

## Schedule Of Fees & Charges Effective May 5, 2021



Charges include General Consumption Tax (GCT) of 15% unless otherwise stated. | All Fees are quoted in Jamaican Dollars unless otherwise stated.

	Service Charges (ir	nclusive of 15% GCT)	
A.	DAY-TO-DAY TRANSACTIONS	Charges	Free / Low Price Alternative
1.	In-Branch Local Cash Withdrawal (up to \$30,000) Fee is per transaction. 50% discount for Premier Club Members	\$150.00	ATM
2.	In-Branch Local Cash Withdrawal (over \$30,000) Fee is per transaction. 50% discount for Premier Club Members	\$150.00	ATM
3.	Transfer of Funds Between Own Accounts (same currency) 50% discount applicable to Premier Club Members		
	- In-Branch	\$150.00   US\$2.00   CAD\$3.00   £2.00	ONLINE-TRANSFER
	- New Account Funding	FREE	
4.	Transfer To Third Party VMBS Accounts (same currency) 50% discount for Premier Club Members	\$150.00   US\$2.00   CAD\$3.00   £2.00	ONLINE-TRANSFER
	- In-Branch		
5.	<b>Local Cheque Withdrawal:</b> Fee is per cheque. 50% discount applicable to Premier Club Members		
	- Local Cheques	\$370.00   US\$3.50   CAD\$4.50   £2.50	ONLINE-RTGS
	- Special Delivery Instructions Local Cheque Withdrawal Fee applicable	\$1,451.00   US\$12.00   CAD\$15.00   £9.00	ONLINE-RTGS
6.	Local Cheque Withdrawal valued at \$1 Million & Over Fee is per cheque. Local Cheque Withdrawal Fee applicable	\$5,750.00	ONLINE-RTGS
7.	Encashment of VMBS Cheques (Local & Foreign Currency) 50% Discount applicable to Premier Club Members		
	- Members	\$148.00   US\$2.00   CAD\$2.00   £2.00	ONLINE-RTGS
	- Non- Members	\$296.00  US\$2.00   CAD\$3.00   £2.00	ONLINE-RTGS
8.	Special Clearance of External Cheques	\$296.00  US\$2.00   CAD\$3.00   £2.00	ONLINE-RTGS
9.	Local Returned Cheque (Inclusive of other bank's charges) Applicable Per Cheque	\$2,567.00   US\$20.00   CAD\$25.00   £15.00	
10.	Stop Payment Order - Local (inclusive of other bank's charges) Applicable Per Cheque	\$938	
11.	Cheque Cancellation (Change cheque to payor) Applicable Per Cheque	\$543.00   US\$5.00   CAD\$6.00   £4.00	
12.	Local Currency Cash Deposits of \$500,000 & Over Applicable on the excess amount	0.40%	ONLINE-RTGS
13.	Coin Handling Fee	3% of the total amount of coins deposited in excess of \$5,000	
14.	Balance Enquiry In-Branch (or via Telephone Request)	FREE	ONLINE & ATM
15.	Local Transfer (RTGS) to Third Party Acct at Other Banks (In-Branch)		
	- Outgoing	\$395.00	ONLINE-TRANSFER
	- Incoming	\$128.00	
16.	Credit Instructions with Missing Information (local transfers) - Incoming	\$365.00   US\$3.00   CAD\$4.00   £2.00	Avoidable - confirm information with bank/receiving party before sending



A.	DAY-TO-DAY TRANSACTIONS	Charges	Free / Low Price Alternative
17.	Return of Incoming Credits (local transfers)	\$642.00   US\$5.00   CAN\$7.00   £4.00	Avoidable - confirm information with bank/receiving party before sending
18.	Outgoing Repair Fee (local transfers)	\$173.00   US\$1.00   CAN\$2.00   £1.00	Avoidable - confirm information with bank/receiving party before sending
В.	FOREIGN CURRENCY TRANSACTIONS	Charges	Free / Low Price Alternative
1.	In-Branch Foreign Currency Cash Withdrawal	FREE	
2.	Foreign Currency Cheque Withdrawal: 50% discount applicable to Premier Club Members		
	- FX Cheques	\$600.00   US\$7.00   CAD\$8.00   £5.00	
	- Special Delivery Instructions (does NOT include cost of FX Cheque)	\$1,500.00   US\$12.00   CAD\$16.00   £10.00	
3.	Foreign Currency Draft (Sale of Foreign Currency)	\$600.00   US\$7.00   CAD\$8.00   £5.00	
4.	Foreign Currency Cheque Handling Charge (Deposits J\$ accounts)	\$120.00   US\$3.00   CAD\$3.00   £2.00	
5.	Foreign Returned Cheques:- Inclusive of foreign bank's charges	US\$62.00   CAD\$51.00   £46.00	Avoidable - Electronic payments
6.	Foreign Currency Cash Lodgment in excess of : US\$300   CAD\$300   GBP£300	Cash Lodgment in excess of 300 units per week subject to 2.25% handling charge	FX Cheque/WIRE
7.	Deposit of Foreign Cheques (US\$/CAN\$/GBP) Deposits to FX Accounts	FREE	
8.	Foreign Currency Cash Presented in Exchange for Draft or Wire Transfer (in excess of 300 units)	Cash in excess of 300 units subject to 2.25% handling charge	
9.	Foreign Currency Cash Presented in Exchange for JMD	FREE	
10.	International Wire Transfer Fees:		
	- Incoming	US\$25.00   CAD\$36.00   £18.00	
	- Outgoing (in-branch)	US\$65.00   CAD\$72.00   £45.00	ONLINE- WIRE
11.	Confirmation of Wire Transfer		
	- In- Branch	\$197.00	ONLINE
	- on- line via VM Express online	FREE	
12.	World Link Services (Outgoing)	US\$17.00   CAD\$20.00	
