

Effective November 1, 2023



Customer Fee Guide

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Day-to-Day Banking Services

LOCAL

Account Printout

In-branch, email or telephone request	\$598.00 per account
Online	FREE

Auditor's Confirmation

In-branch	\$4,025.00 per confirmation plus \$1,388.77 per hour for listing securities
Kiosk	\$2,835.00 per confirmation plus \$800.00 per hour for listing securities

Balance Enquiry

In-branch, email or telephone request	\$296.14 per account – Personal \$1,150.00 per account - Business
Online/Mobile App/ATM/Kiosk/IVR	FREE

Bank Statement (Duplicate/Interim)

In-branch, email or telephone request	\$1,500.00 per account
Kiosk	\$1,039.90 per account
Online	FREE

Cash Deposits – Bank Accounts

Personal Accounts

In-branch (where offered)	\$4.75 per \$1,000.00 of deposit in excess of J\$1M per day
ATM	FREE

Business Accounts

Dropbox (for clients not required to use direct pickup service)	\$4.75 per \$1,000.00 of deposit in excess of J\$1M per day
Quick Credit (qualifying accounts only)	\$4.75 per \$1,000.00 of deposit in excess of J\$1M per day
	Plus
	\$8,050 monthly per account – SMEs
	\$12,650 monthly per account per month – Commercial & Corporates

Cheque Deposits – Bank Accounts

Personal Accounts

ATM	FREE
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Business Accounts

Dropbox (for clients not required to use direct pickup service)	FREE
Remote Cheque Capture (qualifying accounts only)	\$2,961.37 per month
	Penalty charge for cheques not delivered same business day - \$246.77 per item
	Contact your Relationship Manager
Direct pick-up service for businesses (cash and cheque deposits)	

Cheque Encashment Fee

\$690.00 per item over J\$15,000.00

Cash Supply Fee – Business Accounts Supplying cash to customers to facilitate their business operations. (Contact your Relationship Manager for other currencies)	J\$4.00 per \$1,000.00 requested if in excess of J\$500,000.00 per day US\$5.24 per \$1,000.00 requested if in excess of US\$3,000.00 per day
Deposits to NCB Credit Cards – Personal & Business	
In-branch – cheques (where offered)	FREE (cheques will be held for normal recourse period)
In-branch – cash (where offered)	\$4.75 per \$1,000.00 of deposit in excess of J\$1M per day
ATM - cash only	FREE
Online / Mobile App (from NCB account)	FREE
Online / Mobile App (from Non-NCB account)	FREE Available via RTGS from Non-NCB account to NCB credit card
Disposable Bags for Depository Services (Dropbox & Pick-up)	
	First 50 bags FREE then \$2,950.00 per set of 50 thereafter
Manager's Cheque	
Purchased from NCB Account	\$444.21 per item
Purchased with J\$ Cash	\$1,440.01 per item
Purchased for value J\$1,000,000.00 and over	\$5,750.00 per item
Replacement Manager's Cheque	\$1,500.00 per item
Duplicate Manager's Cheque	\$1,480.68 per item
Overdraft on Account	
	Agreed rate of interest Minimum per month - \$5,750.00
Pre-Authorized Payment (PAP) / Direct Debit	
In-branch Setup	\$365.24 per item
Returned for Insufficient Funds	\$486.66 per item
Standing Order	
In-branch Setup	\$365.24 per request
Recurring transaction	FREE
Cancellation/Amendments	\$365.24 per request
Online Setup	FREE
Recurring transaction	FREE
Cancellation/Amendments	FREE
Special Letter (e.g. Colleges, Mortgage Companies abroad etc.)	
	\$2,569.48 per letter
Sweep Facility	
	J\$84.27 per sweep US\$1.23 per sweep CAN\$1.33 per sweep GBP£0.78per sweep EUR€0.92 per sweep
Transfer to NCB Third Party Accounts	
In-branch under Online / Mobile App Banking limit above Online / Mobile App Banking limit (Seniors 65yrs and over exempt)	\$1,400.00 per request FREE
Online / Mobile App	FREE

Transfer Between Own NCB Accounts	
In-branch (Seniors 65yrs and over exempt)	\$1,400.00 per request
Online / Mobile App	FREE

