

ITEM	Fees	Final Fee (Incl of GCT)
PAYMENT		
Transfer to SBJ account	FREE	FREE
Cheque Issued	\$300, US\$5, GBP2, EUR2	\$345.00, US\$5.75, GBP2.30, EUR 2.30
Foreign Draft (negotiated overseas)	\$2,145.92	\$2,467.81
Foreign Draft (negotiated locally)	\$686.70	\$789.71
Early Encashment Charge	Penalty % + Cheque charge	
Cheque Replacement	\$300, US\$5, GBP2, EUR2	\$345.00, US\$5.75, GBP2.30, EUR2.30

STOCK BROKERAGE FEES		
Jamaican Stocks	2% of trade + JSE Fees	
Jamaican Stocks – Online	0.5% of Trade + JSE Fees	
JSE CESS	0.32%	
JCSD Trade Fee	0.03%	
US Stocks	US\$0.05/Unit or minimum of US\$120, whichever is greater-minimum trade value US\$5,000 + wire charge	

BOND COUPON PROCESSING FEES		
JA Corporate per coupon payment	\$605.00	\$695.75
JA Individual per coupon payment	\$242.00	\$278.30
US Corporate per coupon payment	US\$12	US\$13.80
US Individual per coupon payment	US\$6.00	US\$6.90
Euro Corporate per coupon payment	EUR 12	EUR 13.80
Euro Individual per coupon payment	EUR 6.00	EUR 6.90
Interest payment below J\$2,000 or US\$20	FREE	FREE

DAY TO DAY SERVICES		
Interim/Duplicate Repo Statements/Tax Certs/Replace Repo Contract	\$500 per page	\$575.00
Audit Confirmation	\$3,378.50 for current year + \$1,041.06 per hr for each prior year	\$3,885.28 for current year + \$1,197.22 per hr for each prior year
Voucher Search	\$2,145.92 (1st hour) \$1,000 per hr for search.	\$2,467.81 (1st hour) \$1,150 per hr search
Embassy/Confirmation/Reference Letters	\$1,200 per letter	\$1,380 per letter
Cash Deposit in excess of:		
J\$1,000,000 per day	\$2.40 per \$1,000 on total amount	\$2.76 per \$1,000 on total amount
US\$1,000	1.29% of excess amount	1.48 % of excess amount
CAN\$1,000	1.29% of excess amount	1.48 % of excess amount
£1,000	1.29% of excess amount	1.48 % of excess amount
Cheques sent on collection (Local Account)	1% per transaction with min US\$25.00 or equivalent + bearer fees	1.15 % per transaction with min US\$28.75 or equivalent + bearer fees
Cheques sent on collection (Foreign Account)	1% per transaction with min US\$35.00 or equivalent + bearer fees	1.15 % per transaction with min US\$40.25 or equivalent + bearer fees
Cheques Issued \$1,000,000 and over	\$5,000 per transaction	\$5,750.00 per transaction
Standing Instructions (regardless of currency)		
Set Up Fee	\$299.60	\$344.54
Transaction Fee	\$309.01 + cost of Manager's Cheque/RTGS/ACH	\$355.36 + cost of Manager's Cheque/RTGS/ACH
Failure Charge	\$420.60	\$483.69
Bearer Services	\$400 per delivery	\$460
Transact (Service Charge)	\$1,000.00 + Transaction Fee	\$1,150.00 + Transaction Fee
Returned Cheques (J\$ account)	\$1,201.72	\$1,381.98
Returned Cheques (USD Local account)	US\$25.00	US\$28.75

ITEM	Fees	Final Fee (Incl of GCT)
Returned Foreign Cheques	US\$30.04	US\$34.55
Stop Payments (J\$ account)	\$412.02 per request	\$473.82 per request
Stop Payments (USD Local account)	US\$13.73 per request	US\$15.79 per request
Stop Payment on Foreign Drafts	US\$22.32 + other bank charges	US\$25.67 + other bank charges
Stop Payment on Foreign Drafts - cleared locally	US\$13.37	US\$15.38

WIRE TRANSFERS - OVERSEAS

Incoming	\$17.17 (USD & CAD)	\$19.75 (USD & CAD)
Incoming	\$12 (GBP & Euro)	\$13.80 (GBP & Euro)
Outgoing	US\$30.90 + FBC	US\$35.54 + FBC
Repair/amendment of outgoing wire transfer	US\$22.32 + FBC	US\$25.67 + FBC
Correspondent bank investigation/query	US\$22.32 + FBC	US\$25.67 + FBC
Tracer/query at client request	US\$22.32 + FBC	US\$25.67 + FBC
Returned wire to correspondent Bank	US\$22.32 + FBC	US\$25.67 + FBC
Credit confirmation to correspondent Bank	US\$22.32 + FBC	US\$25.67 + FBC

ELECTRONIC PAYMENT

Real Time Gross Settlement (RTGS):		
Incoming Transactions	\$171.67	\$197.42
Outgoing Transactions via eBank/Online	\$171.67	\$197.42
Outgoing Transactions via Branch/Transact	\$300.43	\$345.49
Automated Clearing House	\$17.17	\$19.75

INTERNET BANKING

Internet Banking (e-bank)	FREE	FREE
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