13.	Return of Incoming Credits (International Bank Transfers)	US\$21.00   CAD\$29.00	Avoidable - confirm information with bank/receiving party before sending
14.	Outgoing Repair Fee (International Bank Transfers)	US\$40.00   CAD\$55.00   £30.00	Avoidable - confirm information with bank/receiving party before sending



- Transfer to Account £2.00 ONLINE  D MISCELLANEOUS SERVICES Charges Free / Low Pr	C.	UK TRANSACTION SERVICES	Charges	Free / Low Price Alternative
- Standing Orders & Pension Payments (UK) £1.00 - £50.00 £50.01 - £100.00 £50.01 - £200.00 £50.01 - £250.00 £50.01 - £250.00 £500.01 - £50.00.00 £500.01 - £5,000.00 £2,000.01 - £5,000.00 Above £5,000.00  \$2,000.01 - £5,000.00 Above £5,000.00  \$3. Return of Incoming Credits(International Bank Transfers- UK)  \$4. Bill Payment (Remitted by Processing Department)  \$5. Withdrawals from the UK -For Collection in Branch -Transfer to Account  \$5. Withdrawals from the UK -For Collection in Branch -Transfer to Account  \$5. Withdrawals from the UK -For Collection in Branch -Transfer to Account  \$5. Charges  \$5. Charges  \$5. Charges  \$6.00  \$1,481.00   US\$12.00   CAD\$15.00   £9.00 Alternative  *1. Letters to Third Parties (same day processing) - Letters to Embassies & High Commissions - Confirmation of Balances to Institutions - Confirmation of Balances to Institutions - Reference Letter - Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  \$1,481.00   US\$12.00   CAD\$15.00   £9.00 Available online only \$3,300.00   US\$24.00   CAD\$32.00   £19.00  **Confirmation of Bulances - Auditor's Confirmation - Per Confirmation / Per account  \$3,300.00   US\$24.00   CAD\$32.00   £19.00  **Count Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  \$3,455.00   US\$3.00   CAD\$32.00   £40.00  **Oucher Search - Sov Bocount to Premier Club Members - Current Year - For past periods: - Letters of Undertaking  \$1974.00   US\$6.00   CAD\$33.00   £19.00 - \$266.00   US\$6.00   C	1.	Direct to Account (DTA) - Outgoing	£11.00	
\$1.00 - £50.00 \$250.01 - £100.00 \$250.01 - £200.00 \$250.01 - £200.00 \$250.01 - £200.00 \$250.01 - £200.00 \$250.01 - £200.00 \$250.01 - £200.00 \$250.01 - £200.00 \$250.00 - £200.00 \$250.00 - £200.00 \$250.00 - £200.00 \$250.00 - £200.00 \$250.00 - £200.00 \$250.00 \$250.00 - £200.00 \$25	2.			
### E2.00  ### E2.00  ### E2.00  ### E2.00  ### E2.00.00  ### E2.00  ### E2.0			£1.00	
E100.01 - £250.00 £250.01 - £50.00 £50.00 - £5.00 £50.00 - £5.00 £50.00 - £5.00 £50.00 - £5.00 £20.00.00 £20.00.00 £20.00.00 £25.00  3. Return of incoming Credits(International Bank Transfers- UK) £15.00  6. Withdrawals from the UK For Collection in Branch Transfer to Account  7. Transfer to Account  7. MISCELLANEOUS SERVICES  1. Letters to Third Parties (same day processing) - Letters to Embassies & High Commissions Confirmation of Balances to Institutions Reference Letter Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed - Post Mailed - Post Mailed - S200.00  Auditor's Confirmer Club Members - Current Year - For past periods: - Letters of Undertaking - For past periods: - Letters of Undertaking - For past periods: - Letters of Undertaking - S206.00   US\$52.00   CAD\$53.00   £20.00 - E50.00 - E50.00 - E50.00 - E50.00 - E12.00 - ONLINE - Post Mailed - S200.00 - ONLINE - For past periods: - Letters of Undertaking - S200.00   US\$55.00   CAD\$53.00   £20.00 - E50.00 - E50.00 - E60.00 - E50.00 - E50.00 - E50.00 - E12.00 - ONLINE - E50.00 - E15.00 - ONLINE - E50.00 - ONLINE - E70.00 - ONLINE - E70.00				
### E500.01 - £2,000.00				
E2,000.01 - £5,000.00 Above £5,000.00 Above £5,000.00  Return of Incoming Credits(International Bank Transfers- UK)  Bill Payment (Remitted by Processing Department)  Silfo.00  ONLINE -BILL PAYMENT  Silfo.00  ONLINE -BILL PAYMENT  Mithdrawals from the UK - For Collection in Branch - Transfer to Account  D. MISCELLANEOUS SERVICES  Charges  Charges  Charges  Charges  Free / Low Pr Alternative  Letters to Third Parties (same day processing) - Letters to Embassies & High Commissions - Confirmation of Balances to Institutions - Reference Letter - Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  Available online only - In Branch/Online - Post Mailed  NULINE  NULINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  Signo   US\$1.00   CAD\$33.00   £19.00  Signo   CAD\$33.00   £19.00  Signo   CAD\$33.00   £19.00  Signo   CAD\$33.00   £19.00  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  Signo   US\$3.00   CAD\$33.00   £19.00  Signo   CAD\$33.00   £19.00  Signo   CAD\$33.00   £19.00  Signo   CAD\$33.00   £19.00  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  ONLINE  Signo   US\$3.00   CAD\$33.00   £19.00  Signo   CAD\$33.00   £19.00  Signo   CAD\$33.00   £19.00  ONLINE  Signo   CAD\$33.00   £19.00  Signo   CAD\$44.00   CAD\$44.00   CAD\$44.00   £19.00  Signo   CAD\$44.00   CAD\$44.00   £19.00  Signo   Education		£250.01 - £500.00	£5.00	
