



SCHEDULE OF FEES & CHARGES

Effective: November 14, 2022

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
DIGITAL BANKING			
Global Access Plus – Web	Free	Free	
Global Access Plus Mobile	Free	Free	
FUNDS TRANSFERS - Outgoing Wire Transfer Overseas			
Outgoing Wire Transfer Overseas	\$6,850; US\$45; CAD\$52; GBP£35; EUR€38	\$4,800; US\$35-; CAD\$40; GBP£28; EUR€30	\$2,050; US\$10-; CAD\$12; GBP£7; EUR€8
Outgoing Wire Transfer Overseas (senior)	\$5,000; US\$35; CAD\$31; GBP£28; EUR€27	\$3,500; US\$25-; CAD\$25; GBP£22; EUR€21	\$1,500; US\$10; CAD\$6; GBP£6; EUR€6
INCOMING WIRE TRANSFER TO AN ACCOUNT			
Incoming Wire Transfer	\$3,100; US\$20; CAD\$25; GBP£15; EUR€17	\$3,100; US\$20-; CAD\$25; GBP£15; EUR€17	\$0
Incoming Wire Transfer (Senior)	\$2,250; US\$15; CAD\$19; GBP£11; EUR€13	\$2,250; US\$15-; CAD\$19; GBP£11; EUR€13	\$0
Wire Repairs, transfer confirmations or investigation plus Foreign Bank Charge where applicable	\$5,500 ; US\$35 ;CAD\$44 GBP£25 ; EUR€30 + FBC	N/a	N/a
Returned Wire transfer Foreign Bank Charge	\$4,000; US\$25; CAD\$31 GBP£18 ; EUR€21 + FBC	N/a	N/a
Cancelled Wire Foreign Bank Charge	\$5,500; US\$35; CAD\$44, GBP£25 ; EUR€30 + FBC	N/a	N/a
DOMESTIC TRANSFER (ACH/RTGS)			
Local Bank Transfers RTGS - Outgoing	\$2,500	\$275	\$2,225
Local Bank Transfers RTGS - Outgoing (Seniors)	\$2,000	\$275	\$1,725
Local Bank Transfers - Returned RTGS and ACH (corrections)	\$500	\$500	0
ACH Transfers to local banks - (Outgoing)	\$600	\$15	\$585
Payroll processing (Service Charge) - Defined as Customer Letters to post in excess of 3 credits to accounts	Service Charge \$4,000 plus per item charge for inbranch local bank transfer - ACH	\$0	Service Charge \$4,000 plus per item charge for inbranch local bank transfer - ACH
Payroll processing	\$300/account	\$0	\$300/account

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
OFFICIAL CHEQUES & DRAFTS - Foreign Drafts			
Purchased from Customer account	\$1,280; US\$8.5;- CAD\$10.7; GBP£6.4; EUR€7.4	\$880; US\$5.5; CAD\$7.7; GBP£4.4; EUR€4.4	\$400; US\$3; CAD\$3; GBP£2; EUR€3
Stop Payment on Foreign Drafts - S/C plus FBC	\$5,500 ; US\$35 ;CAD\$44 ,GBP£25 ; EUR€30 + FBC	N/a	N/a
MANAGER'S CHEQUE			
Manager's cheques sold (CUSTOMER) - AMOUNT IN EXCESS OF \$1M	\$5,000 + GCT + manager's cheque fee	\$5,000 + GCT + manager's cheque fee	\$0
Manager's cheques sold (CUSTOMER)	\$840	\$440	\$400
Manager's cheques sold - NON- CUSTOMER REQUEST USING FGB CHEQUE - JMD	\$2,500	N/A	N/A
Stop payment on Manager's cheque	\$3,840	N/A	N/A
STANDING ORDERS			
Set-up Fee per item	\$1,200	\$0	\$1,200
Set-up Fee (seniors) per item	\$700	\$0	\$700
Occurrence fees per item	\$300 + in branch charges	N/A	N/A
Occurrence fees (Senior) per item	\$200 + in branch charges	N/A	N/A
Ammendment per item	\$500 + in branch charges	N/A	N/A
PAP set-up fee	\$1,500	\$0	\$1,500
TRANSACTION PROCESSING FEE			
Requests received by Fax, Email, Secured Messaging	\$1,200 + Cost of instrument/RTGS/Wire/ ACH	\$0.0	\$1,200 + cost of instrument
Transfer between own accounts WITH written instructions - INDIVIDUALS - JM	\$1,800	\$0	\$1,800
Transfer to 3rd Party account in FGB	\$1,800	\$0	\$1,800
Transfer between own accounts WITH written instructions - INDIVIDUALS - USD	\$12	\$0	\$12
Transfer between own accounts WITH written instructions - CORPORATE - JMD	\$3,600	\$0	\$3,600
Transfer between own accounts WITH written instructions - CORPORATE - USD	\$22.80	\$0	\$22.80
CHEQUING ACCOUNTS & SAVING ACCOUNT FEES			
Regular Monthly Statement	Free		
Printed Statement/Additional (each) Individual	\$1,000 or equivalent	\$0	\$1,000 or equivalent
Printed Statement/Additional (each) Corporate	\$2,000 or equivalent	\$0	\$2,000 or equivalent
Screen Print/Photocopy/Scan (per page)	\$50 or currency equivalent	\$0	\$50 or currency equivalent

