

ITEM

Fees

Final Fee (Incl of GCT)

**DAY TO DAY BANKING SERVICES**

Manager's Cheques		
Replacement Manager's Cheques		
Foreign Drafts		
Replacement Foreign Drafts		
Cheques (Local USD Accounts)		
Cheques issued over J\$1,000,000		
Cheque encashment fee (non-clients)		
Cheques on Collection(Local Account)		
Cheques on Collection(Foreign Account)		
<b>Returns/Stop Payments</b>		
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		
Interim/Duplicate Statements		
Audit Confirmation		
Voucher Search		
Embassy/Confirmation/Reference Letters		
<b>Cash Deposit in Excess of:</b>		
J\$500,000 per day		
USD 1,500.00 per day		
CAN 1,500.00 per day		
£1,500.00 per day		
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		
Account Early Closure Fee (Accounts closed before 90 days)		
CD Early Encashment Fee		
Client Cash Orders over J\$1M or foreign currency equivalent		

**STANDING INSTRUCTIONS**

Set Up/Amendment Fee		
Transaction Fee		
Failure Charge		
Sweep between Accounts		
Sweep between Accounts via ebank		

**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		

\*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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## WIRE TRANSFERS - OVERSEAS

Tracer/query at clients request		
Returned wire to correspondent bank		
Credit confirmation to correspondent bank		

## CORPORATE PAYROLL SERVICES

<b>Direct Advantage</b>		
Per Transaction/Item Charge		
<b>Electronic</b>		
Per Transaction/Item Charge		
<b>Manual</b>		
Per Transaction/Item Charge		

## DEBIT CARDS

<b>Using Proprietary (SBJ) ABM's</b>		
Withdrawals		
Replacement ATM Card		
Declined		
Transfers		
Balance Enquiry		
Deposit		
Mini Statement		
<b>Using Multilink ABMs</b>		
Withdrawals		
Balance Enquiry		
Declined		
<b>Point-of-Sale (POS) Transactions using Proprietary (SBJ) Machines</b>		
Per Transaction		
Declined		
<b>Point-of-Sale (POS) transactions using Multilink</b>		
Per Transaction		
Declined		

## INTERNET BANKING - e-bank

Internet Banking (Individual) Access		
Internet Banking (Corporate) Access		
Transfer between Accounts held at Sagicor Bank (Online)		
<b>TRANSACT</b>		
Service Charge		

## RTGS/ACH

Outgoing via eBank/Online		
Incoming Transactions		
Outgoing via Branch/Transact		
Automated Clearing House (ACH)		

## CREDIT Loan Commitment Fee - Consumer Loans

Loan Commitment Fee (Consumer Loans)		
Cash Secured		
Unsecured		
Auto Loan		
Mortgage/Home Equity		

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<b>Loan Commitment Fee</b> 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		

<b>TRADE FINANCING</b>		
Discounting of Trade Receivables		
Letters of Credit		

<b>CREDIT</b> 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		

<b>Insurance Premium Financing</b>		
Local Currency Facilities (3 – 10 months)		