Above £5,000.00  3. Return of Incoming Credits(International Bank Transfers- UK)  4. Bill Payment (Remitted by Processing Department)  5. Withdrawals from the UK  - For Collection in Branch - Transfer to Account  D. MISCELLANEOUS SERVICES  Charges  Charges  Free / Low Pr Alternative  1. Letters to Third Parties (same day processing) - Letters to Embassies & High Commissions - Confirmation of Balances to Institutions - Reference Letter - Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  3. Hypothecation of Funds 4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - For past periods: Items in the previous year Items over the last 2 years Items 3 years and over  CMILINE - SALO, US\$55.00   CAD\$45.00   E9.00  \$4,442.00   US\$35.00   CAD\$33.00   E19.00  \$4,442.00   US\$35.00   CAD\$33.00   E19.00  **Ad42.00   US\$35.00   CAD\$46.00   E20.00  **Ad42.00   US\$35.00   CA		£500.01 - £2,000.00	£6.00	
3. Return of Incoming Credits(International Bank Transfers- UK)  4. Bill Payment (Remitted by Processing Department)  5. Withdrawals from the UK		£2,000.01 - £5,000.00	£12.00	
4. Bill Payment (Remitted by Processing Department)  5. Withdrawals from the UK - For Collection in Branch - Transfer to Account  D. MISCELLANEOUS SERVICES  1. Letters to Third Parties (same day processing) - Confirmation of Balances to Institutions - Reference Letter - Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  4. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  3. Hypothecation of Funds  4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years Items over the last 2 years Items 3 years and over  CNLINE - Post Mailed - Pos		Above £5,000.00	£25.00	
Mithdrawals from the UK	3.	Return of Incoming Credits(International Bank Transfers- UK)	£10.00	
- For Collection in Branch - Transfer to Account  D. MISCELLANEOUS SERVICES  Charges  Charges  Charges  Charges  Free / Low Pr Alternative  Charges  Free / Low Pr Alternative  Charges  Free / Low Pr Alternative  Free / Low Pr Alternative  Charges  Charges  Charges  Free / Low Pr Alternative  Free / Low Pr Alternative  Charges  Charges  Free / Low Pr Alternative  Free / Low Pr Alternative  St. (481.00   US\$12.00   CAD\$15.00   £9.00  St. (481.00   US\$12.00   CAD\$15.00   £9.00  Available online only  ONLINE  Account Statement Fees (Savings & Time Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$24.00   CAD\$32.00   £19.00  Account Statement Fees (Savings & Time Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$24.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Stime Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$24.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Stime Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$24.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Stime Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$24.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Stime Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$24.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Stime Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$24.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Stime Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$35.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Time Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$35.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Time Accounts)  - In Branch/Online - Post Mailed  St. (481.00   US\$36.00   CAD\$38.00   £20.00  Account Statement Fees (Savings & Time Accounts)  - In Bran	4.	Bill Payment (Remitted by Processing Department)	£15.00	
- Transfer to Account  D. MISCELLANEOUS SERVICES  Charges  Charges  Charges  Charges  Free / Low Pr Alternative  1. Letters to Third Parties (same day processing) - Letters to Embassies & High Commissions - Confirmation of Balances to Institutions - Reference Letter - Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  3. Hypothecation of Funds 4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years Items 3 years and over  Charges  Charges  Charges  Free / Low Pr Alternative  Studence / Alternative  Studence / Savings (Savings)  Studence / Sa	5.	Withdrawals from the UK		
