



SCHEDULE OF RATES

JMD Fixed Deposit

| TERM (Days) | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1,000,000 | \$5,000,000 |
|----------------|---------------|-------------|-------------|-------------|---------------|-------------|
| | – \$99,999 | – \$249,999 | – \$499,999 | – \$999,999 | – \$5,000,000 | & over |
| On Call | 0.00% | 0.00% | 0.00% | 0.00% | 0.20% | 0.25% |
| 30 | 0.35% | 0.50% | 0.70% | 1.30% | 1.40% | 1.50% |
| 60 | 0.50% | 0.65% | 0.80% | 1.50% | 1.60% | 1.70% |
| 90 | 0.65% | 0.85% | 0.90% | 1.60% | 1.70% | 1.80% |
| 120 | 0.70% | 0.95% | 1.00% | 1.75% | 1.85% | 1.95% |
| 180 | 0.75% | 1.00% | 1.00% | 1.95% | 2.05% | 2.15% |
| 270 | 0.90% | 1.15% | 1.10% | 2.20% | 2.30% | 2.40% |
| 365 | 1.00% | 1.25% | 1.25% | 2.55% | 2.65% | 2.75% |

USD Certificates of Deposit

| TERM (Days) | \$1,000 | \$10,000 | \$50,000 | \$100,000 | \$250,000 | \$500,000 |
|----------------|-----------|------------|------------|-------------|-------------|-----------|
| | – \$9,999 | – \$49,999 | – \$99,999 | – \$249,999 | – \$499,999 | & over |
| Call | 0.05% | 0.05% | 0.05% | 0.10% | 0.10% | 0.10% |
| 30 | 0.100% | 0.20% | 0.30% | 0.45% | 0.70% | 0.95% |
| 60 | 0.200% | 0.30% | 0.35% | 0.65% | 0.8500% | 1.10% |
| 90 | 0.2500% | 0.35% | 0.40% | 0.70% | 0.95% | 1.20% |
| 120 | 0.35% | 0.40% | 0.50% | 0.80% | 1.05% | 1.30% |
| 180 | 0.45% | 0.50% | 0.60% | 0.90% | 1.15% | 1.40% |
| 270 | 0.55% | 0.70% | 0.75% | 0.95% | 1.20% | 1.45% |
| 365 | 0.600% | 0.75% | 0.80% | 1.00% | 1.25% | 1.50% |

GBP Certificates of Deposit

| TERM (Days) | \$1,000 | \$5,000 | \$10,000 | \$50,000 | \$100,000 | \$500,000 |
|----------------|-----------|-----------|------------|------------|-------------|-----------|
| | – \$4,999 | – \$9,999 | – \$49,999 | – \$99,999 | – \$499,999 | & OVER |
| Call | 0.00% | 0.00% | 0.00% | 0.05% | 0.05% | 0.05% |
| 30 | 0.03% | 0.04% | 0.05% | 0.09% | 0.11% | 0.15% |
| 60 | 0.05% | 0.07% | 0.10% | 0.15% | 0.17% | 0.20% |
| 90 | 0.08% | 0.10% | 0.15% | 0.20% | 0.22% | 0.25% |
| 120 | 0.12% | 0.15% | 0.18% | 0.22% | 0.25% | 0.30% |
| 180 | 0.15% | 0.19% | 0.22% | 0.25% | 0.28% | 0.33% |
| 270 | 0.20% | 0.22% | 0.25% | 0.28% | 0.30% | 0.37% |
| 365 | 0.25% | 0.27% | 0.30% | 0.35% | 0.40% | 0.45% |

