | |
| 4. 1st Send Wire Transfer - A Correspondent Bank fee of \$341.58 is charged on all 1st send wire transfers. For 1st Send wire transfers for which the beneficiary receives USD currency, an additional fee of 0.25% of the transaction amount will also apply. | | | | | | |



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 \$732.94 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 |
| 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 end) | 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 2,565.22 | JMD 384.78 | JMD 2,950.00 |
| Credit Bureau report - BUSINESS <i>(fee for pulling a credit report through the Credit Bureau)</i> | JMD 2,565.22 | JMD 384.78 | JMD 2,950.00 |
| 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:

- * - Product/Service Not offered to new clients
- 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, where applicant sources foreign currency: without full cash (or equivalent) collateral: | | | |
| For Validity of 1 Year: | 5.15 % p.a. (with or without renewal). Minimum J\$1716.74 | 0.77% Min. J\$257.51 | 5.92 % p.a. (with or without renewal). 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.