D. MISCELLANEOUS SERVICES  Charges  Charges  Free / Low Pr Alternative  1. Letters to Third Parties (same day processing) - Letters to Embassies & High Commissions - Confirmation of Balances to Institutions - Reference Letter - Integrity / Anti-Corruption Commission Letters - Unitedrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  3. Hypothecation of Funds  4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years I		- For Collection in Branch	£15.00	ONLINE -TRANSFER
1. Letters to Third Parties (same day processing) - Letters to Embassies & High Commissions - Confirmation of Balances to Institutions - Reference Letter - Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  3. Hypothecation of Funds 4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years Items 3 years and over  Alternative Alternation Alternation Alternation Alternation Alternation Alternation		- Transfer to Account	£2.00	ONLINE
- Letters to Embassies & High Commissions \$1,481.00   U\$\$12.00   CAD\$15.00   £9.00  - Confirmation of Balances to Institutions \$1,185.00   U\$\$12.00   CAD\$13.00   £7.00  - Reference Letter \$1,481.00   U\$\$12.00   CAD\$15.00   £9.00  - Integrity / Anti-Corruption Commission Letters \$1,481.00   U\$\$12.00   CAD\$15.00   £9.00  - Withholding Tax Certificate to Tax Administration Jamaica Available online only ONLINE  - Auditor's Confirmation - Per Confirmation / Per account \$3,300.00   U\$\$24.00   CAD\$32.00   £19.00  2. Account Statement Fees (Savings & Time Accounts)  - In Branch/Online FREE ONLINE  - Post Mailed \$200.00 ONLINE  3. Hypothecation of Funds \$3,455.00   U\$\$29.00   CAD\$38.00   £20.00  4. Letters of Undertaking \$7,000.00   U\$\$55.00   CAD\$70.00   £40.00  5. Voucher Search 50% Discount to Premier Club Members  - Current Year \$987.00   U\$\$8.00   CAD\$11.00   £7.00  - For past periods:  Items in the previous year \$1974.00   U\$\$16.00   CAD\$22.00   £13.00  Items over the last 2 years \$2961.00   U\$\$35.00   CAD\$30   C20.00   C20.00  **End of the control of the co	D.	MISCELLANEOUS SERVICES	Charges	Free / Low Price Alternative
- Confirmation of Balances to Institutions - Reference Letter - Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed - Post Mailed  3. Hypothecation of Funds  4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years Items 3 years and over  \$1,481.00   US\$12.00   CAD\$\$15.00   £9.00  \$1,481.00   US\$12.00   CAD\$\$15.00   £9.00  Available online only \$1,481.00   US\$24.00   CAD\$32.00   £9.00  \$1,481.00   US\$24.00   CAD\$32.00   £19.00  \$2,000   US\$24.00   CAD\$32.00   £10.00  \$2,000   US\$25.00   CAD\$70.00   £40.00  \$3,455.00   US\$8.00   CAD\$70.00   £40.00  \$4,000   US\$6.00   CAD\$11.00   £7.00  \$4,000   US\$6.00   CAD\$11.00   £7.00  \$4,000   US\$6.00   CAD\$33.00   £13.00  \$5,000   US\$6.00   CAD\$33.00   £13.00  \$6,000   US\$6.00   CAD\$44.00   CAD\$33.00   £13.00  \$6,000   US\$6.00   CAD\$44.00   CAD\$44.00   £28.00	1.	Letters to Third Parties (same day processing)		
- Reference Letter - Integrity / Anti-Corruption Commission Letters - Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  3. Hypothecation of Funds 4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years Items 3 years and over  \$1,481.00   US\$12.00   CAD\$15.00   E9.00  \$1,481.00   US\$22.00   CAD\$32.00   E9.00  Available online only S1,481.00   US\$24.00   CAD\$32.00   E19.00  \$1,481.00   US\$24.00   CAD\$32.00   E19.00  \$1,481.00   US\$24.00   CAD\$32.00   E19.00  \$1,481.00   US\$24.00   CAD\$32.00   E19.00  \$2,00   CAD\$32.00   E19.00  \$1,481.00   US\$32.00   CAD\$33.00   E19.00  \$1,442.00   US\$35.00   CAD\$33.00   E29.00		- Letters to Embassies & High Commissions	\$1,481.00   US\$12.00   CAD\$15.00   £9.00	
- Integrity / Anti-Corruption Commission Letters - Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  3. Hypothecation of Funds  4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years Items 3 years and over  \$1,481.00   US\$12.00   CAD\$15.00   £9.00  Available online only \$3,300.00   US\$24.00   CAD\$32.00   £19.00  FREE ONLINE  9200.00  97,000.00   US\$29.00   CAD\$38.00   £20.00  97,000.00   US\$55.00   CAD\$70.00   £40.00  98,700.00   US\$8.00   CAD\$70.00   £40.00  98,700   US\$8.00   CAD\$11.00   £7.00  99,700   US\$8.00   CAD\$30.00   £19.00  10,000   US\$24.00   CAD\$30.00   £19.00  10,000   US\$30.00   CAD\$46.00   £28.00		- Confirmation of Balances to Institutions	\$1,185.00   US\$10.00   CAD\$13.00   £7.00	