CAD Certificates of Deposit

| TERM (Days) | \$1,000 | \$5,000 | \$10,000 | \$50,000 | \$100,000 | \$500,000 |
|------------------------|------------------|------------------|-------------------|-------------------|--------------------|-------------------|
| | – \$4,999 | – \$9,999 | – \$49,999 | – \$99,999 | – \$499,999 | & Over |
| <i>Call</i> | 0.00% | 0.00% | 0.00% | 0.15% | 0.20% | 0.20% |
| <i>30</i> | 0.03% | 0.05% | 0.10% | 0.20% | 0.25% | 0.40% |
| <i>60</i> | 0.05% | 0.07% | 0.15% | 0.25% | 0.30% | 0.50% |
| <i>90</i> | 0.07% | 0.10% | 0.20% | 0.30% | 0.35% | 0.55% |
| <i>120</i> | 0.10% | 0.12% | 0.23% | 0.35% | 0.40% | 0.60% |
| <i>180</i> | 0.13% | 0.18% | 0.25% | 0.40% | 0.45% | 0.68% |
| <i>270</i> | 0.15% | 0.20% | 0.30% | 0.45% | 0.50% | 0.75% |
| <i>365</i> | 0.20% | 0.25% | 0.35% | 0.55% | 0.65% | 0.85% |

EUR Certificates of Deposit

| | \$1,000 | \$5,000 | \$10,000 | \$50,000 | \$100,000 | \$500,000 |
|-------------|------------------|------------------|-------------------|-------------------|--------------------|-------------------|
| | – \$4,999 | – \$9,999 | – \$49,999 | – \$99,999 | – \$499,999 | & Over |
| <i>Call</i> | 0.00% | 0.00% | 0.00% | 0.01% | 0.01% | 0.01% |
| <i>30</i> | 0.02% | 0.04% | 0.06% | 0.08% | 0.10% | 0.12% |
| <i>60</i> | 0.03% | 0.05% | 0.07% | 0.09% | 0.11% | 0.13% |
| <i>90</i> | 0.04% | 0.06% | 0.08% | 0.10% | 0.12% | 0.14% |
| <i>120</i> | 0.05% | 0.07% | 0.10% | 0.12% | 0.14% | 0.15% |
| <i>180</i> | 0.06% | 0.08% | 0.12% | 0.14% | 0.16% | 0.18% |
| <i>270</i> | 0.08% | 0.10% | 0.14% | 0.15% | 0.18% | 0.20% |
| <i>365</i> | 0.10% | 0.12% | 0.15% | 0.17% | 0.20% | 0.22% |

JMD Corporate Savings

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 49,999 | 0.00% |
| 50,000 | 499,999 | 0.10% |
| 500,000 | 999,999 | 0.20% |
| 1,000,000 | 4,999,999 | 0.25% |
| 5,000,000 | 19,999,999 | 0.40% |
| 20,000,000 | 999,999,999 | 0.50% |

USD Corporate Savings

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 499,999 | 0.03% |
| 500,000 | 749,999 | 0.05% |
| 750,000 | 999,999 | 0.08% |
| 1,000,000 | 999,999,999 | 0.15% |

CAD Corporate Savings

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.00% |
| 1,000 | 499,999 | 0.03% |
| 500,000 | 999,999 | 0.05% |
| 1,000,000 | 4,999,999 | 0.10% |
| 5,000,000 | 999,999,999 | 0.15% |

EUR Corporate Savings

| Balance Range | | Interest Rate |
|---------------|---------|---------------|
| 1 | 999 | 0.02% |
| 1,000 | 499,999 | 0.05% |
| 500,000 | 999,999 | 0.10% |

GBP Corporate Savings

| Balance range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.00% |
| 1,000 | 499,999 | 0.05% |
| 500,000 | 999,999 | 0.10% |
| 1,000,000 | 4,999,999 | 0.15% |
| 5,000,000 | 999,999,999 | 0.20% |

JMD - Trading As - Corporate Savings

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 49,999 | 0.00% |
| 50,000 | 499,999 | 0.10% |
| 500,000 | 999,999 | 0.20% |
| 1,000,000 | 4,999,999 | 0.25% |
| 5,000,000 | 19,999,999 | 0.40% |
| 20,000,000 | 999,999,999 | 0.50% |

USD - Trading As - Corporate Savings

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 499,999 | 0.05% |
| 500,000 | 749,999 | 0.07% |
| 750,000 | 999,999 | 0.10% |
| 1,000,000 | 999,999,999 | 0.15% |