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
Cheques returned to us unpaid - i.e. charged back items (by other banks)	\$2,400	N/A	N/A
Cheques returned by other banks valued over \$1M	\$5,000 + Returned cheque fee	N/A	N/A
Cheques returned by FGB (Uncleared Effects)	\$1,800	N/A	N/A
Returned Foreign Cheques	US\$36 +FBC CAD\$36 +FBC; GBP£20 +FBC; EUR€24 +FBC	N/A	N/A
Cheques paid Over Limit/Unavailable Balance Charge/NSF	\$3,000 per item + penalty interest rate	N/A	N/A
Cheques / PAP returned by us unpaid	\$1,800	N/A	N/A
Personal Accounts closed within 30 days of being opened.	\$1,200	N/A	N/A
Corporate Accounts closed within 30 days of being opened.	\$1,200	N/A	N/A
Minimum Charges for Individual accounts. The opening amount is \$4,000 for standard accounts and \$2,500 for simplified			
Minimum Bal FEE Ind. Savings Individual	\$100 /month or foreign currency equivalent		
Minimum Bal FEE Global Savers Kids/Teens	Free	N/A	N/A
Minimum balance First Global Moneylink	Free	N/A	N/A
Minimum balance fee Senior Citizens	Free	N/A	N/A
CURRENT ACCOUNTS			
Individual Current Accounts	\$102 per item, \$960 min	N/A	N/A
Senior Citizen Indv. Chequing accounts	Free per item, \$600 min	N/A	N/A
Corp. Money Market Chequing Account	\$120 per item, \$3,850 min	N/A	N/A
Corporate Regular Chequing	\$144 per item, \$1,650 min	N/A	N/A
SME/Sole Traders Chequing - (Chequing on the Go)	\$180 per item, \$660 min	N/A	N/A
Overdraft (O/D) with Previous arrangement agreed rate	Penal Rate 50% Minimum \$3,600	N/A	N/A
Overdraft (O/D) with Previous arrangement agreed rate	Minimum \$3,000/month		
Overdraft (O/D) with NO previous arrangement	Penal Rate 50% Minimum \$3,600	N/A	N/A
Personal - Cheque Books - per hundred	\$3,000	N/A	N/A
Corporate - Cheque Books - per six hundred	\$13,800	N/A	N/A
Customized Cheque Leaves/ Deposit Books - PERSONAL - PLUS SERVICE CHARGE	\$3,600	N/A	N/A
Customized Cheque Leaves/ Deposit Books - BUSINESS - PLUS SERVICE CHARGE/100	\$6,000	N/A	N/A
Stop payment orders - Local	\$576	N/A	N/A
Stop payment orders - Foreign USD	\$24 + FBC	N/A	N/A
Stop payment orders - (PAP cheques only)	\$600	N/A	N/A