Transfer to Accounts at Other Local Banks	
In-branch	
Via RTGS – Personal – above online limit	\$215.00 per entry
via RTGS – Personal – below online limit	\$1,400.00 per entry
via RTGS (Real Time Gross Settlement)- Business	\$2,875.00 per entry
Online	
ACH (Automated Clearing House)	\$23.00 per entry (including returns)
ACH single credit/entry valued at J\$1M and over	\$5,750 per entry
ACH Recall of Payment	\$2,500.00 per transaction / \$5,000.00 per file
ACH entry valued at J\$1M and over presented	\$5,750.00 per item
Incoming RTGS	\$74.75 per entry
Outgoing RTGS	\$149.50 per entry (including returns)
Manual RTGS	\$3,450.00
RTGS Recall of Payment	\$3,450.00 per transaction / \$6,900.00 per file

Voucher Search (At customer's request)	\$1,725.00 per item per hour or part thereof Minimum \$1,725.00 per item
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Withdrawals - Cash	
In-branch (where offered) (Seniors 65yrs and over exempt)	
	\$379.50 per withdrawal over \$100,000
	\$750.00 per withdrawal up to \$100,000
ATM	
Current Accounts (with/without cheques)	FREE – first four (4) transactions per month, \$25 per transaction thereafter at NCB ATMs
Savings Accounts (Gold Club and Quick Save exempt)	FREE – first two (2) transactions per month, \$35 per transaction thereafter at NCB ATMs

Certification of Balance of Account	
(Including Certificate to Embassies)	
In-branch	J\$2,000.00 per Certificate
Kiosk	J\$1,039.90 per Certificate

FOREIGN

Certification of Balance of Account

(including Certificate to Embassies)

In-branch

US\$16.64 per Certificate
CAN\$17.89 per Certificate
GBP£10.58 per Certificate
EUR€12.38 per Certificate

Kiosk

US\$10.35 per Certificate
CAN\$12.65 per Certificate
GBP£8.05 per Certificate
EUR€9.20 per Certificate

Foreign Cheque (BN)

(Excluding Travellers Cheques)

\$67.83 per item plus stamp duty on each cheque

Foreign Currency (Cash) Presented in Exchange for Draft / Wire Transfer

2.93% commission plus cost of draft/wire transfer
Minimum
US\$29.40
CAN\$31.59
GBP£18.68
EUR€21.87

Foreign Draft (Sold)

\$1,800.90

International Wire Transfer

Inward

\$3,389.63 per transfer

Outward

In-Branch

\$4,620.01

Online

\$2,200.00

Locally Negotiated Foreign Currency

Manager's Cheque

US\$ 5.75
CAN\$5.95
GBP£3.70
EUR€4.36

Processing of Cheque drawn in US\$ on a European Bank

\$1,130.43 per item plus stamp duty on each cheque

Replacement Draft

\$1,500.00

Request for Wire Payment Confirmation from Overseas Banks

US\$5.00

Request to Overseas Bank for Recalling Wire Payment

US\$16.00

Transfer Between NCB Accounts/

In-branch

US\$10.18 per request
CAN13.45 per request
GBP8.01 per request
EUR9.51 per request

Online /Mobile Banking

FREE

Voucher Search

(At customer's request)

US\$24.88 per item per hour or part thereof
Minimum US\$24.88 per item

Personal Account Services

CURRENT ACCOUNTS

LOCAL

TRANSACTION ACCOUNTS – On the Go (No Cheques)

Minimum Balance Violation NONE

Service Charge NONE

CHEQUING ACCOUNT

Minimum Balance Violation No charge if minimum monthly credit balance is \$75,000.00 and above. \$108.71 per entry, if minimum monthly credit balance falls below \$75,000.00.

Service Charge \$1,015.27 minimum monthly

Cheque Books

In-branch pick up
Each set of 100 leaves \$2,763.95

Courier delivered
Each set of 100 leaves \$2,810.31

Cheque valued at J\$1M and over presented via ACH \$5,750.00 per item

Cheque Paid Over Limit/Balance \$2,415.00 per item

Cheque Returned by Other Banks/NCB Branches and Subsequently Charged Back to Customer's Accounts
\$1,680.00 per item - NCB A /C
\$1,680.00 per item - Other Bank
\$1,680.00 per item - Insurance Companies

Foreign Cheques – locally cleared
US\$30.19 per item
CAN\$34.90 per item
GBP£20.81 per item
EUR€24.67 per item

Foreign Cheques – all others
US\$40.69 per item

Cheque Returned by Account Holding Branch/Bank

Refer to Drawer \$1,680.00 per item
Uncleared Effects \$1,680.00 per item
Technical Reasons \$1,680.00 per item