CAD - Trading As - Corporate Savings

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.00% |
| 1,000 | 499,999 | 0.03% |
| 500,000 | 999,999 | 0.05% |
| 1,000,000 | 4,999,999 | 0.08% |
| 5,000,000 | 999,999,999 | 0.15% |

EUR - Trading As - Corporate Savings

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.01% |
| 1,000 | 499,999 | 0.04% |
| 500,000 | 999,999,999 | 0.08% |

GBP - Trading As - Corporate Savings

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.00% |
| 1,000 | 499,999 | 0.00% |
| 500,000 | 999,999 | 0.05% |
| 1,000,000 | 4,999,999 | 0.10% |
| 5,000,000 | 999,999,999 | 0.15% |

JMD - Savings - Corporate SME

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 49,999 | 0.00% |
| 50,000 | 499,999 | 0.10% |
| 500,000 | 999,999 | 0.25% |
| 1,000,000 | 4,999,999 | 0.40% |
| 5,000,000 | 19,999,999 | 0.60% |
| 20,000,000 | 999,999,999 | 1.00% |

JMD - Savings - Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.00% |
| 1,000 | 999,999 | 0.05% |
| 1,000,000 | 4,999,999 | 0.20% |
| 5,000,000 | 999,999,999 | 0.35% |

USD - Savings - Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 499,999 | 0.04% |
| 500,000 | 749,999 | 0.07% |
| 750,000 | 999,999 | 0.10% |
| 1,000,000 | 999,999,999 | 0.15% |

CAD - Savings - Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 9,999 | 0.02% |
| 10,000 | 499,999 | 0.05% |
| 500,000 | 999,999,999 | 0.08% |

EUR - Savings - Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.01% |
| 1,000 | 499,999 | 0.04% |
| 500,000 | 999,999,999 | 0.10% |

GBP - Savings - Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.02% |
| 1,000 | 499,999 | 0.05% |
| 500,000 | 999,999,999 | 0.10% |

USD - Premium Savings - Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 499,999 | 0.05% |
| 500,000 | 749,999 | 0.10% |
| 750,000 | 999,999 | 0.12% |
| 1,000,000 | 999,999,999 | 0.20% |

JMD - Mandatory Savings - Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.00% |
| 1,000 | 999,999 | 0.08% |
| 1,000,000 | 4,999,999 | 0.25% |
| 5,000,000 | 999,999,999 | 0.40% |

USD - Mandatory Savings - Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 499,999 | 0.05% |
| 500,000 | 749,999 | 0.08% |
| 750,000 | 999,999 | 0.10% |
| 1,000,000 | 999,999,999 | 0.15% |

JMD - Global Kids and Global Savers

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 2,000 | 49,999 | 0.05% |
| 50,000 | 249,999 | 0.10% |
| 250,000 | 499,999 | 0.20% |
| 500,000 | 999,999 | 0.25% |
| 1,000,000 | 4,999,999 | 0.40% |
| 5,000,000 | 999,999,999 | 0.50% |

JMD - Global Teens Savings

| Balance Range | | Interest Rates |
|---------------|-------------|----------------|
| 2,000 | 49,999 | 0.25% |
| 50,000 | 249,999 | 0.50% |
| 250,000 | 499,999 | 0.75% |
| 500,000 | 999,999 | 1.00% |
| 1,000,000 | 4,999,999 | 1.25% |
| 5,000,000 | 999,999,999 | 1.50% |

USD - Global Teens Savings

| Balance Range | | Interest Rates |
|---------------|-------------|----------------|
| 100 | 999 | 0.05% |
| 1,000 | 4,999 | 0.10% |
| 5,000 | 9,999 | 0.25% |
| 10,000 | 49,999 | 0.35% |
| 50,000 | 999,999 | 0.50% |
| 1,000,000 | 999,999,999 | 0.65% |

JMD - Save To Earn & Prosper (STEP)

| Balance Range | | Interest Rates |
|---------------|-------------|----------------|
| 100 | 24,000 | 0.10% |
| 24,001 | 48,000 | 0.20% |
| 48,001 | 72,000 | 0.25% |
| 72,001 | 96,000 | 0.40% |
| 96,001 | 120,000 | 0.45% |
| 120,001 | 999,999,999 | 0.50% |

