

# 2012

NON-ONLINE BANKING METHODS						GLOBAL ACCESS (ONLINE BANKING)				
WIRE TRANSFERS	JMD	USD	CAD	GBP	EUR	JMD	USD	CAD	GBP	EUR
Outgoing Telex/Transfer Overseas	\$4000.00	\$45.00	\$55.00	£32.00	€32.00	\$2200.00	\$28.00	\$35.00	£22.00	€22.00
Outgoing Telex/Transfer Overseas (Seniors)	\$2500.00	\$28.00	\$30.00	£15.00	€15.00	\$1600.00	\$20.00	\$25.00	£14.00	€14.00
Foreign Drafts Sold (Customer cheque or withdrawal)	\$1000.00	\$14.00	\$17.00	£12.00	€12.00	\$750.00	\$10.00	\$12.00	£9.00	€9.00
Foreign Drafts Sold - Senior (Customer cheque or withdrawal)	\$600.00	\$8.00	\$9.50	£7.00	€7.00	\$450.00	\$5.00	\$7.00	£4.00	€4.00
Managers Cheque Sold - Customer Request	\$350.00	\$3.50	\$5.00	£2.50	€2.50	\$350.00	\$4.00	\$5.00	£3.00	€3.00
Managers Cheque Sold (Seniors) - Customer Request	\$200.00	\$2.50	\$3.00	£1.25	€1.25	\$200.00	\$2.00	\$2.50	£1.50	€1.50
Standing Orders - Cheque	\$550.00					\$300.00				
Standing Orders - Cheque (Seniors)	\$300.00					\$200.00				
Standing Orders - Drafts	\$850.00	\$12.00	\$15.00	£9.00	€9.00	\$650.00				
Standing Orders - Drafts (Seniors)	\$450.00	\$6.00	\$7.50	£4.50	€4.50	\$350.00				
Standing Orders - ACH	\$30.00					\$25.00				
Standing Orders - ACH (Seniors)	\$20.00					\$15.00				
Standing Orders - Wire Transfer	\$3750.00	\$40.00	\$50.00	£30.00	€30.00	\$2200.00	\$28.00	\$35.00	£22.00	€22.00
Standing Orders - Wire Transfer (Seniors)	\$1900.00	\$25.00	\$30.00	£19.00	€19.00	\$1600.00	\$20.00	\$25.00	£14.00	€14.00
RTGS Transfers	\$350.00					\$150.00				
Repair Fee (per Wire/RTGS/ACH transaction)						\$500.00 + FBC				

## ABM CHARGES

### - ATM Transactions Using Credit Union

ATM Withdrawals	\$25.00
ATM Balance Inquiries	\$30.00
ATM Declined Transaction Charge	\$30.00

### - ATM Transactions Using MultiLink

ATM Withdrawals	\$45.00
ATM Balance Inquiries	\$35.00
ATM Declined Transaction Charge	\$35.00

Lost/Stolen/Damaged ATM Card \$750.00

## CASH LODGEMENT/CASH HANDLING

Notes in excess of \$3M per day	0.25%
Lodgments to foreign currency:	
Amounts in excess of US \$1000	1.25% of amt deposited
Amounts in excess of £700	1.25% on excess of £700
Foreign currency notes (cash) tendered to be exchanged for a WIRE TRANSFER	1.75% of amount tendered
<i>NB. There is no threshold</i>	

## POINT OF SALE

Point - of - Sale transactions	\$15.00
Declined Transaction at POS	\$30.00

**New Kingston**  
28-48 Barbados Avenue  
Kingston 5

**Liguanea**  
Liguanea Plaza  
Shops 11-13  
134 Old Hope Road

**Montego Bay**  
Unit 1, Fairview  
Shopping Center  
Bogue Estates

**Mandeville**  
2-4 Ward Avenue  
Mandeville

**Duke and Harbour**  
2 Duke St.  
Kingston

**Manor Park**  
Manor Park Plaza  
Kingston 8



Your Commercial Bank from GraceKennedy

## Schedule of Rates & Charges

Effective February 15, 2012

This brochure does not contain all the fees that are charged.  
(Rates are subject to change)

Below you will find a summary of the standard fees that apply to First Global Bank's Products and Services.

