

ITEM	Fees	Final Fee (Incl of GCT)
PAYMENT		
Transfer to SBJ account	FREE	FREE
Transfer to SIMA account	FREE	FREE
Cheque Issued	\$300, USD5, GBP2, EUR2	\$349.50, USD5.82, GBP2.33, EUR 2.33
Early Encashment Charge	Penalty % + Cheque charge	
Cheque Replacement	\$300, USD5, GBP2, EUR2	\$349.50, USD5.82, GBP2.33, EUR2.33

STOCK BROKERAGE FEES		
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, USD4	\$128.15, USD4.66
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, USD5	\$256.3, USD5.83
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, USD6	\$384.45, USD7
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, USD7	\$512.60, USD8.16
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, USD8	\$640.75, USD9.32
Settled Buy/Sell (per trade); trades with a value of over J\$10M/US\$100,000	\$660, USD9	\$768.90, USD10.48
US Stocks	USD0.07/Unit or minimum of USD120, whichever is greater-minimum trade value USD5,000 + wire charge	

BOND COUPON PROCESSING FEES		
JA Corporate per coupon payment	\$550	\$640.75
JA Individual per coupon payment	\$220	\$256.30
US Corporate per coupon payment	USD11	USD12.82
US Individual per coupon payment	USD5.50	USD6.41
Euro Corporate per coupon payment	EUR11	EUR12.82
Euro Individual per coupon payment	EUR5.50	EUR6.41
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	\$582.50
Audit Confirmation	\$2,150.22 for current year + \$815.45 per hr for each prior year	\$2,505 for current year + \$950 per hr for each prior year.
Voucher Search	\$1,905.58 1st hr + \$815.46 per hr for search	\$2,220 1st hr + \$950 per hr search
Embassy/Confirmation/Reference Letters	\$1,200 per letter	\$1,398 per letter
Cash Deposit in excess of:		
J\$500,000 per day	\$2.32 per \$1,000 of excess amount	\$2.70 per \$1,000 of excess amount
US\$1,500	0.86% of excess amount	1% of excess amount
CAN\$1,500	0.86% of excess amount	1% of excess amount
£1,500.00	0.86% of excess amount	1% of excess amount
Cheques sent on collection (Local Account)	1% per transaction with min USD25.00 or equivalent + bearer fees	1.165% per transaction with min USD29.13 or equivalent + bearer fees
Cheques sent on collection (Foreign Account)	1% per transaction with min USD35.00 or equivalent + bearer fees	1.165% per transaction with min USD40.78 or equivalent + bearer fees
Cheques Issued \$1,000,000 and over	\$5,000 per transaction	\$5,825 per transaction

ITEM	Fees	Final Fee (Incl of GCT)
Standing Instructions (regardless of currency)		
Set Up Fee	\$257.51	\$300
Transaction Fee	\$309.01 + cost of Manager's Cheque/RTGS/ACH	\$360 + cost of Manager's Cheque/RTGS/ACH
Failure Charge	\$402.58	\$469
Bearer Services	\$400 per delivery	\$466
Transact (Transfer only) - J\$ Account	\$214.59 per transfer	\$250 per transfer
Account Early Closure Fee (Accounts closed before 90 days)	\$2,532.19	\$2,950
Returned Cheques (J\$ account)	\$1,055.79	\$1,230
Returned Cheques (USD Local account)	USD12.88	USD15
Returned Foreign Cheques	USD30.04	USD35
Stop Payments (J\$ account)	\$390.56 per request	\$455 per request
Stop Payments (US\$ account)	USD8.58 per request	USD10.00 per request
Stop Payment on Foreign Drafts	USD22.32 + other bank charges	USD26 + other bank charges

WIRE TRANSFERS - OVERSEAS

Incoming	\$12.88 (USD & CAD)	\$15 (USD & CAD)
Incoming	\$10.30 (GBP & Euro)	\$12 (GBP & Euro)
Outgoing	USD30.04	USD35 (+ FBC)

ELECTRONIC PAYMENT

Real Time Gross Settlement (RTGS):		
Incoming Transactions	\$154.51	\$180
Outgoing Transactions via eBank/Online	\$154.51	\$180
Outgoing Transactions via Branch/Transact	\$257.51	\$300
Automated Clearing House	\$17.17	\$20

INTERNET BANKING

Internet Banking (e-bank)	FREE	FREE
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