- Withholding Tax Certificate to Tax Administration Jamaica - Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed  3. Hypothecation of Funds  4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years Items 3 years and over  CNLINE  Available online only \$3,300.00   US\$24.00   CAD\$32.00   £19.00  STREE ONLINE  4. Span (Suppose of the Search of		- Reference Letter	\$1,481.00   US\$12.00   CAD\$15.00   £9.00	
- Auditor's Confirmation - Per Confirmation / Per account  2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed - Post Mailed  3. Hypothecation of Funds 4. Letters of Undertaking  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods: Items in the previous year Items over the last 2 years Items 3 years and over  \$3,300.00   US\$24.00   CAD\$32.00   £19.00  NUINE  \$3,455.00   US\$29.00   CAD\$38.00   £20.00  \$3,455.00   US\$55.00   CAD\$70.00   £40.00  \$		- Integrity / Anti-Corruption Commission Letters	\$1,481.00   US\$12.00   CAD\$15.00   £9.00	
2. Account Statement Fees (Savings & Time Accounts) - In Branch/Online - Post Mailed \$200.00 ONLINE  3. Hypothecation of Funds \$3,455.00   U\$\$29.00   CAD\$38.00   £20.00  4. Letters of Undertaking \$7,000.00   U\$\$55.00   CAD\$70.00   £40.00  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods:   Items in the previous year   Items over the last 2 years   Items over the last 2 years   Items 3 years and over		- Withholding Tax Certificate to Tax Administration Jamaica	Available online only	ONLINE
- In Branch/Online - Post Mailed  \$200.00  ONLINE  3. Hypothecation of Funds  \$3,455.00   U\$\$29.00   CAD\$\$38.00   £20.00  4. Letters of Undertaking  \$7,000.00   U\$\$55.00   CAD\$70.00   £40.00  5. Voucher Search 50% Discount to Premier Club Members - Current Year - For past periods:   Items in the previous year   Items over the last 2 years   Items 3 years and over  - In Branch/Online   FREE   ONLINE     \$200.00   U\$\$20.00   £20.00     \$3,455.00   U\$\$29.00   CAD\$38.00   £40.00     \$7,000.00   U\$\$55.00   CAD\$70.00   £40.00     \$987.00   U\$\$8.00   CAD\$\$11.00   £7.00     \$1974.00   U\$\$16.00   CAD\$\$22.00   £13.00     \$1974.00   U\$\$16.00   CAD\$\$33.00   £19.00     \$1974.00   U\$\$16.00   CAD\$\$30.00   £28.00     \$1974.00   U\$\$16.00   CAD\$\$30.00   CAD\$\$30.00   CAD\$\$30.00   CAD\$\$30.00   CAD\$\$30.00   CAD\$\$3		- Auditor's Confirmation - Per Confirmation / Per account	\$3,300.00   US\$24.00   CAD\$32.00   £19.00	
- Post Mailed \$200.00 ONLINE  3. Hypothecation of Funds \$3,455.00   U\$\$29.00   CAD\$38.00   £20.00  4. Letters of Undertaking \$7,000.00   U\$\$55.00   CAD\$70.00   £40.00  5. Voucher Search 50% Discount to Premier Club Members - Current Year \$987.00   U\$\$8.00   CAD\$11.00   £7.00 - For past periods:    Items in the previous year   \$1974.00   U\$\$16.00   CAD\$22.00   £13.00     Items over the last 2 years   \$2961.00   U\$\$35.00   CAD\$46.00   £28.00	2.	Account Statement Fees (Savings & Time Accounts)		
3. Hypothecation of Funds \$3,455.00   US\$29.00   CAD\$38.00   £20.00  4. Letters of Undertaking \$7,000.00   US\$55.00   CAD\$70.00   £40.00  5. Voucher Search 50% Discount to Premier Club Members \$987.00   US\$8.00   CAD\$11.00   £7.00    - For past periods:		- In Branch/Online	FREE	ONLINE
4. Letters of Undertaking \$7,000.00   U\$\$55.00   CAD\$70.00   £40.00  5. Voucher Search 50% Discount to Premier Club Members  - Current Year \$987.00   U\$\$8.00   CAD\$11.00   £7.00  - For past periods:   Items in the previous year \$1974.00   U\$\$16.00   CAD\$22.00   £13.00     Items over the last 2 years \$2961.00   U\$\$35.00   CAD\$46.00   £28.00		- Post Mailed	\$200.00	ONLINE
5. Voucher Search 50% Discount to Premier Club Members  - Current Year \$987.00   U\$\$8.00   CAD\$\$11.00   £7.00  - For past periods:	3.	Hypothecation of Funds	\$3,455.00   US\$29.00   CAD\$38.00   £20.00	
50% Discount to Premier Club Members  - Current Year \$987.00   U\$\$8.00   CAD\$11.00   £7.00  - For past periods:  Items in the previous year \$1974.00   U\$\$16.00   CAD\$22.00   £13.00  Items over the last 2 years \$2961.00   U\$\$24.00   CAD\$33.00   £19.00  Items 3 years and over \$4,442.00   U\$\$35.00   CAD\$46.00   £28.00	4.	Letters of Undertaking	\$7,000.00   US\$55.00   CAD\$70.00   £40.00	
- For past periods:  Items in the previous year  Items over the last 2 years  Items 3 years and over  \$1974.00   US\$16.00   CAD\$22.00   £13.00  \$2961.00   US\$24.00   CAD\$33.00   £19.00  \$4,442.00   US\$35.00   CAD\$46.00   £28.00	5.			
