Effective FEBRUARY 20, **2017**

Customer Fee Guide

NATIONAL COMMERCIAL BANK JAMAICA LIMITED

Customer Fee Guide – Personal Services
Contents

Day-to-Day Banking Services

Personal Services
- Savings Accounts
- Current Accounts

e-Financial Services
- NCB Stored Value Card
- NCB Midas Debit Card
- See What You Save With Electronic Banking

Customer Service & Business Support

Day-to-Day Banking Services

CONTENTS

LOCAL

Auditor's Confirmation	$3,378.50 per confirmation plus $1,041.06 per hour for listing securities
Balance Enquiry Via Branch (Telephone request)	$300.00 per request – Personal Customers
Balance Enquiry Via Branch and/or Customer Care Centre (Telephone request)	$1,165.00 per request – Business Customers
Certification of Balance of Account (Including certificate to Embassies)	J$1,053.46 per certificate
Manager's Cheque (Purchased from NCB Account)	$375.00 per item
Over J$1,000,000.00	$5,825.00
Manager's Cheque (Purchased with cash)	$920.00 per item
Pre-Authorized Payment (Manual) Setup Fee	$369.88 per item
Facsimile Sent/Received for Customer	$208.21 per page (local)
Transfer To Third Party Accounts (In-branch)	$1,281.50 per request
Transfer To Other Banks (In-branch) (In-branch)	$1,366.55 per request (if below on-line limit) $201.54 per request (if above on-line limit)
(Online) RTGS RTGS Return Fee ACH ACH Return Fee	$201.54 per request $201.54 per request $10.13 per request $10.13 per request
Standing Order • Setup Fee • Transaction Fee (Success) • Transaction Fee (Failure)	$370.00 per item $370.00 per item $472.50 per item
Sweep Facility (Retail Accounts)	J$85.37 per sweep US$1.25 per sweep CAN$1.35 per sweep GBP£0.79 per sweep EUR€0.93 per sweep
Transfer Between Own NCB Accounts (In-branch)	$1,281.50 per request
Voucher Search (At customer's request)	$1,457.48 per item per hour or part thereof Minimum $1,457.48 per item
Cheque Encashment Fee	$329.99

FOREIGN

Certification of Balance of Account (including Certificate to Embassies)	US$16.86 per Certificate CAN$18.12 per Certificate GBP£10.72 per Certificate EUR€12.54 per Certificate
Facsimile Sent/Received for Customer	$312.32 per page (foreign)
Special Letter (e.g. Colleges, Mortgage Companies abroad etc.)	$2,603.00 per letter
Processing of Cheque drawn in US$ on a European Bank	$1,145.17 per item plus stamp duty on each cheque
Foreign Cheque (BN) (Excluding Travellers Cheques)	$68.71 per item plus stamp duty on each cheque
Foreign Currency (Cash) Presented in Exchange for Draft / Wire Transfer	2.97% commission plus cost of draft/wire transfer Minimum US$29.78 CAN$32.00 GBP£18.92 EUR€22.16
Foreign Draft (Sold)	$873.75
Locally Negotiated Foreign Currency Manager's Cheques	US$5.83 CAN$6.03 GBP£3.75 EUR€4.42
International Wire Transfer	
Inward	$3,433.84
Outward	In-Branch $3,840.00 Online $1,281.50 Plus Cost of Telex - $116.50
Transfer Between Own NCB Accounts (In-branch)	US$10.31 per request CAN13.63 per request GBP8.11 per request EUR9.63 per request
Voucher Search (At customer's request)	US$25.20 per item per hour or part thereof Minimum US$25.20 per item

Personal Services

CONTENTS

SAVINGS ACCOUNTS

LOCAL

In-Branch Withdrawal Fee (J$100,000 or less)	$384.45 per transaction (Specific savings accounts only)
Minimum Balance Violation Fee (Specific savings accounts only)	$763.75 per month
Replacement/Duplicate Passbook	$664.13 plus stamp duty on indemnity
J$ Cash Deposits in Excess of $1,000,000.00 Per Day	Contact your Branch Manager

FOREIGN

Service Charge	5 free debits monthly. Thereafter US$4.46 per debit entry CAN$3.92 per debit entry GBP£2.35 per debit entry EUR€2.65 per debit entry
Deposit of Foreign Currency Cash In excess of US$500 per day In excess of CAN$500 per day In excess of GBP£500 per day In excess of EUR€500 per day	2% of amounts US$500 (or US$ Equivalent) and above
Deposit of Foreign Cheques	US$1.04 per item CAN$1.04 per item GBP£1.04 per item EUR€1.04 per item Plus stamp duty on each cheque
Minimum Balance Violation Fee	US$2.88 per debit entry CAN$3.11 per debit entry GBP£1.82 per debit entry EUR€2.14 per debit entry (Specific savings accounts
Replacement/Duplicate Passbook	US$11.30 CAN$11.99 GBP£7.10 EUR€8.38 Plus stamp duty on indemnity

