

| ITEM                                | Fees                      | Final Fee (Incl of GCT)              |
|-------------------------------------|---------------------------|--------------------------------------|
| <b>PAYMENT</b>                      |                           |                                      |
| Transfer to SBJ account             | FREE                      | FREE                                 |
| Transfer to SIMA account            | FREE                      | FREE                                 |
| Cheque Issued                       | \$300, USD5, GBP2, EUR2   | \$349.50, USD5.82, GBP2.33, EUR 2.33 |
| Foreign Draft (negotiated overseas) | \$2,145.92                | \$2,500                              |
| Early Encashment Charge             | Penalty % + Cheque charge |                                      |
| Cheque Replacement                  | \$300, USD5, GBP2, EUR2   | \$349.50, USD5.82, GBP2.33, EUR2.33  |

|  |  |                    |
|--|--|--------------------|
| <b>STOCK BROKERAGE FEES</b>  |  |                    |
| Jamaican Stocks  | Minimum \$2,000 or 2% of trade + JSE Fees  |                    |
| JSE CESS   | 0.30%  |                    |
| Settled Buy/Sell (per trade); trades with a value of up to J\$50,000/US\$500                                 | \$110, USD4  | \$128.15, USD4.66  |
| Settled Buy/Sell (per trade); trades with a value of over J\$50,000 up to J\$500,000/US\$500 up to US\$5,000 | \$220, USD5  | \$256.3, USD5.83   |
| Settled Buy/Sell (per trade); trades with a value of over J\$500,000 up to J\$1M/US\$5,000 up to US\$10,000  | \$330, USD6  | \$384.45, USD7     |
| Settled Buy/Sell (per trade); trades with a value of over J\$1M up to J\$5M/US\$10,000 up to US\$50,000      | \$440, USD7  | \$512.60, USD8.16  |
| Settled Buy/Sell (per trade); trades with a value of over J\$5M up to J\$10M/US\$50,000 up to US\$100,000    | \$550, USD8  | \$640.75, USD9.32  |
| Settled Buy/Sell (per trade); trades with a value of over J\$10M/US\$100,000                                 | \$660, USD9  | \$768.90, USD10.48 |
| US Stocks  | USD0.07/Unit or minimum of USD120, whichever is greater-minimum trade value USD5,000 + wire charge |                    |

|   |         |          |
|---|---------|----------|
| <b>BOND COUPON PROCESSING FEES</b>        |         |          |
| JA Corporate per coupon payment           | \$550   | \$640.75 |
| JA Individual per coupon payment          | \$220   | \$256.30 |
| US Corporate per coupon payment           | USD11   | USD12.82 |
| US Individual per coupon payment          | USD5.50 | USD6.41  |
| Euro Corporate per coupon payment         | EUR11   | EUR12.82 |
| Euro Individual per coupon payment        | EUR5.50 | EUR6.41  |
| Interest payment below J\$2,000 or US\$20 | FREE    | FREE     |

|   |   |  |
|---|---|--|
| <b>DAY TO DAY SERVICES</b>  |   |  |
| Interim/Duplicate Repo Statements/Tax Certs/Replace Repo Contract | \$500 per page  | \$582.50   |
| Audit Confirmation  | \$2,150.22 for current year + \$815.45 per hr for each prior year | \$2,505 for current year + \$950 per hr for each prior year. |
| Voucher Search  | \$1,905.58 1st hr + \$815.46 per hr for search                    | \$2,220 1st hr + \$950 per hr search                         |
| Embassy/Confirmation/Reference Letters                            | \$1,200 per letter  | \$1,398 per letter   |
| <b>Cash Deposit in excess of:</b>                                 |   |  |
| J\$500,000 per day  | \$2.32 per \$1,000 of excess amount                               | \$2.70 per \$1,000 of excess amount                          |
| US\$1,500   | 0.86% of excess amount  | 1% of excess amount  |
| CAN\$1,500  | 0.86% of excess amount  | 1% of excess amount  |

| ITEM   | Fees   | Final Fee (Incl of GCT)                   |
|--|--|---|
| <b>Standing Instructions (regardless of currency)</b>      |  |   |
| Set Up Fee   | \$257.51                                     | \$300                                     |
| Transaction Fee  | \$309.01 + cost of Manager's Cheque/RTGS/ACH | \$360 + cost of Manager's Cheque/RTGS/ACH |
| Failure Charge   | \$402.58                                     | \$469                                     |
| Bearer Services  | \$400 per delivery                           | \$466                                     |
| Transact (Transfer only) - J\$ Account                     | \$214.59 per transfer                        | \$250 per transfer                        |
| Account Early Closure Fee (Accounts closed before 90 days) | \$2,532.19                                   | \$2,950                                   |
| Returned Cheques (J\$ account)                             | \$1,055.79                                   | \$1,230                                   |
| Returned Cheques (USD Local account)                       | USD12.88                                     | USD15                                     |
| Returned Foreign Cheques                                   | USD30.04                                     | USD35                                     |
| Stop Payments (J\$ account)                                | \$390.56 per request                         | \$455 per request                         |
| Stop Payments (US\$ account)                               | USD8.58 per request                          | USD10.00 per request                      |
| Stop Payment on Foreign Drafts                             | USD22.32 + other bank charges                | USD26 + other bank charges                |

## WIRE TRANSFERS - OVERSEAS

|          |                      |                   |
|----------|----------------------|-------------------|
| Incoming | \$12.88 (USD & CAD)  | \$15 (USD & CAD)  |
| Incoming | \$10.30 (GBP & Euro) | \$12 (GBP & Euro) |
| Outgoing | USD30.04             | USD35 (+ FBC)     |

## ELECTRONIC PAYMENT

|   |          |       |
|---|----------|-------|
| <b>Real Time Gross Settlement (RTGS):</b> |          |       |
| Incoming Transactions                     | \$154.51 | \$180 |
| Outgoing Transactions via eBank/Online    | \$154.51 | \$180 |
| Outgoing Transactions via Branch/Transact | \$257.51 | \$300 |
| Automated Clearing House                  | \$17.17  | \$20  |

## INTERNET BANKING

|                           |      |      |
|---------------------------|------|------|
| Internet Banking (e-bank) | FREE | FREE |
|---------------------------|------|------|