

DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
Manager's Cheque		
Replacement Manager's Cheque		
Manager's Cheque (non client)		
Cheque encashment (non-clients)		
Replacement Foreign Drafts		
Foreign Drafts (negotiated locally)		
Cheques issued J\$1,000,000 up to J\$5,000,000		
Cheques issued over J\$5,000,000		
Cheques on Collection (Local Account)		
Cheques on Collection (Foreign Account)		
Foreign Drafts (negotiated overseas)		
Dormant Accounts		
Returns/Stop Payment		
Cheque returned to other banks (JMD)		
Cheque returned to other banks (USD Local A/C)		
Other Bank Cheque dishonoured and charged back to client (JMD)		
Foreign Cheque returned - incoming (USD, GBP/EURO)		
Locally drawn USD Other Bank Cheque dishonoured and charged back to client (JMD)		
Other Bank Cheque returned for material defects (such as signature, etc. USD,GBP/EURO)		
SBJ Cheque returned NSF, recalled at clients request (JMD)		
Stop Payment on Manager's Cheque		
Stop Payment (JMD A/C)		
Stop Payment (Local USD A/C)		
Stop Payment on Foreign Draft		
Stop Payment on Foreign Draft - cleared locally		
Interim/Duplicate Statement (Savings)		
Interim/Duplicate Statement (Chequing)		
SWIFT Daily Statement		
Foreign Cheques Processed		
Auditor's Confirmation		
Certification of account balance		
Bill Payment (in branch)		
In Branch Transactions		
Withdrawal for less than J\$100,000.00 (ABM available)		
Deposit for less than J\$200,000.00 (ABM available)		
Client Cash Orders/Cash in Transit		
Replace Night Chute Key - Cost		
Deposit bags Size A (9X12) per 50 bags		
Deposit bags Size D (12X16) per 50 bags		
Deposit bags Size G (20X25) per 50 bags		
CD Early Encashment Fee		
Debiting Account per clients' instruction - in Branch (letter/email/bearer)		
Night/Day Deposit Service (One time setup fee)		

*FBC- Foreign Bank Charge. Ask your bank representative for an estimate of foreign bank charge All fees are quoted in Jamaican dollars unless otherwise stated

DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
Cash Deposit in Excess of:		
J\$1,000,000.00		
USD 1,000.00		
CAN 1,000.00		
GBP 1,000.00		

CHEQUE BOOKS

Personal		
Per 100 leaves		
Rush Order		

RESEARCH

Voucher Search (JMD)		
----------------------	--	--

FUNDS TRANSFER

Wire Transfers - Overseas		
Outgoing Wire Transfer - In Branch Outgoing		
Wire Transfer - Online		
Incoming Wire Transfer		
Incoming Wire Transfer		
Repair/amendment of outgoing wire transfer		
Correspondent bank investigation/query		
Tracer/query at clients request		
Returned wire to correspondent bank		
Credit confirmation to correspondent bank		
Transfer to Local Bank		
Sagicor to Sagicor account (online)		
Sagicor to Sagicor (in-branch)		
Sagicor to other bank (RTGS - online)		
Sagicor to other bank (RTGS - in-branch/Transact)		
Other bank to Sagicor (RTGS)		
Automated Clearing House (ACH)		
Repair/amendment of outgoing RTGS		
Recall (RTGS)		

INTERNET BANKING

Internet Banking (Individual) Access		
Transfer between Sagicor Accounts		
Online Balance Enquiry		
Bill Payment		
TRANSACT		
Service Charge		

STANDING INSTRUCTIONS

Set Up/Amendment (In Branch)		
Transaction (Online)		
Transaction (In Branch)		
Failure Charge		
Sweep between Accounts		
Sweep between Accounts via ebank		

FOREIGN CURRENCY ACCOUNTS

Cheques (USD Accounts)		
Prime Chequing		

DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
LOCAL CURRENCY ACCOUNTS		
Prime Chequing		
Prime Savings (local)		
Advantage Savings (Savings A/C with cheque-writing facilities)		
In branch per debit charge		
E-Advantage		
Senior Advantage		
* Cheque charge (where applicable)		
Cheque paid overlimit/against uncleared funds		

