

# SCHEDULE OF FEES & CHARGES

Effective: **September 22, 2024**

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
<b>DIGITAL BANKING</b>			
Global Access Plus – Web	Free	Free	
Global Access Plus Mobile	Free	Free	
<b>FUNDS TRANSFERS - Outgoing Wire Transfer Overseas</b>			
Outgoing Wire Transfer Overseas	\$6,850; US\$49.5; CAD\$57.2; GBP£38.5; EUR€41.8	\$4,800; US\$36.75; CAD\$42; GBP£29.4; EUR€31.5	\$2,050; US\$12.75; CAD\$15.2; GBP£9.1; EUR€10.3
Outgoing Wire Transfer Overseas (senior)	\$5,000; US\$38.5; CAD\$34.1; GBP£30.8; EUR€29.7	\$3,500; US\$26.25; CAD\$26.25; GBP£23.1; EUR€22.05	\$1,500; US\$12.25; CAD\$7.85; GBP£7.7; EUR€7.65
<b>INCOMING WIRE TRANSFER TO AN ACCOUNT</b>			
Incoming Wire Transfer	\$3,520; US\$23;- CAD\$29.7; GB- P£18.7; EUR€20.9	\$3,360; US\$22.05;- CAD\$28.35; GB- P£17.85; EUR€19.95	\$160; US\$0.95; CAD\$0.85; GBP£1; EUR€0.95
Incoming Wire Transfer (Senior)	\$2,475; US\$16.5;- CAD\$20.9; GBP£12.1; EUR€14.34	\$2,363; US\$15.75; CAD\$19.95; GBP£11.55; EUR€13.65	\$112; US\$0.75; CAD\$0.95; GBP£0.55; EUR€0.69
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	\$5,775; US\$36.75; CAD\$46.20, GBP£26.25; EUR€31.50 + 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
<b>DOMESTIC TRANSFER (ACH/RTGS)</b>			
Local Bank Transfers - RTGS - Outgoing	\$2,500	\$275	\$2,225
Local Bank Transfers - RTGS - Outgoing (Seniors)	\$2,200	\$288.75	\$1,911.25
Local Bank Transfers - Returned RTGS and ACH (corrections)	\$500	Free	\$500
Local Bank Transfers - Recalled RTGS and ACH	\$1,000	\$1,000	\$0
ACH Transfers to local banks - (Outgoing)	\$660	\$21	\$639
<b>PAYROLL PROCESSING</b>			
Payroll processing (Service Charge) - Defined as Customer Letters to post in excess of 3 credits to accounts	Service Charge \$7,500 plus per item charge for inbranch local bank transfer - ACH	Per item charge for local bank transfer	Service charge \$7500

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Vocher Preparation	J\$1,500 + cost of instrument	\$0	\$1,500 + cost of instrument
Payroll processing	\$300/account	\$0	\$300/account
<b>OFFICIAL CHEQUES &amp; DRAFTS - Foreign Drafts</b>			
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
<b>MANAGER'S CHEQUE</b>			
Manager's cheques sold (CUSTOMER) - AMOUNT IN EXCESS OF \$1M	\$5,000 + GCT + managers' cheque fee	\$5,000 + GCT + managers' cheque fee	\$0
Manager's cheques sold (CUSTOMER)	\$1,108.80	\$508.20	\$600.60
Manager's cheques sold - NON- CUSTOMER REQUEST USING FGB CHEQUE - JMD	\$2,625	N/A	N/A
Stop payment on Manager's cheque	\$4,608	N/A	N/A
<b>STANDING ORDERS</b>			
Set-up Fee per item	\$1,500	\$0	\$1,500
Set-up Fee (seniors) per item	\$770	\$0	\$770
Occurrence fees per item	\$330 + in branch charges	N/A	N/A
Occurrence fees (Senior) per item	\$220 + in branch charges	N/A	N/A
Ammendment per item	\$500 + in branch charges	N/A	N/A
Standing Order(PAP) initiation fee	\$1,650	\$0	\$1,650
<b>VOUCHER PREPARATION</b>			
Requests received by Fax, Email, Secured Messaging	J\$1,500 + cost of instrument	\$0.0	\$1,500 + cost of instrument
Transfer between own accounts WITH written instructions - INDIVIDUALS - JMD	\$2,000	\$0	\$2,000
Transfer to 3rd Party account in FGB	\$2,000	\$0	\$2,000
Transfer between own accounts WITH written instructions - INDIVIDUALS - USD	\$25	\$0	\$25
Transfer between own accounts WITH written instructions - CORPORATE - JMD	\$4,000	\$0	\$4,000
Transfer between own accounts WITH written instructions - CORPORATE - USD	\$30	\$0	\$30
<b>CHEQUING ACCOUNTS &amp; SAVING ACCOUNT FEES</b>			
Regular Monthly Statement	Free		
Printed Statement/Additional (each) Individual	\$2,000 or equivalent	\$0	\$2,000 or equivalent
Printed Statement/Additional (each) Corporate	\$2,000 or equivalent	\$0	\$2,000 or equivalent