Debit Against Uncleared Funds \$690.00 per item

Stop Payment/Cancellation \$592.42 per item

SAVINGS ACCOUNTS

LOCAL

Minimum Balance Violation Fee – Quick Save

NONE

Minimum Balance Violation Fee – Other Savings Accounts

No charge if minimum balance is maintained, otherwise \$212.75 for each month that the balance is below the minimum

Minimum Balances	
START	- \$1,000.00
Regular Save	- \$5,000.00
Gold Club	- \$5,000.00
Sunshine Savers	- \$10,000.00

CURRENT ACCOUNTS

FOREIGN

CFC Chequing Accounts Service Charge

Accounts with cheque books

No charge if minimum monthly credit balance is US\$1,000.00 and above.
US\$4.07 per entry, if balance falls below US\$1,000.00.
Minimum charge per month US\$14.23.

Cheque Books (Courier Delivered)

Each set of 100 leaves US\$23.00

Cheque Books (Branch Pick-up)

Each set of 100 leaves US\$34.50

Deposit of Foreign Currency Cash

2.3% of deposit amount in excess of 10,000 units monthly

Deposit of Foreign Cheques

US	US\$2.14 per item
CAN	CAN\$2.14 per item
GBP	GBP£2.14 per item
EUR	EUR€2.14 per item
	Plus stamp duty on each cheque

Debit Against Uncleared Funds

US\$9.01 per item
CAN\$12.15 per item
GBP£7.28 per item
EUR€8.65 per item

Stop Payment

US\$45.21 per item

Unpaid Cheque

US\$24.87 per item

SAVINGS ACCOUNTS

FOREIGN

CFC (Foreign Currency) Savings Accounts
Minimum Balance Violation Fee

US\$2.84 per debit entry
CAN\$3.07 per debit entry
GBP£1.80 per debit entry
EUR€2.11 per debit entry

Deposit of Foreign Currency Cash

(Applicable to deposits exceeding 10,000 units of foreign currency cash per month to any local or foreign account)

2% of deposit amount in excess of 10,000 units monthly

Deposit of Foreign Cheques

US\$2.14 per item
CAN\$2.14 per item
GBP£2.14 per item
EUR€2.14 per item
Plus stamp duty on each cheque

Service Charge

5 free debits monthly. Thereafter
US\$5.40 per debit entry
CAN\$4.87 per debit entry
GBP£3.32 per debit entry
EUR€3.62 per debit entry

Business Account Services

CURRENT ACCOUNTS

Cheque Books (Branch Pick-up)	
Each set of 600 leaves	\$12,858.60
Cheque Books (Courier Delivered)	
Each set of 600 leaves	\$10,286.87
Cheques Paid Over Limit/Balance	\$2,415.00 per item US\$25.53 CAD\$34.26 GBP£20.60 EUR€24.47
Cheque Returned by Other Banks/NCB Branches and Subsequently Charged Back to Customer's Accounts	\$1,400.00 per item - NCB A /C \$1,400.00 per item - Other bank \$1,400.00 per item - Insurance Companies Foreign Cheques – Locally Cleared US\$30.19 per item CAN\$34.90 per item GBP£20.81 per item EUR€24.67 per item Foreign Cheques – All others US\$40.69 per item CAN\$43.72 per item GBP£25.86 per item EUR€30.27 per item
Cheque Returned by Account Holding Branch/Bank	\$1,400.00 per item
Refer to Drawer	\$1,400.00 per item
Uncleared Effects	\$1,400.00 per item
Technical Reasons	
Debit Against Uncleared Funds	\$575.00 per item
Service Charge	No charge if minimum monthly credit balance is \$200,000.00 and above. \$108.71 per entry if minimum monthly credit balance falls below \$200,000.00 Minimum charge per month - \$915.27
Specially Printed Cheque Leaves	Supplier's cost of cheque leaves plus 50% for handling
Specially Printed Deposit Book	Supplier's cost of deposit book plus 50% for handling
Stop Payment/Cancellation	\$592.42 per item
Swift Statement	\$500.00 per message

