

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)		
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)		
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		

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		

*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

FUNDS TRANSFER

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 ATM 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		

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		

CREDIT

Loan Commitment Fee - Consumer Loans

Auto Loan		
Mortgage/Home Equity		
Annual renewal fee (Overdraft)		
Late payment fee (Personal)		
Late payment fee (Business)		

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

Indirect Credit Facilities

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		

Insurance Premium Financing

Local Currency Facilities (3 – 10 months)		
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