Items in the previous year       \$1974.00   US\$16.00   CAD\$22.00   £13.00         Items over the last 2 years       \$2961.00   US\$24.00   CAD\$33.00   £19.00         Items 3 years and over       \$4,442.00   US\$35.00   CAD\$46.00   £28.00		- Current Year	\$987.00   US\$8.00   CAD\$11.00   £7.00	
Items over the last 2 years       \$2961.00   U\$\$24.00   CAD\$33.00   £19.00         Items 3 years and over       \$4,442.00   U\$\$35.00   CAD\$46.00   £28.00		- For past periods:		
Items 3 years and over		Items in the previous year	\$1974.00   US\$16.00   CAD\$22.00   £13.00	
		Items over the last 2 years	\$2961.00   US\$24.00   CAD\$33.00   £19.00	
6. Photocopy of Document (per page) \$197.00   US\$2.00   CAD\$3.00   £2.00		Items 3 years and over	\$4,442.00   US\$35.00   CAD\$46.00   £28.00	
50% Discount applicable to Premier Club Members	6.		\$197.00   US\$2.00   CAD\$3.00   £2.00	
7. Minimum Balance Violation Fee (Local & Foreign Currency) FREE	7.	Minimum Balance Violation Fee (Local & Foreign Currency)	FREE	
8. Early Closure of Accounts (under 6 months): \$987.00   US\$9.00   CAD\$12.00   £6.00 Local and Foreign Accts	8.		\$987.00   US\$9.00   CAD\$12.00   £6.00	
9. Dormancy Fees (Local & Foreign Currency Accounts) FREE	9.	Dormancy Fees (Local & Foreign Currency Accounts)	FREE	



D.	MISCELLANEOUS SERVICES	Charges	Free / Low Price Alternative
10.	Issuance of Passbook		
	- New passbook Accounts	\$1,000.00   US\$8.00   CAD\$8.00   £4.00	ONLINE / ABM
	- Replacement due to lost, stolen or completed	\$1,000.00   US\$8.00   CAD\$8.00   £4.00	ONLINE / ABM
11.	No Passbook Transaction Charge	FREE	
12.	No Certificate Withdrawal Charge 50% Discount applicable to Premier Club Members	FREE	
13.	Standing Order (Within VMBS) Free for iSave & Loans. 50% Discount applicable to Premier Club Members		
	- Set-up Charge (In Branch)	\$296.0	ONLINE
	- Set-up Charge (On-Line)	FREE	
	- Amendment Fee   Transaction Fee   Failure Charge	FREE	
14.	Heritage Transfer Fee	\$260.00   US \$4.00	
E.	ABM TRANSACTIONS	Charges	Free / Low Price Alternative
1.	Lost/Stolen/Damaged ABM Card 50% Discount applicable to Premier Club Members and for card replacement (Current card must be presented)	\$592.00   US\$5.00   CAD\$6.00   £4.00	
2.	Automated Banking Machine (ABM) Charges (VM Machines)		
	- Withdrawal	FREE	
	- Deposit	FREE	
	- Transfer	FREE	
	- Balance Enquiry	FREE	
	- Declined Transactions	FREE	
	- Mini Statements	FREE	
3.	ABM Multi Link Charges (Using Other Bank's Machine)		
	- Withdrawal FREE	FREE	
	- Balance Enquiry FREE	FREE	
	- Declined Transaction	FREE	
4.	ABM Point of Sale Charges (Multilink Network)		
	- Purchase FREE	FREE	
	- Declined Transaction	FREE	
5.	ABM Transaction - Photo Request - Multi - Link	Other bank's charge -\$1,500.00 - \$5,000.00 plus an internal charge of \$2,000.00	
6.	ABM Transaction - Photo Request -VMBS ATM Machine	\$1,974.00	
F.	ASSET PROTECTION SERVICES	Charges	Free / Low Price Alternative
1.	Safe Deposit Box		- Filter Hadivo
	- Rental (annual)	\$4936.00   US\$41.00   CAD\$55.00   £31.00	
	- Key Replacement (minimum charge)	Varies. Contact Branch Manager	
	- Late Fees (per month)	\$395.00   US\$4.00   CAD\$5.00   £3.00	
G.	ASSET PROTECTION SERVICES	Charges	Free / Low Price Alternative
1.	Deposit to Employees' Accounts	FREE	Alternative



Н.	VICTORIA MUTUAL EXPRESS ONLINE TRANSACTIONS	Charges	Free / Low Price Alternative
1.	Internet Banking Access	FREE	
2.	Utility Bill Payment Services	FREE	
3.	Transfer of Funds Between Own Accounts (same currency)	FREE	
4.	Transfer To Third Party VMBS Accounts (same currency)	FREE	
5.	International Wire Transfer Fees : Outgoing		
6.	Local Transfer (RTGS) to Third Party Acct at Other Banks (via VM Express Online Banking)		
