

SURVEY OF BANK CHARGES

TYPE OF SERVICES	BANK OF NOVA SCOTIA (BNS) JAMAICA LTD			FIRST CARIBBEAN INTERNATIONAL BANK (FCIB)			FIRST GLOBAL BANK LIMITED (FGB)			NATIONAL COMMERCIAL BANK JAMAICA LTD. (NCB)			RBC Royal Bank (Jamaica) Ltd.			PAN CARIBBEAN BANK		
	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE
PERSONAL SERVICES	RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES	
Savings Accounts:																		
WITHDRAWAL	\$165.00	\$165.00	0%	\$150.00	\$150.00	0%	0.00	0.00	0%	\$200.00	\$200.00	0%	\$0.00	\$0.00	0%	\$ 101.05	Free or \$101.05	
DEPOSIT	\$165.00	\$165.00	0%	0.00	0.00	0%	0.00	0.00	0%				0.00	0.00	0%			
Minimum Balance Violation Fee:																		
LOCAL CURRENCY ACCOUNT	\$150.00	\$150.00	0%	\$151.29	\$151.29	0%	0.00	0.00	0%	\$180.00	\$180.00	0%	\$0.00	\$0.00	0%	N/A	n/a	
Cheque Books:																		
Personal Accounts																		
LOCAL CURRENCY	\$1,565.00	\$1,565.00	0%	Cost	Cost		\$1,200.00	J\$ 1,500.00	25%	\$1,550.00	\$1,550.00	0%	\$1,546.74	\$1,546.74	0%	\$1,450.00	\$ 1,450.00	0%
FOREIGN CURRENCY US\$	19.70	19.70	0%	Cost	Cost		15.00	\$ 20.00	33%	18.00	18.00	0%	17.00	17.00	0%	N/A	\$ 1,450.00	
Non-Personal Accounts																		
LOCAL CURRENCY	\$9,040.00	\$9,040.00	0%	Cost	Cost		\$9,000.00	J\$ 9,500.00	6%	\$9,100.00	\$9,100.00	0%	\$9,087.10	\$9,087.10	0%	\$8,000.00	\$8,000.00	0%
Over Limit Fee:																		
WITH PERMISSION	\$1,250.00	\$1,250.00	0%	\$1,875.97	\$1,875.97	0%	\$2,500.00	\$2,500.00	0%	\$2,232.50	\$2,232.50	0%	\$1,200.00	\$1,200.00	0%	\$1,551.00	\$ 1,551.00	0%
WITHOUT PERMISSION	\$1,250.00	\$1,250.00	0%	\$1,875.97	\$1,875.97	0%	\$3,000.00	J\$ 2,500.00	-17%	N/A	N/A		\$1,200.00	\$1,200.00	0%	\$1,551.00	\$ 1,551.00	0%
Cheques Returned																		
LOCAL CURRENCY	\$955.00	\$955.00	0%	\$960.00	\$960.00	0%	\$900.00	J\$ 1,200.00	33%	\$1,250.00	\$1,250.00	0%	\$845.00	\$845.00	0%	\$ 1,057.50	\$ 1,057.50	0%
US CURRENCY	25.00	\$25.00	0%	US \$15.13 + fgn bank charge	\$4,042.00		26.00	\$ 30.00	15%	22.00	22.00	0%	25.00	\$25.00	0%	\$ 12.33	\$ 12.34	0%
Stop Payment /Cancellation Order:																		
LOCAL CURRENCY ACCOUNT	\$455.00	\$455.00	0%	\$400.00	\$400.00	0%	\$600.00	\$650.00	8%	\$450.00	\$450.00	0%	\$305.00	\$305.00	0%	\$305.05	\$ 305.50	0%
FOREIGN CURRENCY ACCOUNT US\$	15.00	\$15.00	0%	50.43 + fgn bank charge	50.43 + foreign bank chg	0%	5.00	\$ 15.00	200%	40.00	40.00	0%	\$38.00	38.00	0%	N/A	\$ 15.28	
LOAN SERVICES																		
Personal Loans (Interest Rates) (Minimum)	13.25%	13.25%	0%	14.99%	14.99%	0%	17.20%	base +/- 5.5		16.25%	13.50%	-17%	16.95%	16.95%	0%	17.95%	14%	-22%
Commercial Loans (Base Interest Rates)	15.75%	15.75%	0%	16.85%	19.85%	18%	18.75%	base +/- 5.5		17.75%	17.75%	0%	16.95%	16.95%	0%	17.95%	14%	-22%
E-FINANCIAL SERVICES																		
Credit Cards - Annual Fees:																		
LOCAL (Minimum)	\$3,250.00	\$3,250.00	0%	\$1,704.00	\$1,704.00	0%	0.00	0.00	0%	970.00	970.00	0%	\$2,850.00	\$2,850.00	0%	N/A	n/a	
INTERNATIONAL - Minimum (US\$)	90.00	\$90.00	0%	\$76.00	\$76.00	0%	\$125.00	125.00	0%	75.00	75.00	0%	50.00	50.00	0%	N/A	n/a	
Credit Cards - Interest Rate:																		
LOCAL	40%	40%	0%	39%	47%	21%	39.00%	39.00%	0%	49.00%	49.00%	0%	39.00%	39.00%	0%	N/A	n/a	
Automated Banking Machines:																		
Using Bank's ABM																		