(Unless otherwise stated, all fees are in Jamaican Dollars.)  
 Not all fees charged by the bank are included.  
 Fees are subject to change without notice.  
 Please visit the branch nearest to you or call us at  
 1-888-CALL-FGB (225-5342)

### CURRENT ACCOUNTS

Multi - Statement Charge (per additional statement request) 1 - 5 sheets	\$1,700.00
Multi - Statement Charge (per additional statement request) Over 5 sheets	\$2,200.00
Interim Statements/Printouts (each) 1 -5 sheets	\$1,700.00
Interim Statements/Printouts (each) Over 5 sheets	\$2,200.00
Holding Statements	\$2,700.00
Personal Accounts closed within 30 days of being opened.	\$2,700.00
Corporate Accounts closed within 30 days of being opened.	\$3,500.00
Cheques returned by us unpaid - CR TXCD 19, 119	\$1,200.00
Stop payment orders	\$650.00
Foreign cheques dishonoured and charged back to the customers account (plus foreign bank charges)	US\$35 + Foreign Bank Charge

### SAVINGS ACCOUNTS

Accounts closed within 90 days of opening - Personal	\$2,500.00
Accounts closed within 90 days of opening - Corporate	\$3,500.00
Pre-Authorized payments - Setup Fee	\$650.00
Pre-Authorized payments - Per Entry	\$300.00
Pre-Authorized payments returned to us (unpaid to other banks - returned items)	\$900.00
Cheques returned to us unpaid by other banks - charged back items	\$1,000.00
Stop Payment Orders (PAP cheques only)	\$650.00

### MONTHLY SERVICE CHARGES

Individual Current Accounts	\$60 per item, Min \$550.00
Corporate Current Account	\$80 per item, Min \$2,000.00
MMkt - Corporate	\$80 per item, Min \$2,000.00
MMkt - Individual	\$60 per item, Min \$750.00

**JMD - Overdraft Interest - with previous arrangement** J\$2,500.00 min  
 - OD limit - agreed rate  
 - Excesses over ODL amounts - **penal rate - 45%**

**JMD - Overdraft Interest - NO previous arrangement** J\$2,500.00 min  
 - **Penal rate - 45%**

Personal - Cheque Books - per 100	\$1,500.00
Corporate - Cheque Books - per 600	\$9,500.00
Certification of Balance (written)	\$2,500.00
Cheques Recalled at Customer Request	J\$3,000.00
Direct Presentation at the customers request	J\$3,000.00
Voucher Searches	\$2,650.00

### FOREIGN CURRENCY USD CHEQUING ACCOUNT

(Negotiable in Jamaica only)

<b>Personal</b> Accounts closed within 30 days of being opened. - FGN CCY	US \$45.00
<b>Corporate</b> Accounts closed within <b>30</b> days of being opened. - FGN CCY	US \$55.00
	US \$4.50
	Per item
	US\$35.00
	min
Monthly Service Charge	
Stop Payment Orders	US \$15.00
Cheque returned/charged back (plus foreign charges)	US \$30.00
Personal - Cheque Books - per 100	US \$20.00
Corporate - Cheque Books - per hundred	US \$20.00

### FOREIGN CURRENCY TRANSACTIONS

Travelers Cheques Encashed/Deposited ( 1 - 5 cheques)	\$70.00 + Stamp Duty
	J\$1000.00
	US\$14.00
Foreign Drafts Sold	CAD17.00
	GBP12.00
	EUR12.00
	J\$1350.00
	US \$15.00
	CAD20.00
	GBP 12.00
	EUR 12.00
Replacement Draft	
	Currency equivalent for JMD - \$1,350
Stop Payment on Foreign Drafts (plus foreign bank charge)	US\$55 .00

### GENERAL SERVICES

Transfer between accounts (written instructions) Individuals	\$1,300.00
Transfer between accounts (written instructions) Corporate	\$1,850.00
Local Bank Transfers (via ACH)	\$35.00
Local Bank Transfers (via ACH) - Seniors	\$25.00
Foreign IBB Bank Transfers - USD	\$25.00
Manager's Cheques Sold (Customer Request)	\$350.00
Managers Cheques Sold (Non-Customer request - FGB cheque)	\$1200.00
Replacement Managers Cheque	\$2,500.00
Standing Order Set Up Fee	\$500.00



Email: [fgb@gkco.com](mailto:fgb@gkco.com)  
[www.firstglobal-bank.com](http://www.firstglobal-bank.com)  
 Toll Free: 1-888-CALL FGB (225 5342)