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
Screen Print/Photocopy/Scan (per page)	\$500 or currency equivalent	\$0.0	\$500 or currency equivalent
Cheques returned to us unpaid - i.e. charged back items (by other banks)	\$2,500	N/A	N/A
Cheques returned by other banks valued over \$1M	\$5,250 + Returned cheque fee	N/A	N/A
Cheques returned by FGB (Uncleared Effects)	\$2,000	N/A	N/A
Returned Foreign Cheques	US\$36 +FBC; CAD\$36 +FBC; GBP£20 +FBC; EUR€25.20 +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	\$2,000	N/A	N/A
Personal Accounts closed within 30 days of being opened.	\$1,500	N/A	N/A
Corporate Accounts closed within 30 days of being opened.	\$1,500	N/A	N/A
<b>Account minimum is the minimum amount required to open the account J\$100 &amp; 100 in all other currencies</b>			
<b>Minimum Charges for Individual accounts.</b>			
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
Corporate Savings Accounts	\$500 /month or foreign currency equivalent	N/A	N/A
Cheque encashment	\$367.50	N/A	N/A
<b>CURRENT ACCOUNTS</b>			
Individual Current Accounts	\$120 per item, \$960 min	Minimum fee only	N/A
Senior Citizen Indv. Chequing accounts	Free per item, \$660 min	Minimum fee only	N/A
Corp. Money Market Chequing Account	\$165 per item, \$4,235 min	Minimum fee only	
Corporate Regular Chequing	\$158.4 per item, \$1,815 min	Minimum fee only	N/A
SME/Sole Traders Chequing - (Chequing on the Go)	\$198 per item , \$1,650 min	Minimum fee only	N/A
"Previous arrangement- OD limit - agreed rate- Excesses over ODL amounts"	"Penal Rate 50% Minimum \$4,200"	N/A	N/A
Overdraft (O/D) with Previous arrangement agreed rate	Minimum \$3,150/month	N/A	N/A
Overdraft (O/D) with NO previous arrangement	"Penal Rate 50% Minimum \$3,780"	N/A	N/A
Personal - Cheque Books - per hundred	\$4,000	\$3,025	\$975
Corporate - Cheque Books - per six hundred	\$18,000	\$13,915	\$4,085

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Customized Cheque Leaves/ Deposit Books - PERSONAL - PLUS SERVICE CHARGE	\$4,200	N/A	N/A
Customized Cheque Leaves/ Deposit Books - BUSINESS- PLUS SERVICE CHARGE/100	\$7,350	N/A	N/A
Stop payment orders - Local	\$600	N/A	N/A
Stop payment orders - Foreign	US\$25.2 + FBC	N/A	N/A
Stop payment orders - (PAP cheques only)	\$630	N/A	N/A