FEE CATEGORY	IN BRANCH
CASH HANDLING FEES	
Large cash deposits > \$2M daily accumulated	0.25% - over \$2M/(daily accumulated)
Large Cash deposits (Cambio)	0.35% - over \$1M
Foreign currency notes deposited - (USD)	2% on deposit excess of USD \$600
Foreign Currency Deposit for Cambios	2% on deposits per \$1,200
Foreign currency notes deposited - (CAD)	"2% on deposits per CAD \$3,000"
Foreign currency notes deposited - (£ and Euro)	2% on deposits in excess of £1,800; 2% on deposits in excess of €1,800
Large Cash Withdrawal handling charge	"\$1,200 or 0.20% whichever is higher (cash withdrawals). Customer may effect transfers electronically"
Withdrawal below \$500,000	\$400
Coin Handling Charges (exchange or deposit to account - over J\$2,000)	2% for customers 4% for non customers
"Foreign currency notes (cash) tendered to be exchanged for a WIRE TRANSFER NOTE: THERE IS NO THRESHOLD"	2% of amount tendered + Wire Transfer charges
BILLS FOR COLLECTION	
"COLLECTIONS - CLEAN Cheque sent on collection & Cheque or other Clean Bills received on collection plus postage, wire charges or any other related charges"	1.5% Minimum \$3,300
"COLLECTIONS - DOCUMENTARY Commission plus postage plus wire charges plus holding charge"	"1.55% Min \$6,000 plus postage plus wire charges plus holding charge"
CUSTODIAL SERVICE (NIGHT DEPOSITORY & SECURED CASH HANDLING)	
"Depository Services - Content Counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing - RENTAL PERIOD - JANUARY TO DECEMBER. PRORATED DURING FIRST YEAR **Large cash handling charge to be applied "	
Rental of wallets Small 10 1/2 x 8 1/2	\$11,400
Rental of wallets Medium	\$13,200

FEE CATEGORY	IN BRANCH
Rental of bags Large 16 x 11 1/2	\$15,600
"Depository Services - CUSTOMER OWNED BAGS WHETHER PLASTIC OR CANVAS Contents counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing	\$11,400
LARGE CASH HANDLING FEE WILL BE APPLIED	
Disposable Bag per package of 50	
Small	\$4,560
Medium	\$6,000
Large	\$7,800
"Lost/Damaged wallets Replacement cost plus S/C"	\$7,200
Lost key to wallet/outside door of night deposit Replacement cost plus S/C	\$3,000
Safekeeping single control wallets (control of contents remain with the customer). \$3,500 PER BAG + LARGE CASH RATE	\$4,200 + Large Cash Deposit Rate
CHEQUE HANDLING FEES	
Foreign cheques deposited plus stamp duty USD	\$5.40 per cheque
VISA DEBIT CARDS (ATM & POS)	
FGB TouchPoint Machines	
Withdrawal/Balance Inquiries (ATM)	\$30
Withdrawal (ATM) - Seniors	Free
Withdrawal(Agency)	\$30
Point of Sale Transactions	Free
Lost / Stolen / Damaged - REPLACEMENT CARDS	\$960
NON-FGB Machines	
Withdrawals (per transaction charge)	\$65
Balance Inquiries	\$36
Declined Transaction Charge	\$36
Point of Sale Transactions	Free
ONLINE BANKING - GLOBAL ACCESS +	
Global Access Tokens (**Maximum of 3 Free Tokens per account**)	Free
ADDITIONAL FEE	\$1,800
LOST/STOLEN/DAMAGED REPLACEMENT	\$3,000