CAMBIO SETTLEMENT

Annual Fee		
Transaction Fee		

DEBIT CARDS

Using Proprietary (SBJ) ABM's		
Withdrawals		
*Replacement ABM Card		
Declined		
Transfers		
Balance Enquiry		
Deposit		
Mini Statement		
Using Multilink ABMs		
Withdrawals		
Balance Enquiry		
Declined		
Point-of-Sale (POS) Transactions using Proprietary (SBJ) Machines		
Per Transaction		
Declined		
Point-of-Sale (POS) Transactions using Multilink		
Per Transaction		
Declined		
Merchant Fee		
*Non Multi-link & International ATM Transaction		
Withdrawal		
Balance Enquiry		
Declined		
*Non Multi-link & International POS Transaction		
Cardholder fee per Transaction		
Balance Enquiry		
Declined International Transaction		
*E-Commerce (online) Transaction		
Balance Enquiry		

* Effective September 1, 2022

* FBC - Foreign Bank Charge. Ask your bank representative for an estimate of foreign bank charge
All fees are quoted in Jamaican dollars unless otherwise stated

DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

CREDIT CARDS

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
Replacement Card Fee		
MasterCard Access		
MasterCard/Standard/Gold		
MasterCard Platinum/Black		
VISA Classic/Gold/Local (Classic)		
VISA Gold		
VISA Platinum		
VISA PriceSmart		
Annual Fee		
MasterCard Access		
MasterCard Standard (Primary)		
MasterCard Standard (Supplemental)		
MasterCard Gold (Primary)		
MasterCard Gold (Supplemental)		
MasterCard Black (Primary)		
MasterCard Black (Supplemental)		
MasterCard Platinum		
VISA PriceSmart (Primary)		
VISA PriceSmart Supplemental		
VISA Gold (Primary)		
VISA Gold Supplemental		
VISA Platinum		
VISA Platinum Supplemental		
**Late Payment & Over Limit Fees		
MasterCard Access		
MasterCard Standard/Gold/Platinum/Black		
MasterCard Standard/Gold		
VISA Classic/Gold		
VISA Platinum		
VISA Classic/Gold (JMD)		
VISA PriceMart		
Cash Advance (VISA & MasterCard)		
Unsecured Interest Rate - All USD Card Products		
Secured Interest Rate: VISA Gold/Platinum		
MasterCard Standard/Gold/Platinum		
In Branch Access		
In Branch [MasterCard Standard/Gold/Platinum/Black]		
In Branch [VISA/Gold/Platinum]		
In Branch PriceSmart		
In ABM MasterCard Standard/Gold/Platinum/Black]		
In ABM [VISA Gold/Platinum		
In ABM [VISA PriceSmart]		
MasterCard [SB] Cheques/Items paid over-limit/balance]		
Purchases		
Secured Interest Rate: VISA Gold/Platinum		
MasterCard Standard/Gold/Platinum		
Return Cheque Fee (All JMD Cards) (VISA Gold/Platinum)		
Credit Bureau Fee (per approval)		
All MasterCard/Direct Mail		
All USD VISA/Direct Mail		

*FBC - Foreign Bank Charge. Ask your bank representative for an estimate of foreign bank charge

**Late Payment & Over Limit Fees are the same amounts

All fees are quoted in Jamaican dollars unless otherwise stated

DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
CREDIT Consumer Loans		
Late Loan Payment Fee (Personal)		
Facility Renewals - Late Submission Financial Reports		
Loan Commitment Fees		
Cash Secured		
Unsecured		
Auto Loan		
Mortgage/Home Equity		
Issuance of Letter of Undertaking (Motor Vehicle, Real Estate, etc.)		
Annual renewal fee (Overdraft)		
UNDRAWN COMMITMENT FEE (A non-refundable fee plus GCT per annum shall be payable quarterly in arrears on the undrawn portion of the Facilities).		
Credit Bureau Credit Reports		
Credit Report/Reference Letter/Special Letter/Request		
Bonds Loan Commitment Fee		
Letters of Guarantee (Cash Secured)		
Letters of Guarantee (Non-Cash Secured)		
Letters of Undertaking (Cash Secured)		
Letters of Undertaking (Non-Cash Secured)		
Letters of Hypothecation		
Bonds Loan Commitment Fee (Consumer Loans)		
Performance		

MORTGAGE APPLICATION FEE

To prepare security documents (for Home Equity Loans)	Documentation (Personal)	
Loan Limit		
\$0.00 - \$499,999.99		
\$500,000.00 - \$999,999.99		
\$1,000,000.00 - \$2,499,999.99		
\$2,500,000.00 - \$4,499,999.99		
\$5,000,000.00 - \$7,499,999.99		
\$7,500,000.00 - \$9,999,999.99		
\$10,000,000.00 & Over		
Discharge of Mortgages & Bills of Sale (contact Disbursement & Collateral Security for NLA & Stamp Office's fees)	J\$4,000.00 Flat fee PLUS Stamp Office & NLA Fees (\$600)	J\$4,600.00 Flat fee PLUS Stamp Office & NLA fees (\$690)