CURRENT ACCOUNTS

LOCAL

Service Charge	No charge if minimum monthly credit balance is $50,000.00 and above. $100.00 per entry, if minimum monthly credit balance falls below $50,000.00. Minimum charge per month $927.21
Cheque Books (Courier Delivered) Each set of 100 leaves	 $2,097.00
Cheque Books (Branch Pick-up) Each set of 100 leaves	 $2,800.00
Cheque Paid Over Limit/Balance	$2,446.50 per item
Cheque Returned by Other Banks/NCB Branches and Subsequently Charged Back to Customer's Accounts	$1,281.50 per item - NCB A /C $1,281.50 per item - Other bank $1,281.50 per item - Insurance Companies Foreign Cheques - US$30.58 per item CAN$35.36 per item GBP£21.08 per item EUR€24.99 per item
Cheque Returned by Account Holding Branch/Bank Refer to Drawer Uncleared Effects Technical Reasons	 $1,281.50 per item $1,281.50 per item $1,281.50 per item
Duplicate/Interim Statement	$757.25 per request
Debit Against Uncleared Funds	$582.50 per item
Overdraft Interest	Agreed rate of interest Minimum per month - $3,300.00
Stop Payment/Cancellation	$480.00 per item
J$ Cash Deposits in Excess of $1,000,000.00 Per Day	Contact your Branch Manager

CURRENT ACCOUNTS | Cont'd

FOREIGN

Service Charge Accounts with cheque books	No charge if minimum monthly credit balance is US$1,000.00 and above. US$4.12 per entry, if balance falls below US$1,000.00. Minimum charge per month US$14.42.
Deposit of Foreign Currency Cash In excess of US$500 per day In excess of CAN$500 per day In excess of GBP£500 per day In excess of EUR€500 per day	2% of amounts US$500 (or US$ Equivalent) and above
Deposit of Foreign Cheques US$ CAN$ GBP£ EUR€	 US$1.04 per item CAN$1.04 per item GBP£1.04 per item EUR€1.04 per item Plus stamp duty on each cheque
Debit Against Uncleared Funds	US$9.13 per item CAN$12.31 per item GBP£7.37 per item EUR€8.76 per item
Unpaid Cheque	US$25.19 per item
Stop Payment	US$45.80 per item
Duplicate/Interim Statement	J$757.25 per request
Cheque Books (Courier Delivered) Each set of 100 leaves	 US$23.30
Cheque Books (Branch Pick-up) Each set of 100 leaves	 US$34.95

e-Financial Services

CONTENTS

NCB STORED VALUE CARD

Annual Primary JOINING Fees Keycard Cash	FREE
Annual Supplementary JOINING Fees Keycard Cash	FREE
Replacement Card Fees Keycard Cash	$610.00

NCB MIDAS DEBIT CARD

Automated Banking Machine	
- USING NCB ABM	
Withdrawal	$30.00
Deposit	FREE
Transfer between own NCB Accounts	FREE
Balance Enquiry	FREE
Declined	$12.10
Bill Payment	FREE
- USING MULTILINK	
Withdrawal	$60.34
Balance Enquiry	$31.35
Declined	$31.35
Point-of-Sale	
Purchase (NCB Machine)	$12.10
Declined (NCB Machine)	$10.08
Purchases (MultiLink)	$14.13
Declined (MultiLink)	$12.10
Tele-Banking	
Transaction Fee	FREE
Transfer between own NCB Accounts	FREE
Replacement (Midas) Debit Card	$714.00

3 FREE debit card transactions (using NCB ABMs and POS machines) per month.

NCB Online Personal Internet Banking (www.jncb.com)	FREE access Bill Payment - FREE Account Transfer - FREE

NCB MIDAS DEBIT CARD | Cont'd

NCB Online Business Internet Banking	FREE (Read Only Access)
NCB Online Business Internet Banking (Full Access)	Installation - FREE Monthly Access – (FREE for Retail SMEs & $2,230.85 for Treasury & Corporate customers). Bill Payment - FREE Payroll Services - $10.14 per transaction Electronic PAP - $17.71 per transaction ($10.14 paid by insured) Account Transfers - FREE
NCB Customer Care	FREE

***Sign up for NCB Midas Plus and get unlimited free transactions** via NCB electronic banking channels (Telephone Banking, Point-of-Sale (POS), Internet or ABM).

With your NCB Midas Card you can bank securely and quickly from the convenience of your home, office or while "on-the-go", by using a suite of electronic banking channels at any time! Internet Banking and Telephone Banking services are available for you to transact business between accounts, check balances and to pay bills. NCB Automated Banking Machines (ABMs) and Point-of-Sale (POS) terminals islandwide allow you to get cash and make purchases directly from your account.

Customer Service & Business Support

CONTENTS

Call 1-888-NCB-FIRST

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

An NCB Customer Care Agent will gladly assist you with your service requests, which may include:

- Checking balances on your NCB Credit Cards, Savings, Current and Loan Accounts
- Requesting statements
- Ordering cheque books
- Getting information on our products and services
- Authorization and Merchant Services for debit and credit card transactions

The rates and details herein are subject to change without notice.

Charges include General Consumption Tax (GCT).

This Fee Guide lists the fees applicable to the new and more frequently used financial services.