FEE CATEGORY	IN BRANCH
MISCELLANEOUS CHARGES	
Audit Confirmation - each item	\$4,000/cert/year plus \$1,200/hour for detailing securities etc.
Notices Re: Unclaimed Balances / Instruments - TD, DRAFTS, M/C	\$1,500
Special Services - Special Letters (Universities, Embassies, etc.)	\$2,750
JMD Written verification / Certification of balances - (Letters etc)	\$2,750
Written verification / Certification of balances - (Letters etc) - F/X accounts	Currency Equiv. of JMD Cost (\$2,750)
Cheques recalled at customers' request	\$3,600
Direct presentation at the customer's request	\$3,600
Voucher searches: within 30 days free. (1-3)	\$1,000
Voucher search more than 30 days 6 months (1-3 vouchers) .	\$3,150 + \$500 for each additional voucher
Voucher Search over 6 months upto 7 years	\$4,000 flat + \$1000/ hr for more than 2 vouchers
Call in Balance Confirmation / Transaction Inquiry	\$250
SAFEKEEPING (CUSTODIAL & SAFETY DEPOSIT BOXES)	
Share - insurance policies, title documents	\$3,180
Small Envelopes	\$2,640
Large Envelopes	\$3,180
Small Packages	\$3,540
Large Packages	\$5,310
Visit to safekeeping	\$540
SAFETY DEPOSIT BOXES	
SDB Lost/broken keys Replacement cost plus service charge.	Vendors Cost + FGB Srv (\$6,000)
Dimension in cm Small 5x13x60	\$7,800
Dimension in cm Medium 7.5x13x60	\$7,800
Dimension in cm Large 12.5x13x60	\$12,000
Dimension in cm X Large 7.5x26x60	\$12,000
Dimension in cm XX Large 13.5x26x60	\$14,000
Visit to SDB	\$840

FEE CATEGORY	IN BRANCH
CREDIT CARD	
Credit Card - In-branch Cash Advance	
JMD - cash advance	2% min \$2,500
USD - cash advance	2% min \$25
Mailed (post) Statements (local)	JMD 200
Mailed (post) Statements (OverSeas)	US 1.50
Starter Card	
Annual Membership Fee	\$0
Additional Card Fee	\$2,000
Virtual Card	\$700
Replacement Card Fee	\$2,000
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$3,500
Cash Advance charge (%)	8%
Reprint of Statement	\$1,000
Interest (%)	35%
Minimum Payment (%)*	5% (50% cash advances)
Credit Card Classic	
Annual Membership Fee	\$3,700
Additional Card Fee	\$2,000
Virtual Card	\$700
Replacement Card Fee	\$2,000
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$3,500
Cash Advance charge (%)	8%
Reprint of Statement	\$1,000
Interest (%)	49.35% (50% cash advances)
Minimum Payment (%)*	5%
Credit Card - Gold (Individual)	
Annual Membership Fee	\$7,000
Additional Card Fee	\$2,500
Virtual Card	\$700
Replacement Card Fee	\$2,500
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$3,500
Cash Advance charge (%)	8%
Replacement Statement	\$1,000
Interest (%)	49% (50% cash advances)

FEE CATEGORY	IN BRANCH
Minimum Payment (%)*	5%
Credit Card - Platinum	
Annual Membership Fee	US\$100
Additional Card Fee	\$0
Virtual Card	US\$20
Replacement Card Fee	US\$52
Overlimit Fee	US\$55
Late Fees	US\$55
Returned Cheques	US\$60
Cash Advance charge (%)	8%
Replacement Statement	US\$8
Interest (%)	19.50%
Minimum Payment (%)*	3%
Credit Card - Gold (Corporate)	
Annual Membership Fee	\$5,500
Additional Card Fee	\$2,000
Virtual Card	\$700
Replacement Card Fee	\$3,000
Overlimit Fee	\$5,000
Late Fees	\$4,000
Returned Cheques	\$4,000
Cash Advance charge (%)	5%
Replacement Statement	\$1,000
Interest (%)	44.5% (46% cash advances)
Minimum Payment (%)*	10%
Credit Card - Gold (Standard Business)	
Annual Membership Fee	\$5,000
Additional Card Fee	\$2,500
Virtual Card	\$700
Replacement Card Fee	\$3,500
Overlimit Fee	\$5,000
Late Fees	\$4,000
Returned Cheques	\$4,000
Cash Advance charge (%)	13%
Replacement Statement	\$1,000
Interest (%)	43.5% (45% cash advances)
Minimum Payment (%)*	10%
Credit Card - Gold (Premium Business)	
Annual Membership Fee	\$6,500
Additional Card Fee	\$4,500