	- Outgoing	\$148.00	
l.	EMAIL WITHDRAWAL REQUESTS	Charges	Free / Low Price Alternative
1.	Processed in Branch for collection	\$494.00   US\$4.00   CAD\$5.00   £3.00	IN-BRANCH
2.	RTGS Transfer	\$197.00   US\$2.00   CAD\$2.00   £2.00	ONLINE / IN-BRANCH
3.	Wire Transfer	\$197.00   US\$2.00   CAD\$2.00   £2.00	ONLINE/ IN-BRANCH
4.	Transfers to other VMBS Accounts and Loans	\$197.00   US\$2.00   CAD\$2.00   £2.00	ONLINE/ IN-BRANCH
5.	Bill Payment	\$148.00   US\$1.00   CAD\$2.00   £1.00	ONLINE
6.	Account Closure	\$148.00   US\$1.00   CAD\$2.00   £1.00	IN- BRANCH
J.	EMAIL WITHDRAWAL REQUESTS	Charges	Free / Low Price Alternative
1.	Cash Secured Loan Processing Fee 50% discount to Premier Club Members	1.15% of Loan Amount	
2.	Penalty Cash Secured Loans closed before maturity	FREE	

	Mortgage & Othe	Loan Service Charges	
K.	MORTGAGE RELATED LETTERS	Charges	Free / Low Price Alternative
1.	General Ownership Letters: 50% Discount to Premier Club Members		
	- Utility Companies, Parish Council, Collector of Taxes	\$1481.00   US\$12.00   CAD\$15.00   £9.00	
	- For the Court Oces	\$3,603.00   US\$28.00   CAD\$36.00   £21.00	
2.	Mortgage Status Letters to Members and Third Parties 50% Discount to Premier Club Members.	\$1481.00   US\$12.00   CAD\$15.00   £9.00	
3.	Mortgage Letters to Embassies / High Commissions 50% Discount to Premier Club Members	\$1,481.00   US\$12.00   CAD\$15.00   £9.00	
4.	Mortgage Statement (Detailed): 50% Discount to Premier Club Members		
	First Statement (current year)	FREE	
	Subsequent Requests or Prior Years	\$1,481.00   US\$12.00   CAD\$15.00   £9.00	
5.	Statement to Close 50% Discount to Premier Club Members	\$1,481.00   US\$12.00   CAD\$15.00   £9.00	
6.	Appropriation Statement (for audit purposes)	\$2961.00   US\$23.00   CAD\$30.00   £18.00	
7.	General Correspondence 50% Discount to Premier Club Members	\$1481.00   US\$12.00   CAD\$15.00   £9.00	
8.	No Objection Letters	\$1481.00   US\$12.00   CAD\$15.00   £9.00	
9.	Credit Reference Letter	\$2,486.00   US\$19.00   CAD\$25.00   £15.00	



L.	PHOTOCOPY OF MORTGAGE DOCUMENTS	Charges	Free / Low Price Alternative
1.	Photocopy of Mortgage Deed	\$3,455.00   US22.00   CAD\$34.00  £21.00	
2.	Photocopy of Title	\$1,283.00   US\$10.00   CAD\$13.00   £8.00	
3.	Photocopy of Sale Agreement (after Loan Disbursement)	\$1,777.00   US\$14.00   CAD\$18.00   £11.00	
4.	Photocopy of Valuation	\$99.00 per page	
M.	MORTGAGE LOAN PROCESSING	Charges	Free / Low Price Alternative
1.	Mortgage Application Processing Fees: +GCT		
	- Residential	2.50% of Loan Amount	
	- Home Equity	2.50% of Loan Amount	
	- Commercial	2.50% of Loan Amount	
	- Construction	2.50% of Loan Amount	
2.	Re-Loan of Sinking Fund Minimum fee of \$5,825.00 for re-loans below \$200,000.00		
	- Up to \$750,000 or equivalent in any currency	0.75% of the Loan Amount	
	- Loans Exceeding \$750,000	1% of the Loan Amount plus GCT	
3.	Mortgage Registration Fee (In House):		
	- Local + GCT		
	\$0 - \$5 Million	\$50,000.00	
	\$5.01 Million - \$10 Million	\$75,000.00	
	\$10.01 Million - 15 Million	\$100,000.00	
	\$15.01 Million - 20 Million	\$125,000.00	
	\$20.01 Million - \$30 Million	\$150,000.00	
	\$30.01 Million and Over	0.5% of Loan Amount	
4.	- Foreign + GCT		
	FX equivalent of J\$0 to \$5 Million	US\$379.00   CAD\$484.00   £287.00	
	FX equivalent of J\$5.01 Million - 10 Million	US\$568.00   CAD\$726.00   £430.00	
	FX equivalent of J\$10.01 Million to 15 Million	US\$757.00   CAD\$967.00   £573.00	
	FX equivalent of J\$15.01 - 20 Million	US\$946.00   CAD\$1,209.00   £716.00	
	FX equivalent of J\$20.01 - \$30 Million	US\$1,134.00   CAD\$1,451.00  £859.00	
	FX equivalent - J\$30.01 Million and over	0.5% of Loan Amount	
5.	Early Closure of Mortgage / Lump-sum Principal Payment	90 days interest in lieu of notice	