PERSONAL BANKING/CORPORATE/SME

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
LOAN ADMINISTRATION		
Documents executed under Power of Attorney		
Release of Assignment of life insurance		
Title loan request to other financial institution		
Cash Secured Facility/issuance of letter of undertaking for cash, held at bank		
Loan Processing Administrative Fee		
Retail		
Business		

SAFE DEPOSIT BOX

Visit to Safe Deposit Boxes		
Listing of contents		
Drilling of boxes		
Rentals (all boxes are 24" in depth)		
Small 1 x 5 1 ½ x 5		
Medium 2 ½ x 5 3 x 5 3 ¼ x 5 3 ½ x 5 5 x 5 5 x 6		
Large 2 x 10 2 ½ x 10 2 ½ x 10 ¼ 2 7/8 x 10 7/16 3 x 10 3 ½ x 10 3 ½ x 10 3/8 5 x 10 5 5/16 x 10 7/16		
Extra Large 10 x 10 10 7/16 x 10 7/16 10 ½ x 10 ½ 10 x 15		

COIN HANDLING [Exchanging Coins for Bills]

EXCESS OF \$10,000.00		
\$0.00 - \$10,000.0		
\$10,001.00 - \$20,000.00		
\$20,001.00 - \$50,000.00		
\$50,001.00 - \$99,999.00		
Over 100,000.00		
Non-Client		
\$0.00 - \$10,000.00		
\$10,001.00 - \$20,000.00		
\$20,001.00 - \$50,000.00		
\$50,001.00 - \$99,999.00		
Over 100,000.00		

CORPORATE/SME

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

CHEQUE BOOKS

Business		
Order of 600 leaves		
Order of 400 leaves		
Order of 200 leaves		
Rush Order		

CASH DEPOSIT via COURIER

JMD		
USD		
CAD		
GBP		
Client Cash Orders/Coin Order/Cash in Transit		

INTERNET BANKING

Internet Banking (Corporate)		
Access Transfer between Sagicor Accounts		
Online Balance Enquiry		
Bill Payment		
TRANSACT		
Service Charge		

AUDITOR'S CONFIRMATION

Per Item		
----------	--	--

LOCAL CURRENCY ACCOUNTS

Business Chequing		
Business Advantage		
*Cheque charge (where applicable)		
Cheque paid overlimit/against uncleared funds		

FOREIGN CURRENCY ACCOUNTS

Cheques (USD Accounts)		
Business Chequing		
Business Advantage		

CORPORATE PAYROLL SERVICES

Direct Advantage		
Per Transaction/Item Charge		
Per File Charge		
Electronic		
Per Transaction/Item Charge		
Manual		
Per Transaction/Item Charge		
Per File Charge		

CORPORATE/SME

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

CREDIT CARD

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
Replacement Card Fee		
MasterCard		
VISA		
Late Fee		
VISA		
MasterCard		
Supplemental Card Fee		
*MasterCard		
*VISA Supplemental		
Annual Fee		
VISA Primary		
MasterCard		
Cash Advance - All Card products both VISA & MasterCard		
In Branch		
In ABM		
MasterCard - Interest Rate (unsecured)		
MasterCard - Interest Rate (secured)		
VISA - Interest Rate (secured)		
Overlimit Fee		
MasterCard (SBJ Cheques/Items paid overlimit/balance)		
VISA		
Purchases		
VISA Interest Rate (secured)		
VISA Interest Rate (unsecured)		
MasterCard (secured)		
MasterCard (unsecured)		
Return Cheque Fee (MasterCard)		
(VISA)		
Credit Bureau Fee (per approval)		
All JMD Credit Card both VISA & MasterCard		
All USDCredit Card both VISA & MasterCard		

[REMAINDER OF PAGE LEFT BLANK INTENTIONALLY]

*MasterCard - effective March 15, 2023

* Refer to <https://www.sagicor.com/en-JM/Personal-Solution/Banking/Credit-Cards/Fee-Guides-Terms-and-Conditions/Fee-Guides-and-Terms-and-Conditions> for a comprehensive list of credit card fees

*FBC - Foreign Bank Charge. Ask your bank representative for an estimate of foreign bank charge
All fees are quoted in Jamaican dollars unless otherwise stated