FEE CATEGORY	IN BRANCH
<b>CASH HANDLING FEES</b>	
Large cash deposits > \$1M daily accumulated	0.37% - over \$1M/(daily accumulated)
Foreign Currency Deposit for Cambios	2% on deposits per \$1,200
Foreign currency notes deposited - (USD)	2.3% on deposit excess of USD \$600
Foreign currency notes deposited - (CAD)	"2.3% on deposits per CAD \$1,000"
Foreign currency notes deposited - (£ and Euro)	2.3% on deposits in excess of £1,000; 2.3% on deposits in excess of €1,000
Large Cash Withdrawal handling charge (over \$500K)	0.21% (cash withdrawals). Customer may effect transfers electronically
Withdrawal below \$500,000	\$525
Coin Handling Charges (exchange or deposit to account - over J\$2,000 )	2.1% for customers 4.2% 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
<b>BILLS FOR COLLECTION</b>	
"COLLECTIONS - CLEAN Cheque sent on collection & Cheque or other Clean Bills received on collection plus postage, wire charges or any other related charges"	1.6% Minimum \$3,465
"COLLECTIONS - DOCUMENTARY Commission plus postage plus wire charges plus holding charge"	"1.55% Min \$6,000 plus postage plus wire charges plus holding charge"

FEE CATEGORY	IN BRANCH
<b>CUSTODIAL SERVICE (NIGHT DEPOSITORY &amp; SECURED CASH HANDLING)</b>	
"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	\$13,680
Rental of wallets Medium	\$15,840
Rental of bags Large 16 x 11 1/2	\$18,720
"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	\$13,680
LARGE CASH HANDLING FEE TO BE APPLIED"	
<b>Disposable Bag per package of 50</b>	
Small	\$5,472
Medium	\$7,200
Large	\$9,360
"Lost/Damaged wallets Replacement cost plus S/C"	\$9,072
"Lost key to wallet/outside door of night deposit Replacement cost plus S/C"	\$3,600

FEE CATEGORY	IN BRANCH
"Safekeeping single control wallets (control of contents remain with the customer). \$3,500 PER BAG + LARGE CASH RATE"	J\$4,410 + Large Cash Deposit Rate
<b>CHEQUE HANDLING FEES</b>	
Foreign cheques deposited plus stamp duty	USD\$5.40 per cheque
<b>VISA DEBIT CARDS (ATM &amp; POS)</b>	<b>FGB TouchPoint Machines</b>
Withdrawal/Balance Inquiries (ATM)	\$31.50
Withdrawal(ATM) - Seniors	Free
Withdrawal(Agency)	\$30
Point of Sale Transactions	\$11
Lost / Stolen / Damaged - REPLACEMENT CARDS	\$1,209.60
<b>NON-FGB Machines</b>	
Withdrawals (per transaction charge)	\$65
Balance Inquiries	\$39
Declined Transaction Charge	\$36
Point of Sale Transactions	\$11
<b>ONLINE BANKING - GLOBAL ACCESS +</b>	
Additional Global Access Tokens (**Maximum of 3 Free Tokens per account**)	Free
ADDITIONAL	\$1,890
Lost / Stolen / Damaged - REPLACEMENT	\$3,150
<b>MISCELLANEOUS CHARGES</b>	
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	\$1,575
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 (J\$2,750)
Cheques recalled at customers' request	\$3,600
Direct presentation at the customer's request	\$3,780
Voucher searches: within 30 days - free. (1-3)	\$1,575

FEE CATEGORY	IN BRANCH
Voucher search more than 30 days -6 months (1-3 vouchers) .	\$3,500 + \$500 for each additional voucher
Voucher Search over 6 months upto 7 years	\$5,000 flat + \$1000/ hr for more than 2 vouchers
Call in Balance Confirmation / Transaction Inquiry	\$500
<b>SAFEKEEPING (CUSTODIAL &amp; SAFETY DEPOSIT BOXES)</b>	
Share - insurance policies, title documents	\$3,816
Small Envelopes	\$3,168
Large Envelopes	\$3,816
Small Packages	\$4,248
Large Packages	\$6,372
Visit to safekeeping	\$648
<b>SAFETY DEPOSIT BOXES</b>	
"SDB Lost/broken keys Replacement cost plus service charge."	"Vendors Cost + FGB Srv (\$6,300)"
Dimension in cm Small 5x13x60	\$9,360
Dimension in cm Medium 7.5x13x60	\$7,800
Dimension in cm Large 12.5x13x60	\$12,000
Dimension in cm X Large 7.5x26x60	\$14,400
Dimension in cm XX Large 13.5x26x60	\$14,700
Visit to SDB	\$1,008
<b>CREDIT CARD</b>	
<b>Credit Card - In-branch Cash Advance</b>	<b>4.2% min \$2,625</b>
JMD - cash advance	4.2% min \$2,625
USD - cash advance	4.2% min \$26.25
Mailed (post) Statements (local)	JMD 525
Mailed (post) Statements (OverSeas)	USD 1.57
<b>Starter Credit Card</b>	
Annual Membership Fee	\$2,000
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	\$2,000
Interest (%)	46% (50% cash advances)
Minimum Payment (%)	5%