	Loan Rescheduling Fee:		
	- Local (JA\$)	\$12,438.00	
	- Foreign	US\$99.00   CAD\$133.00   £76.00	
6.	Discharge of Mortgage Fee (In house):		
	- Local	\$14,807.00	
	\$0 to \$1 Million	\$24,678.00	
	\$1.01 Million - 15 Million	\$34,549.00	
	\$15.01 Million to 25 Million	Contact Securities & Branch Manager -	
	Over \$25 Million	(\$50,000 - Minimum Fee)	
	- Foreign		
	FX equivalent of J\$0 to J\$1 Million	US\$113.00   CAD\$144.00   £85.00	



M.	MORTGAGE LOAN PROCESSING	Charges	Free / Low Price Alternative
	FX equivalent of \$1.01 Million - 15 Million	US\$188.00   CAD\$239.00   £142.00	
	FX equivalent of \$15.01 Million to 25	US\$262.00   CAD\$335.00   £198.00	
	FX equivalent - Over \$25 Million	Contact Securities & Branch Manager (US\$400   CAD \$500   £300.00 - Minimum Fee)	
7.	Inspection Fees for Construction Loan:		
	- Local -Kingston/ St Andrew/ St Catherine	\$4,442   USD\$34.00   CAD\$43.00   £26.00	
	- Local - Outside Kingston/St Andrew / St Catherine	\$8,391.00   USD\$64.00  CAD\$82.00   £48.00	
8.	Loan of Title Fee:		
	- Local	\$6,293.00	
	- Foreign	US\$ 48.00  CAD\$61.00   £37.00	
9.	Currency Conversion (Mortgage):		
	- Local	\$11,920.00	
	- Foreign	US\$91.00   CAD\$115.00   £69.00	
10.	Safe-keeping of Unclaimed Titles (per annum)	\$2073.00   US\$16.00   CAD\$21.00   £13.00	
11.	Transfer Subject to Mortgage	\$14,807.00   US\$113.00   CAD\$144.00   £85.00	
12.	Handling Charge for Refinancing of Mortgage by other Financial Institutions	\$20,730.00   US\$159.00   CAD\$201.00   £119.00	
13.	Cancellation of Peril Insurance Coverage - Admin Cost	\$345.00   US\$3.00   CAD\$4.00   £2.00	
14.	Request for Sub-division of Title:		
	- Local	\$5,923.00	
	- Foreign	US\$45.00   CAD\$58.00   £35.00	
15.	Processing Death Claims	\$2,468.00	
N.	MORTGAGE ARREARS ADMINISTRATION	Charges	Free / Low Price Alternative
1.	Arrears Administrative Fees (per month):		
	- Local (Plus GCT)	\$1,194.00	
	- Foreign	US\$10.00   CAD\$12.00   £7.00	
2.	Arrears Letter (Electronic) - Local & Foreign:		
	- 1st Reminder Letter	FREE	
	- Urgent Reminder Letter	FREE	
	- Auction Warning Letter	FREE	
3.	Arrears Letters (Printed) - Local & Foreign:		
	- Statutory Notice - Local {formerly Public Auction Fee}	\$17,882.00	
	- Statutory Notice - Foreign {formerly Public Auction Fee}	US\$135.00   CAD\$174.00   £103.00	
4.	Inspection Fees for Arrears:		
	- Local	\$8,391.00	
	- Foreign	US\$69.00   CAD\$95.00   £49.00	

О.	CONSUMER LOAN PROCESSING	Charges	Free / Low Price Alternative
1.	Auto Loan Processing Fee + GCT	2.50%	
2.	Auto Loan Documentation Fee		
	- Stamp Duty on Security Agreement	\$6,260.00	
	- Stamp Duty on Promissory Note	\$5,010.00	
	- Stamp Duty on Guarantee	\$510.00	
	- NSSIPP Registration	\$3,078.00	
3.	Unsecured Loan Processing Fee	3.50%	
4.	Unsecured Loan Stamp Duty (>\$500K) - On Promissory Note	\$110.00	
5.	Unsecured Loan Stamp Duty (! \$500K) - On Promissory Note	\$5,010.00	
6.	Unsecured Loan - Creditor life	In Branch Discussion	
7.	Handling Charge for Refinancing of Auto/Unsecured Loan by other Financial Institutions	\$9,871.00	
P.	CONSUMER LOAN PROCESSING	Charges	Free / Low Price Alternative
1.	Credit Bureau Report		
	- Individuals	\$2,415.00   US\$14.00   CAD\$18.00   £11.00	
	- Business	\$2,415.00   US\$14.00   CAD\$18.00   £11.00	
2.	Processing of Undertaking from (attorneys & financial institutions)	\$14,807.00	
Q.	LEGAL SERVICES	Charges	Free / Low Price Alternative
		004 540 00	
1.	Notation of Marriage & Name Amendments	\$34,549.00	
1. 2.	Notation of Marriage & Name Amendments  Preparation of guarantee (Mortgages)	\$34,549.00	
	-	· ,	
2.	Preparation of guarantee (Mortgages)	\$9,871.00	

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