

ITEM	Fees	Final Fee (Incl of GCT)
DAY TO DAY BANKING SERVICES		
Manager's Cheques		
Replacement Manager's Cheques		
Foreign Drafts(negotiated overseas)		
Foreign Drafts (negotiated locally)		
Replacement Foreign Drafts		
Cheques (USD Accounts)		
Cheques issued J\$1,000,000 and over		
Cheque encashment fee (non-clients)		
Cheques on Collection(Local Account)		
Cheques on Collection(Foreign Account)		
Dormant accounts fees		
Returns/Stop Payments		
Returned Cheques (J\$ account)		
Returned Cheques (USD Local account)		
Chargback Items (GBP)		
Chargback Items (CDN)		
Return Foreign Cheques		
Stop Payments on Manager's Cheques		
Stop Payments/Cancellation(J\$ account)		
Stop Payments (Local USD account)		
Stop Payment on Foreign Drafts		
Stop Payment on Foreign Drafts - cleared locally		
Interim/Duplicate Statements(Savings)		
Interim/Duplicate Statements(Chequing)		
Locally drawn USD Other Bank Cheques dishonoured and charged back to client (JMD)		
Other Bank Cheques returned to SBJ for material defects (such as incorrect signature etc) (USD)		
Other Bank Cheques dishonoured and charged back to client (JMD)		
SBJ Cheques returned to other banks for material defects (JMD)		
SBJ cheque returned NSF, recalled at clients request (JMD)		
Audit Confirmation		
Voucher Search		
Certification of account balance		
Bill Payment(in branch)		
Cash Deposit in Excess of:		
J\$1,000,000.00		
USD 1,000.00		
CAN 1,000.00		
£1,000.00		
Debiting Accounts per clients instruction -in Branch (letter/email/bearer)		
Night/Day Deposit Service (One time setup fee)		
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		
Client Cash Orders over J\$1M or foreign currency equivalent		

*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

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CHEQUE BOOKS

<i>(First supply of 100 business cheque leaves free)</i>		
Business (Per order of 600 leaves)		
Business (Per order of 400 leaves)		
Business (Per order of 200 leaves)		
Personal <i>(First supply of 50 cheque leaves free per 100 leaves)</i>		

RUSH ORDER CHARGE FOR STOCK CHEQUES

Business <i>(plus stock charge) - 600 leaves</i>		
Business <i>(plus stock charge) - 400 leaves</i>		
Business <i>(plus stock charge) - 200 leaves</i>		
Personal <i>(plus stock charge)</i>		

RESEARCH

Voucher Search (JMD)		
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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 Banks		
Sagicor to Sagicor account (online)		
Sagicor to Sagicor(in-branch)		
Sagicor to other bank (online)		
Sagicor to other bank (in-branch/Transact)		
Other bank to Sagicor		
Automated Clearing House (ACH)		

INTERNET BANKING

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

STANDING INSTRUCTIONS

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

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		

PREPAID CARDS

App Balance enquiry		
Sagicor ATM balance enquiry		
Non-Sagicor ATM balance enquiry		
Sagicor ATM withdrawal		
Local Non-Sagicor ATM Withdrawal		
International Non-Sagicor ATM Withdrawal		
P2P Domestic Transfers (Per Transaction)		
Monthly account fee		
New card fee		
Replacement card fee		
Other Charges		
Cash load fee at agent location		
Cash load fee at bank branch		
Balance Enquiry (CCC & In Branch)		
Cash out (withdrawal) via agent location - Paymaster		
Cash out (withdrawal) via Sagicor Branch		

CORPORATE PAYROLL SERVICES

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

CREDIT

Loan Commitment Fee - Consumer Loans

Loan Commitment Fee (Consumer Loans)		
Cash Secured		
Unsecured		
Personal Loans (Interest Rates - minimum)		

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CREDIT

Loan Commitment Fee - Consumer Loans

Auto Loan		
Mortgage/Home Equity		
Annual renewal fee (Overdraft)		
Late payment fee (Personal)		
Late payment fee (Business)		
Over Limit Fee - WITH PERMISSION		
Over Limit Fee - WITHOUT PERMISSION		

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)		
Leasing		

TRADE FINANCING

Discounting of Trade Receivables		
Letters of Credit		

CREDIT

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		
Performance		

Credit Card - Standard

Annual Fee - Local		
Annual Fee - Dual		
Annual Interest Rate		

Insurance Premium Financing

Local Currency Facilities (3 – 10 months)		
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