FEE CATEGORY	IN BRANCH
<b>Credit Card Classic</b>	
Annual Membership Fee	\$4,000
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	\$2,000
Interest (%)	49.35% (50% cash advances)
Minimum Payment (%)	5 %
<b>Credit Card - Gold (Individual)</b>	
Annual Membership Fee	\$7,350
Additional Card Fee	\$2,625
Virtual Card	\$735
Replacement Card Fee	\$2,625
Overlimit Fee	\$3,150
Late Fees	\$3,150
Returned Cheques	\$3,675
Cash Advance charge (%)	8.40%
Replacement Statement	\$2,000
Interest (%)	49% (50% cash advances)
Minimum Payment (%)	5.25%
<b>Credit Card - Platinum</b>	
Annual Membership Fee	US\$105
Additional Card Fee	\$0
Virtual Card	US\$21
Replacement Card Fee	US\$52
Overlimit Fee	US\$57.75
Late Fees	US\$57.75
Returned Cheques	US\$60
Cash Advance charge (%)	8.40%
Replacement Statement	US\$8
Interest (%)	20.47%
Minimum Payment (%)	3.15%
<b>Credit Card - Gold (Corporate)</b>	
Annual Membership Fee	\$7,500
Additional Card Fee	\$2,100
Virtual Card	\$735
Replacement Card Fee	\$3,000

FEE CATEGORY	IN BRANCH
Overlimit Fee	\$5,000
Late Fees	\$4,000
Returned Cheques	\$4,000
Cash Advance charge (%)	5 %
Replacement Statement	\$2,000
Interest (%)	44.5% (46% cash advances)
Minimum Payment (%)	10 %
<b>Credit Card - Gold (Standard Business)</b>	
Annual Membership Fee	\$7,500
Additional Card Fee	\$2,625
Virtual Card	\$735
Replacement Card Fee	\$3,675
Overlimit Fee	\$5,250
Late Fees	\$4,200
Returned Cheques	\$4,200
Cash Advance charge (%)	13.65%
Replacement Statement	\$2,100
Interest (%)	45.67% (47.25% cash advances)
Minimum Payment (%)	10.50%
<b>Credit Card - Gold (Affinity Visa)</b>	
Annual Membership Fee	\$4,000
Additional Card Fee	\$2,625
Virtual Card	\$735
Replacement Card Fee	\$2,625
Overlimit Fee	\$2,625
Late Fees	\$2,940
Returned Cheques	\$2,625
Cash Advance charge (%)	8%
Replacement Statement	\$840
Interest (%)	49.87% (52.50% cash advance)
Minimum Payment (%)	5%
<b>Credit Card - Gold (Premium Business)</b>	
Annual Membership Fee	\$7,500
Additional Card Fee	\$4,725
Virtual Card	\$735
Replacement Card Fee	\$4,200
Overlimit Fee	\$5,000
Late Fees	\$4,000
Returned Cheques	\$4,000

FEE CATEGORY	IN BRANCH
Cash Advance charge (%)	13 %
Replacement Statement	\$2,000
Interest (%)	29.40%
Minimum Payment (%)	10 %
<b>CORPORATE/SME Letters of Credit</b>	
<b>INCOMING</b>	
Advising &/or Amending Credit	USD 57.75
Drawing under L/Cs - Negotiation Commission	0.6116% of amount Min \$3,150 plus customer's borrowing interest rate from the date of negotiation to the date of payment
Confirmation	1.26% per month after delivery of documents Min. \$10,500
Acceptance Commission	0.63% per month after delivery of documents Min. \$10,000
<b>OUTGOING</b>	
Establishing Fee	Minimum 2.63%
1-59 days	1.30% of amount Minimum \$10,000
60-119 days	1.90% of amount Minimum \$10,000
120-179 days	2.60% of amount Minimum \$10,000
180 days & Over	4 % of amount Minimum \$10,000
Holding Charge (Acceptance)	Dependent on structure of transaction
Amendment of amount	Dependent on structure of transaction
Cancellation/ Non-Utilization of less than 80% of value of Letter of Credit	\$15,000 plus expenses incurred plus foreign bank charge. Establishment Fee retained.
Amendment to letter of credit increasing or extending a confirmed L/C	Dependent on structure of transaction