Corporate & Commercial

LOCAL

High Volume Cheque processing charge	\$197.42 per entry if 300 or more cheques are issued per month.
Courier Bags	\$1,150 per 100
Regular Deposit Books	1st 100 Free and then \$402.50 after
Outgoing RTGS (Incoming Free)	\$198.95
Manual RTGS	\$5,750.00
Amendments to Wire Payments	\$856.98
Large Item Charge	\$5,750.00 per cheque or other ACH processed item valued at J\$1M and over
Replacement of Lost/Damaged Internet Banking Security Token	\$2,300.00
Specially Printed Deposit Book	Supplier's cost of deposit book plus 50% for handling (50.00% of cost collected from customer 43.48% to Commission Sundries and 6.52% to GCT)
Items paid against uncleared effects	\$1,150.00 per item
Temporary Overdraft (TOD)	\$5,750.00
Replacement Manager's Cheque	\$2,250.06 per item
Service Charge – J\$ Current Account	Minimum charge per month - \$690.99 OR J\$78.97 per entry for minimum monthly credit balance that falls below J\$500,000.00.
Manual transfer between accounts	\$2,070.00 per item

FOREIGN

Cheque Books (Branch Pick-up)

Each set of 600 leaves (for new accounts) US\$172.50

Cheque Books (Courier Delivered)

Each set of 600 leaves (for new accounts) US\$124.35

Debit Against Uncleared Funds

US\$9.01 per item
CAN\$12.15 per item
GBP£7.28 per item
EUR€8.65 per item

Service Charge

Accounts with cheque books

No charge if minimum monthly credit balance is US\$5,000.00 and above. US\$5.07 per entry, if balance falls below US\$5,000.00.
Minimum charge per month - US\$14.23

Deposit of Foreign Currency Cash

2.3% of deposit amount in excess of 10,000 units monthly

Stop Payment

US\$45.21 per item

Unpaid Cheque

US\$24.87 per item

PAYROLL SERVICES

Deposit to Employees' Accounts

(List/Deposit Slips Provided by Employer)

\$493.56* per transaction to NCB account
\$592.27* per transaction to non-NCB account
*Increased fees are applicable for listings received late.

Making Cash Payments from List Supplied by Employer

\$690.99 per name

Preparing Pay Packets Where Names and Amounts are Recorded by Employer

\$592.27 per name

Preparing Pay Packets Where Names and Amounts are Recorded by NCB

\$690.99 per name

Payroll Cashing Credit

Establishment /Renewal
Amendment

\$489.36 per item
\$4,404.26 per annum
\$4,404.26 per annum

BILLS FOR COLLECTION

Clean Bills	1.99% commission Minimum \$ 2,476.16
Collection Commission (Documentary – Inward & Outward)	1.98% commission Minimum \$6,809.47
Holding Charge	\$1,238.09 per month
Payment of Agent's Commission	\$1,893.90

LETTERS OF CREDIT

Advising or Amending Credit	\$4,012.76
Cancellation/Non-Utilization of less than 80% of value of Letter of Credit	\$5,382.98 plus out of pocket expenses plus foreign bank charge. Establishment Fee retained.
Confirmation of Credits	1.17% of amount Minimum \$2,446.81
Drawings Under Credit	0.63% of amount. Minimum \$2,936.16 plus foreign bank charge. Interest is applied from date payment effected by foreign bank to date foreign currency is allocated.
Inward Acceptance Commission	0.63% per month Minimum \$2,446.81
Outward Establishment Fee	
1-59 days	1.17% of amount
60-119 days	1.76% of amount
120-179 days	2.35% of amount
180 days & over	3.51% of amount Minimum \$2,936.17 plus foreign bank charge
Standby Letter of Credit	2.25% per annum Minimum \$4,012.76 plus foreign bank charge.

LOANS

Credit Bureau Credit Reports (CRIFNM & Credit Info)	\$2,305.16 per request - personal accounts \$2,918.88 per request - business accounts
Credit Reports (Other)	\$3,195.53 US\$44.05
Commitment & Re-Negotiation Fee	
General	Minimum commitment fee \$12,000.00 Cash Secured Loans 1.49% Unsecured Loans 3.50% Secured Loans 3.50%
Guaranteed Premium Insurance Administration Fee	\$5,922.75 for the first year then payable monthly at \$493.56 commencing month thirteen.
Guarantee issued to Other Financial Institutions (Local)	
Cash Secured	\$7,403.43 per letter
Non-cash Secured	2.93% - 5.18% per annum depending on the amount, nature of security provided, risk involved, etc. Minimum \$7,403.43
Guarantee issued to Other Financial Institutions (Foreign)	
Cash Secured	1.17% per annum Minimum US\$215.31
Non-cash Secured	4.90% - 12.71% per annum depending on the amount, nature of security provided, risk involved, etc. Minimum US\$215.31
Guarantee issued to Service Provider	
Cash Secured	1.17% per annum Minimum \$7,403.43
Non-cash Secured	2.93% - 5.18% per annum depending on the amount, nature of security provided, risk involved, etc. Minimum \$7,403.43
Hypothecation Letter	\$7,403.43 per letter
Loan Pre-Approval/Pre-Qualification Processing	Below US\$5,000 - 1.5% of Loan Amount or minimum US\$100 Above US\$5,000 - 2.5% of Loan Amount or minimum US\$200
Letter of Undertaking for Motor Vehicle, Land, Dwelling Purchase, etc.	\$7,403.43 per letter