FEE CATEGORY	IN BRANCH
Virtual Card	\$700
Replacement Card Fee	\$4,000
Overlimit Fee	\$5,000
Late Fees	\$4,000
Returned Cheques	\$3,500
Cash Advance charge (%)	13%
Replacement Statement	\$1,000
Interest (%)	28%
Minimum Payment (%)*	10%
CREDIT BUSINESS	
Letters of Credit	
INCOMING	
Advising &/or Amending Credit	USD \$50
Drawing under L/Cs - Negotiation Commission	0.5825% of amount Min \$3,000 plus customer's borrowing interest rate from the date of negotiation to the date of payment
Confirming Credit	0.5825% per month after delivery of documents Min. \$3,000
Acceptance Commission	0.5825% per month after delivery of documents Min. \$3,000
OUTGOING	
Establishing Fee	Minimum 2.5%
a) Sight drafts: 1-89 days / 90-180 days / >180 days	Dependent on structure of transaction
Holding Charge (Acceptance)	Dependent on structure of transaction
Amendment of amount	Dependent on structure of transaction
Cancellation / non-utilization	Dependent on structure of transaction
Amendment to letter of credit increasing or extending a confirmed L/C	Dependent on structure of transaction
Drawing under L/C	USD \$35
Administration fee on application to the Natl. Ex-Im BOJ/DBJ	2.33% of amount. Min \$17,500 + OB fee
Demand Loan - Commitment/ Facilities Fee- Personal Loans	2% - 3% minimum fee Min. \$21,000 + Processing Fee
Demand Loan Commitment Fee Business Loans (Corp and SMEs)	1.5% - 2% minimum fee Min \$25,000 + Processing Fee
Undrawn Loan Fee	Loan officer will advise

FEE CATEGORY	IN BRANCH
Processing Fee (less documentation) eg. Temporary Overdraft, Loans and other credit facilities.	Loan officer will advise
Renewal of Overdraft	1.75% min of \$35,000
Annual Review (Business/Large Loan)	1.25% per annum min of \$35,000
Standby Letter of Credit	3% per annum min of \$20,000 + foreign bank charge
Bills Discounted / remitted Applicable rate of interest on advances	Customer borrowing rate of interest on advances, Min \$1,000 plus normal collection charge. Min \$1,200
Past Due Discounts **Penalty rate = regular rate + 10%**	\$1,3000 / bill plus past due interest at penalty rate
Loans in Arrears The charge is per payment in arrears after 5 grace days.	2% of unpaid amount, Min \$2,000
Loan of Duplicate Cert. of Title to Non-Commercial Bank	\$7,500
Letter of Undertaking for Motor Vehicle, Land, dwelling Purchase etc	\$7,500
Guarantee Issued to Other Financial Institutions (Local)	Cash secured 1.2% (Min Personal \$6,000 per letter; Corporate \$10,000) Non cash secured 4.5% - 12% per annum Minimum \$7,500
Guarantee Issued to Other Financial Institutions (Foreign)	Cash secured 1.2% Min US\$200 Non cash secured 4.66% - 12.5% per annum Minimum US \$300

FEE CATEGORY	IN BRANCH
Guarantees issued under EXIM administered lines	2.6% per annum of amount for period outstanding (secured by cash or hypothecated funds) other- 4%-6% per annum of amount for period outstanding. Min \$14,000
Guarantees issued to Service Provider	2% - 6% p.a for the period outstanding Min \$13,500
Credit Bureau Credit Reports - Personal	\$2,800
Credit Information Service - Business	\$2,800
Credit Report from Credit Bureau or Financial Institution (Commercial)	\$3,750
Verification of CSV on life insurance policy.	\$3,000
Credit Reports to other financial institution	\$6,000
Trade Financing up to 180 days. -	2.5% of all new loans - Min \$17,500

This guide list the fees applicable to the most frequently used services. Any rates not listed may be obtained from the Bank upon request. All fees are quoted in Jamaica dollars unless otherwise stated and include GCT.