FEE CATEGORY	IN BRANCH
Drawing under Letter of Credit	0.63% of the amount plus foreign bank charge Minimum \$10,500 plus foreign bank charge. Interest is applied from date payment effected by foreign bank to date foreign currency is allocated
<b>STANDBY LETTERS OF CREDIT</b>	
1-59 days	1.36% of the amount
60-119 days	1.99% of the amount
120-179 days	2.60% of the amount
180 days & over	4 % of the amount Minimum \$10,000
<b>LETTER OF GUARANTEE-INDIRECT CREDIT FACILITY</b>	
Guarantee Issued to Other Financial Institutions (Local) - Cash secured	0.30% of amount Minimum \$10,000
Guarantee Issued to Other Financial Institutions (Local) - Other security	4.5% - 12% per annum Minimum \$7,500
Guarantee Issued to Other Financial Institutions (Foreign) - Cash secured	1.36%-2.31% plus foreign bank charges. Minimum \$10,500
Guarantee Issued to Other Financial Institutions (Foreign) - Other security	4.20%-12.58% of amount Minimum \$10,500
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 - Cash secured"	1.57% per annum Minimum \$10,500
Guarantee issued to Service Provider (Secured) (depending on the amount, nature of security provided, risk involved etc. - Other security	3.15%-5.77% of the amount Minimum \$10,500
Hypthecation letter	\$8,500
<b>LOAN COMMITMENT FEES- CORPORATE AND SME LOANS</b>	
Demand Loan - Commitment/ Facilities Fee Business Loan (Corp and SMEs) - Cash	0.52%- 1.15% of the facility Minimum \$21,000
Demand Loan - Commitment/ Facilities Fee Business Loan (Corp and SMEs) - Other security	2.1% - 3.15% minimum fee Min. \$21,000

FEE CATEGORY	IN BRANCH
Line of Credit (Secured)	3.67% of facility amount
Line of Credit (Unsecured)	3.93% of the facility amount
Refinancing Fee -Years 1-3	1.15%
Refinancing Fee -Years 4-5	0.57%
Refinancing Fee -Years 6-7	0.29%
Refinancing Fee -Years 8-10	Free
Annual Review (Business/Corporate Loan)	0.5%
<b>OTHER CREDIT FEES</b>	
Administration fee on application to the Natl. Ex-Im BOJ/DBJ	2.44% of amount. Min \$18,375 + OB fee
Demand Loan - Commitment/ Facilities Fee- Personal Loans	2.1% - 3.15% minimum fee Min. \$22,050
Undrawn Loan Fee	Loan officer will advise
Processing Fee (less documentation) eg. Temporary Overdraft, Loans and other credit facilities.	Loan officer will advise
Renewal of Overdraft	1.83% min of \$52,500
Annual Review (Personal Loan)	1.31% per annum min of \$52,500
Bills Discounted / remitted Applicable rate of interest on advances	Customer borrowing rate of interest on advances, Min \$1,050 plus normal collection charge. Min \$1,260
"Past Due Discounts **Penalty rate = regular rate + 10%**"	\$1,365/ bill plus past due interest at penalty rate

FEE CATEGORY	IN BRANCH
Loans in Arrears The charge is per payment in arrears after 5 grace days.	2.1% of unpaid amount, Min \$2,100
Loan of Duplicate Cert. of Title to Non-Commercial Bank	\$7,500
Letter of Undertaking for Motor Vehicle, Land, dwelling Purchase etc	\$7,500
Credit Bureau Credit Reports - Personal	\$3,000
Credit Information Service - Business	\$3,000
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	\$6,300
Trade Financing up to 180 days. -	2.62% of all new loans - Min \$18,375

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.