LOAN COMMITMENT FEE

Business Loans

Development Bank of Jamaica (DBJ) facilities		
Export-Import Bank of Jamaica (EXIM)		
SBJ Amortized & Term Loans (Cash Secured)		
SBJ Amortized & Term Loans (Non-Cash secured)		
Line of Credit (Secured)		
Line of Credit (Unsecured)		
Leasing		
Issuance of Letter of Credit		
Issuance of Letter of Undertaking (Motor Vehicle, Real Estate, etc)		
UNDRAWN COMMITMENT FEE (A non-refundable fee plus GCT per annum shall be payable quarterly in arrears on the undrawn portion of the Facilities).		
Late loan payment fee		
Upfront Fee		
Risk Assessment Fee		
Annual Renewal Fee		
Amendment Fee		
Refinancing Fee		
Early Repayment Fee		
Fee for Undrawn Facilities		
Syndicated Loan Upfront Fee		
Annual Administrative Agent Fee		
Documentation fee for facilities backed by mortgages and prepared internally:		
Complex transactions - Standard documentation fee for externally prepared documents.		

CORPORATE/SME

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

LETTER OF CREDIT

Advising or Amending Credit		
Inward Acceptance Commission		
Confirmation		
Outward Establishment Fee (plus Foreign Bank Charge)		
1-59 days		
60-119 days		
120-179 days		
180 days & over		
Cancellation/Non-Utilization of less than 80% of value of Letter of Credit		
Drawings Under Credit		
Standby Letter of Credit		
1-59 days		
60-119 days		
120-179 days		
180 days & over		

LETTER OF GUARANTEE

Indirect Credit Facility

Guarantee (local) - Cash Secured		
Guarantee (issued to other foreign financial institution) - Secured (depending on the amount, nature of security provided, risk involved, etc.)		
Guarantee (issued to other foreign financial institution) - Cash Secured		
Guarantee issued to Service Provider (Cash Secured)		
Guarantee issued to Service Provider (Secured)(depending on the amount, nature of security provided, risk involved, etc.) Security - Non Cash		
Credit Bureau Credit Reports		
Credit Report/Reference Letter/Special Letter/Request		

TRADE FINANCING

Discounting of Trade Receivables		
Letters of Credit + foreign bank charge		

MERCHANT SERVICES

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

POINT OF SALE

Monthly Service Fee:

Setup Fee per device (one time only)		
Compact All in One (GPRS/Wi-Fi)		
Countertop (Ethernet/Wi-Fi)		
Mobile GPRS (Device 680)		
MPOS		
Pin Pad Rental		
Mini POS Rental		
Damaged/Loss/Stolen POS Fees:		
Power Cords		
Compact All in One (GPRS/Wi-Fi)		
Countertop (Ethernet/Wi-Fi)		
Mobile GPRS		
CHARGEBACKS		
Chargeback Fee (per item)		
Arbitration Fee (losing party pays)		
INACTIVE PENALTY - POS & ECOMMERCE		
30 days		
60 days		
Greater than 60 days		
MERCHANT DISCOUNT RATE (MDR)		
Credit Cards (MasterCard, VISA, International Debit MasterCard, International VISA Debit)		
Debit Card per transaction fee (local Debit MasterCard, Local VISA Debit)		

ECOMMERCE

Setup Fee (one time only)

WordPress	
Magento	
Customs Built	
Mobile App	
Monthly Service Fee:	
Merchant Discount Rate (MDR)	

STAMP DUTY

SECURITY DOCUMENTS	Note Transactions (below \$500,000) and \$500,000 & above	
Assignment of Life Insurance		
Agreement of Life Insurance		
Assignment of Life Insurance (Release)		
Cash Secured Loan Application Agreement (incl. Power of Attorney)		
Counter Guarantee		
Debenture (includes Power of Attorney)		
Discharge of Mortgage		
Discharge of Mortgage (Partial)		
Discharge of Mortgage - (Registration (per mortgage noted on Title)		
Guarantee & Indemnity - Corporate (includes POA)		
Guarantee & Indemnity - Individual (includes POA)		
Hypothecation General (includes POA)		
Indemnity on Lost Cheque		
Loan Agreement		
Mortgage instrument (includes POA)		
Negative Pledge		
POS Loan Application Agreement (includes POA)		
Promissory Note (360) Company		
Promissory Note (365) Company		
Promissory Note (360) Individual		
Promissory Note (365) Individual		
Security Agreement (Individual & Company)		
Subordination Agreement - Company		
Subordination Agreement - Individual		

[REMAINDER OF PAGE LEFT BLANK INTENTIONALLY]