JMD - Brawta and Partna Savers

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.05% |
| 1,000 | 49,999 | 0.20% |
| 50,000 | 74,999 | 0.65% |
| 75,000 | 99,999 | 0.75% |
| 100,000 | 149,999 | 1.25% |
| 150,000 | 999,999,999 | 2.15% |

USD - Partna Savers

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 9,999 | 0.25% |
| 10,000 | 49,999 | 0.30% |
| 50,000 | 74,999 | 1.00% |
| 75,000 | 99,999 | 1.25% |
| 100,000 | 149,999 | 1.50% |
| 150,000 | 999,999,999 | 1.75% |

JMD - Individual Savings - Seniors

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 4,999 | 0.00% |
| 5,000 | 49,999 | 0.05% |
| 50,000 | 199,999 | 0.08% |
| 200,000 | 249,999 | 0.10% |
| 250,000 | 499,999 | 0.15% |
| 500,000 | 999,999 | 0.25% |
| 1,000,000 | 999,999,999 | 0.40% |

USD - Individual Savings - Seniors

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 499,999 | 0.05% |
| 500,000 | 749,999 | 0.08% |
| 750,000 | 999,999 | 0.10% |
| 1,000,000 | 999,999,999 | 0.15% |

CAD - Individual Savings - Seniors

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 9,999 | 0.05% |
| 10,000 | 499,999 | 0.08% |
| 500,000 | 999,999,999 | 0.15% |

EURO - Individual Savings - Seniors

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.01% |
| 1,000 | 499,999 | 0.05% |
| 500,000 | 999,999,999 | 0.10% |

GBP - Individual Savings - Seniors

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 999 | 0.02% |
| 1,000 | 99,999 | 0.05% |
| 100,000 | 999,999,999 | 0.10% |

JMD - Current Account - Corporate

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 99,999 | 0.00% |
| 100,000 | 2,499,999 | 0.04% |
| 2,500,000 | 4,999,999 | 0.13% |
| 5,000,000 | 999,999,999 | 0.21% |

JMD - Current Account – Trading As - Corporate

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 99,999 | 0.00% |
| 100,000 | 2,499,999 | 0.05% |
| 2,500,000 | 4,999,999 | 0.15% |
| 5,000,000 | 999,999,999 | 0.25% |

JMD - Current Account – Corporate SME

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 99,999 | 0.00% |
| 100,000 | 2,499,999 | 0.10% |
| 2,500,000 | 4,999,999 | 0.20% |
| 5,000,000 | 999,999,999 | 0.30% |

JMD - Current Account – Individuals

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 9,999 | 0.00% |
| 10,000 | 2,499,999 | 0.04% |
| 2,500,000 | 999,999,999 | 0.13% |

JMD - Current Account – Individual Seniors

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 9,999 | 0.00% |
| 10,000 | 2,499,999 | 0.26% |
| 2,500,000 | 999,999,999 | 0.43% |

JMD - Premium Money Market

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 99,999 | 0.00% |
| 100,000 | 999,999 | 0.00% |
| 1,000,000 | 999,999,999 | 0.50% |

JMD - Gold Money Market

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 99,999 | 0.00% |
| 100,000 | 2,999,999 | 0.00% |
| 3,000,000 | 999,999,999 | 0.85% |

JMD - Platinum Money Market

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 99,999 | 0.00% |
| 100,000 | 6,999,999 | 0.00% |
| 7,000,000 | 999,999,999 | 1.00% |

JMD - Money Market Chequing – Individual

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 1,999,999 | 0.00% |
| 2,000,000 | 49,999,999 | 0.10% |
| 50,000,000 | 199,999,999 | 0.20% |
| 200,000,000 | 999,999,999 | 0.60% |

JMD - Money Market – Financial Institution

| Balance Range | | Interest Rate |
|---------------|-------------|---------------|
| 1 | 249,999 | 0.00% |
| 250,000 | 999,999 | 0.10% |
| 1,000,000 | 1,999,999 | 0.20% |
| 2,000,000 | 999,999,999 | 0.40% |