

ITEM	Fees	Final Fee (Incl of GCT)
PAYMENT		
Transfer to SBJ account	FREE	FREE
Cheque Issued	\$300, USD5, GBP2, EUR2	\$349.50, USD5.82, GBP2.33, EUR 2.33
Foreign Draft (negotiated overseas)	\$2,145.92	\$2,500
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, USD7.00
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, 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	\$605.00	\$704.83
JA Individual per coupon payment	\$242.00	\$266.20
US Corporate per coupon payment	USD12	USD13.98
US Individual per coupon payment	USD6.00	USD6.99
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

DAY TO DAY SERVICES		
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
Cash Deposit in excess of:		
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)
Standing Instructions (regardless of currency)		
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)	USD13.73	USD16.00
Returned Foreign Cheques	USD30.04	USD35
Stop Payments (J\$ account)	\$412.02 per request	\$480.00 per request
Stop Payments (USD Local account)	USD13.73 per request	USD16.00 per request
Stop Payment on Foreign Drafts	USD22.32 + other bank charges	USD26 + other bank charges
Stop Payment on Foreign Drafts - cleared locally	USD13.37	USD16

WIRE TRANSFERS - OVERSEAS

Incoming	\$17.17 (USD & CAD)	\$20 (USD & CAD)
Incoming	\$12 (GBP & Euro)	\$14 (GBP & Euro)
Outgoing	USD30.90 + FBC	USD36 + FBC
Repair/amendment of outgoing wire transfer	USD22.32 + FBC	USD26 + FBC
Correspondent bank investigation/query	USD22.32 + FBC	USD26 + FBC
Tracer/query at client request	USD22.32 + FBC	USD26 + FBC
Returned wire to correspondent Bank	USD22.32 + FBC	USD26 + FBC
Credit confirmation to correspondent Bank	USD22.32 + FBC	USD26 + 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
---------------------------	------	------