Digital Channel Services

AUTOMATED BANKING MACHINES – Debit Cards

Using NCB ABM

Balance Enquiry	FREE
Bill Payments	FREE
Declined	FREE
Deposits	FREE
Transfers between own NCB accounts	FREE
Withdrawals (current accounts)	FREE – first four (4) transactions per month, \$25 per transaction thereafter
Withdrawals (savings accounts except Gold Club and Quick Save)	FREE – first two (2) transactions per month, \$35 per transaction thereafter

Using Non-NCB ABM (Multilink)

Withdrawal	\$60.00
Balance Enquiry	\$30.95
Declined	\$30.95

Using International ABMs

Withdrawal - EMV Visa Debit Card	\$500.00
Transaction Conversion Fee- EMV Visa Debit Card	2.59%

KIOSKS

Balance Enquiry, Service Requests	See “Local Day-to-Day Banking Services”
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ONLINE BANKING / MOBILE BANKING APP –

PERSONAL (www.jncb.com)

Bill Payment	FREE
Transfers between NCB accounts	FREE
Transfers to Other Banks’ accounts	See “Local - Day to Day Banking Services”
Transfers Overseas (Int’l Wire Transfers)	See “Foreign - Day to Day Banking Services”

ONLINE BANKING – BUSINESS

Access – Read Only	FREE
Access – Full	FREE for SMEs; \$2,202.13 per month for other business customers
Bill Payment	FREE
Electronic PAP	\$17.48 per transaction (\$10,14 paid by insured)
Payroll Services	\$12.50 per transaction
Transfers between NCB accounts	FREE
Transfers to Other Banks’ accounts	See “Local - Day to Day Banking Services”
Transfers Overseas (Int’l Wire Transfers)	See “Foreign - Day to Day Banking Services”

POINT OF SALE MACHINES – Debit Cards

Using NCB Point-of-Sale

Purchases (except Gold Club & Quick Save)	\$13.95
Declined	FREE

Using Non-NCB Point-of-Sale (Multilink)

Purchases	\$15.00
Declined	\$11.94

TELE-BANKING (IVR) (1-888-NCB-FIRST)

Balance Enquiry, Bill Payment, Transfers between own NCB Accounts	FREE
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Replacement Visa Debit Card (including to accommodate PIN changes) \$1,552.50

Replacement of Lost/Damaged Internet Banking Security Token \$1,431.33

Customer Service Support

Use the “NCBAssist” feature in Online Banking or “ManageMyCard” portal in the Mobile App

NCBAssist services include:

- Making service requests relating to your bank accounts, bill payments, credit/debit cards and NCB Capital Markets investments
- Logging complaints
- Getting information on our products and services

The **ManageMyCard** portal allows you to conduct a range of service requests relating to your NCB credit card including:

- Blocking or unblocking your credit card
- Requesting a replacement credit card
- Dispute a card transaction; request interest or fee reversal

Call 1-888-NCB-FIRST

(1-888-622-3477) or **754-4-NCB** (622)
24/7 at our Customer Care Centre

NCB Customer Care Centre services include:

- Resolving digital channel access and transaction issues relating to our ATMs, Online Banking or the Mobile App
- Report a card lost/stolen

This Fee Guide lists the fees applicable to the new and more frequently used banking services. All fees are quoted in Jamaican dollars unless otherwise stated. The rates and details herein are subject to change without notice. Charges include General Consumption Tax (GCT).

NCB is a Jamaica Depository Insurance Company (JDIC) covered institution. The deposit insurance coverage for accounts covered by JDIC is \$1,200,000.00 per customer.