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	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE	Jun-11	Apr-12	% INCREASE
PERSONAL SERVICES	RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES		RATES /FEES	RATES /FEES	
WITHDRAWAL	\$33.00	\$33.00	0%	\$20.00	\$20.00	0%	\$20.00	J\$ 25.00	25%	\$30.00	\$30.00	0%	\$15.00	\$15.00	0%	N/A	n/a	
DEPOSIT	0.00	\$0.00	0%	\$0.00	\$0.00	0%	-			0.00	0.00	0%	0.00	\$0.00	0%	N/A	n/a	
BALANCE ENQUIRY	0.00	0.00	0%	\$0.00	\$0.00	0%	\$30.00	\$30.00	0%	0.00	0.00	0%	0.00	0.00	0%		n/a	
Using Multilink Withdrawal																		
-DECLINED	\$27.60	\$30.00	9%	\$21.19	\$23.30	10%	\$30.00	J\$ 35.00	17%	\$26.72	\$26.72	0%	\$20.20	\$30.00	49%	\$36.50	\$ 27.50	-25%
Point-of-Sale																		
PURCHASE (BANK'S MACHINE)	\$14.85	\$14.85	0%	\$12.10	\$14.22	18%	\$12.00	J\$ 15.00	25%	\$12.10	\$12.10	0%	\$10.10	\$10.10	0%	\$12.00	\$ 12.00	0%
DECLINED (BANK'S MACHINE)	\$12.10	\$18.20	50%	\$12.10	\$10.26	-15%	\$30.00	\$30.00	0%	\$10.08	\$10.08	0%	\$9.10	\$9.10	0%	N/A	n/a	
DECLINED (MULTILINK)	\$18.20	\$18.20	0%	\$12.10	\$10.26	-15%	\$30.00	\$30.00	0%	\$12.10	\$12.10	0%				\$12.00	\$ 12.00	0%
MISCELLANEOUS																		
Certification of Account Balance																		
JAMAICAN CURRENCY	\$1,250.00	\$1,250.00	0%	\$1,900.00	\$1,900.00	0%	\$2,500.00	\$2,500.00	0%	\$1,100.00	\$1,250.00	14%	\$1,000.00	\$1,000.00	0%	\$587.50	\$587.50	0%
Managers' Cheque:																		
BANK'S CUSTOMERS	\$355.00	\$355.00	0%	\$300.00	\$301.00	0%	\$350.00	J\$ 350.00	0%	\$350.00	\$350.00	0%	\$350.00	\$350.00	0%	\$235.00	\$235.00	0%
OTHER CUSTOMERS	\$880.00	\$880.00	0%	N/A	N/a		\$1,000.00	\$1,200.00	20%	\$880.00	\$880.00	0%	\$880.00	\$880.00	0%	\$235.00	\$235.00	0%
International Wire or Telegraphic Transfer:																		
INWARD	\$2,950.00	\$2,950.00	0%	\$2,000.00	\$2,000.00	0%	\$15.00	J\$ 1,300.00		\$2,300.00	\$2,300.00	0%	\$2,000.00	\$2,000.00	0%	\$12.92	\$ 12.92	0%
OUTWARD	\$3,535.00	\$3,535.00	0%	\$4,034.34	\$4,299.99	7%	\$2,000.00	J\$ 2,200.00		\$3,300.00	\$3,300.00	0%	\$3,437.20	\$3,437.20	0%	\$36.42	\$ 36.42	0%
Standing Orders																		
LOCAL CURRENCY	\$360.00	\$360.00	0%	\$250.00	\$250.00	0%	\$550.00	\$550.00	0%	\$250.00	\$250.00	0%	\$250.00	\$250.00	0%	\$205.62	Set up - 205.63/ Per transaction - 258.50	

Notes:

RATES /FEES IN JMD (unless otherwise specified).

N/A - Service is not provided.

Percentage change are calculated using the June 2011 and April 2012 rates.

Cells highlighted in green signify the lowest price for that particular item, across the six banks.

Cells highlighted in red signify the highest price for that particular item, across the six banks.

Where fees have a range, the minimum has been used e.g. credit card interest rates

Cells circled in red signify the highest percentage increase for that particular item, across the six banks.

Details and conditions attached to rates and fees are available on the CAC's website: <http://www.cac.gov.jm>