

ITEM	Fees	Final Fee (Incl of GCT)
<b>PAYMENT</b>		
Transfer to SBJ account	FREE	FREE
Cheque Issued	\$300, US\$5, GBP2, EUR2	\$349.50, US\$5.82, GBP2.33, EUR 2.33
Foreign Draft (negotiated overseas)	\$2,145.92	\$2,500
Early Encashment Charge	Penalty % + Cheque charge	
Cheque Replacement	\$300, US\$5, GBP2, EUR2	\$349.50, US\$5.82, GBP2.33, EUR2.33

<b>STOCK BROKERAGE FEES</b>		
Jamaican Stocks	Minimum \$2,000 or 2% of trade + JSE Fees	
JSE CESS	0.30%	
Settled Buy/Sell (per trade); trades with a value of up to J\$50,000/US\$500	\$110, US\$4	\$128.15, US\$4.66
Settled Buy/Sell (per trade); trades with a value of over J\$50,000 up to J\$500,000/US\$500 up to US\$5,000	\$220, US\$5	\$256.3, US\$5.83
Settled Buy/Sell (per trade); trades with a value of over J\$500,000 up to J\$1M/US\$5,000 up to US\$10,000	\$330, US\$6	\$384.45, US\$7.00
Settled Buy/Sell (per trade); trades with a value of over J\$1M up to J\$5M/US\$10,000 up to US\$50,000	\$440, US\$7	\$512.60, US\$8.16
Settled Buy/Sell (per trade); trades with a value of over J\$5M up to J\$10M/US\$50,000 up to US\$100,000	\$550, US\$8	\$640.75, US\$9.32
Settled Buy/Sell (per trade); trades with a value of over J\$10M/US\$100,000	\$660, US\$9	\$768.90, US\$10.48
US Stocks	US\$0.07/Unit or minimum of US\$120, whichever is greater-minimum trade value US\$5,000 + wire charge	

<b>BOND COUPON PROCESSING FEES</b>		
JA Corporate per coupon payment	\$605.00	\$704.83
JA Individual per coupon payment	\$242.00	\$281.93
US Corporate per coupon payment	US\$12	US\$13.98
US Individual per coupon payment	US\$6.00	US\$6.99
Euro Corporate per coupon payment	EUR 12	EUR 13.98
Euro Individual per coupon payment	EUR 6.00	EUR 6.99
Interest payment below J\$2,000 or US\$20	FREE	FREE

<b>DAY TO DAY SERVICES</b>		
Interim/Duplicate Repo Statements/Tax Certs/Replace Repo Contract	\$500 per page	\$582.50
Audit Confirmation	\$2,575.11 for current year + \$858.37 per hr for each prior year	\$3,000.00 for current year + \$1,000.00 per hr for each prior year
Voucher Search	\$2,145.92 (1st hour) \$858.37 per hr for search.	\$2,500.00 (1st hour) \$1,000.00 per hr search
Embassy/Confirmation/Reference Letters	\$1,200 per letter	\$1,398 per letter
<b>Cash Deposit in excess of:</b>		
J\$1,000,000 per day	\$2.32 per \$1,000 on total amount	\$2.70 per \$1,000 on total amount
US\$1,000	1.29% of excess amount	1.5% of excess amount
CAN\$1,000	1.29% of excess amount	1.5% of excess amount
£1,000	1.29% of excess amount	1.5% of excess amount
Cheques sent on collection (Local Account)	1% per transaction with min US\$25.00 or equivalent + bearer fees	1.165% per transaction with min US\$29.13 or equivalent + bearer fees
Cheques sent on collection (Foreign Account)	1% per transaction with min US\$35.00 or equivalent + bearer fees	1.165% per transaction with min US\$40.78 or equivalent + bearer fees
Cheques Issued \$1,000,000 and over	\$5,000 per transaction	\$5,825.00 per transaction

ITEM	Fees	Final Fee (Incl of GCT)
<b>Standing Instructions (regardless of currency)</b>		
Set Up Fee	\$270.39	\$315
Transaction Fee	\$309.01 + cost of Manager's Cheque/RTGS/ACH	\$360 + cost of Manager's Cheque/RTGS/ACH
Failure Charge	\$420.60	\$490
Bearer Services	\$400 per delivery	\$466
Transact (Service Charge)	\$214.59 per transfer	\$250.00 per transfer
Returned Cheques (J\$ account)	\$1,115.88	\$1,300.00
Returned Cheques (USD Local account)	US\$13.73	US\$16.00
Returned Foreign Cheques	US\$30.04	US\$35
Stop Payments (J\$ account)	\$412.02 per request	\$480.00 per request
Stop Payments (USD Local account)	US\$13.73 per request	US\$16.00 per request
Stop Payment on Foreign Drafts	US\$22.32 + other bank charges	US\$26 + other bank charges
Stop Payment on Foreign Drafts - cleared locally	US\$13.37	US\$16

## WIRE TRANSFERS - OVERSEAS

Incoming	\$17.17 (USD & CAD)	\$20 (USD & CAD)
Incoming	\$12 (GBP & Euro)	\$14 (GBP & Euro)
Outgoing	US\$30.90 + FBC	US\$36 + FBC
Repair/amendment of outgoing wire transfer	US\$22.32 + FBC	US\$26 + FBC
Correspondent bank investigation/query	US\$22.32 + FBC	US\$26 + FBC
Tracer/query at client request	US\$22.32 + FBC	US\$26 + FBC
Returned wire to correspondent Bank	US\$22.32 + FBC	US\$26 + FBC
Credit confirmation to correspondent Bank	US\$22.32 + FBC	US\$26 + FBC

## ELECTRONIC PAYMENT

Real Time Gross Settlement (RTGS):		
Incoming Transactions	\$171.67	\$200
Outgoing Transactions via eBank/Online	\$171.67	\$200
Outgoing Transactions via Branch/Transact	\$300.43	\$350
Automated Clearing House	\$17.17	\$20

## INTERNET BANKING

Internet Banking (e-bank)	FREE	FREE
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