

Fee Schedule

Effective February 1, 2012

Account	
Investment/Saving account closed within 90 days	
Personal - local	\$1,000.00
Business - local	\$2,750.00
Personal - foreign	US \$50.00 CDN \$50.00 GBP 50.00 EURO 50.00
Business - foreign	US \$100.00
Account information/screen prints	\$225.00 per request
Account Statement	
Account Statement/ Confirmation of balances	\$1,250.00
Hold Statements	\$850.00 per calendar quarter
Customers provided with statement via e-mail*	Service not offered
Duplicate Statement	\$500.00 per statement
Local Currency Cash Investment	
Cash - Investment of JMD cash in excess of \$500,000	0.7573% of the amount in excess of J\$500,000
Foreign Currency Investment	
Cash - Investment of FX Cash in excess of 1,000	0.7x1% containing more than 1,000 units of the same currency Cambios 1% of amount deposited
Cheques / Drafts	
Cheque dishonoured and charged back to customer's account	
Local	\$1,500.00
Foreign	US \$40.00 CDN \$40.00 GBP 28.00 EURO 28.00
Manager's Cheque < \$5,000,000	
Local	\$650.00
Foreign Drafts	\$750.00
Manager's Cheque > \$5,000,000	\$6,000 + Fees above, as applicable
First cheque issued (local)	Free
Additional cheque (local)	\$500.00
Cashier's cheque- Foreign Bank	\$700.00 - flat charge (all currencies). If cash is used - 0.695x11% + flat charge
Additional Cheque (foreign)	\$500.00
Replacement Cheques/Draft	
Local	\$1,000.00
Foreign (any currency)	\$1,000.00
Stop Payment Order	
Local	\$750.00
Foreign (any currency)	US\$50
Other Services	
Delivery Service	\$500.00 per package within designated areas
Audit Confirmations	\$2,575 + GCT per certificate + \$1,060.00 per hour for detailing Securities
Credit Report	\$3,250 plus GCT per report
Embassy Letters	J \$1,750.00 per certificate US \$22.50 per certificate GBP 17.50 per certificate CAN\$22.50 per certificate EURO 17.50 per certificate

Copy documents (per page)	J\$100.00 per page
Facsimile sent / received (for customers)	
Local	\$275.00
Foreign	\$575.00
Voucher Search	0 - 1 year \$1,500 per request 1 - 6 years \$2,750 per request
Custodial	Custody per account for CSD \$1,250 per annum. Custody per account for Global Bonds US\$30 per annum
Duplicate Certificates	\$1,000.00
Application for Securities on behalf of Clients	0.10% or minimum of \$1,000
Funds Transferred	
Internal transfer between accounts	J\$ 250.00 per request
	US \$3.00 per request CDN \$3.00 per request GBP 2.50 per request EURO 2.50 per request
Standing Order - set up fee	\$250
processed on due date	\$375.00 & US\$5.75
processed after due date	\$475.00 & US\$6.50
Wire Transfers - Outgoing - All Destinations	US\$ 50.00 CDN\$ 30.00 GBP 50.00 EURO 30.00
Incoming Wire Transfers - All Destinations	US\$ 36.00 CDN\$ 36.00 GBP 23.00 EURO 27.00
Local Transfers - Internal (Business Internet Banking- BIB)	Free
Real Time Gross Settlement (RTGS) - Transfers via RTGS system (Incoming & Outgoing Transfers)	\$250.00 per message
Stop Payment	
Local	\$500.00
Foreign	US\$50.00
Early Encashment	
Early encashment fees	CMA - 0.125% + GCT of the amount being encashed. REPOs - reduction in interest rate depending on tenure of investment.
Early encashment fees Scotia Premium Fixed Income Fund	5% + GCT charged on principal if encashed before 92 days.
Loans	
Guarantees/Letters of Undertaking/ Hypothecation Letters	\$7,500.00 + GCT per letter
Commitment fee Cash Secured Loans	Minimum \$12,000.00 + GCT or 2.0% of loan amount.
Late loan payment charge	Unpaid amount x 6.125%. Minimum \$1,750
Stamp duty on loans	\$750.00 - power of attorney \$3.75 per \$200.00 stamping cost
Dormant Accounts	
Inactive Accounts - Local	Accounts are closed with balances up to \$5,000 after 1 year of inactivity.
Inactive Accounts - Foreign	Accounts are closed with balances up to: US \$50 CAD \$50 GBP 50 EURO 50 after 1 year of inactivity.



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