

ITEM

Fees

Final Fee (Incl of GCT)

DAY TO DAY BANKING SERVICES

Manager's Cheques	\$351.93	\$410.00
Replacement Manager's Cheques	\$1,072.96	\$1,250.00
Foreign Drafts	\$549.36	\$640.00
Replacement Foreign Drafts	\$1,545.06	\$1,800.00
Cheques (Local USD Accounts)	USD 0.86 per cheque	USD 1 per cheque
Cheques issued J\$1,000,000 and over	\$5,000 per transaction	\$5,825 per transaction
Cheque encashment fee (non-clients)	\$171.67	\$200.00
Cheques on Collection(Local Account)	1% per transaction with min USD 25.00 or equivalent + bearer fees	1.165% per transaction with min USD 29.13 or equivalent + bearer fees
Cheques on Collection(Foreign Account)	1% per transaction with min USD 35.00 or equivalent +bearer fees	1.165% per transaction with min USD 40.78 or equivalent + bearerfees
Returns/Stop Payments		
Returned Cheques (J\$ account)	\$1,055.79	\$1,230.00
Returned Cheques (USD Local account)	USD 12.88	USD 15.00
Return Foreign Cheques	USD 30.04 per item	USD 35.00 per item
Stop Payments on Manager's Cheques	\$390.56	\$455.00
Stop Payments/Cancellation(J\$ account)	\$390.56	\$455.00
Stop Payments (Local USD account)	USD 8.58	USD 10.00
Stop Payment on Foreign Drafts	USD 22.32 + FBC	USD 26 + FBC
Interim/Duplicate Statements	\$450.64	\$525.00
Audit Confirmation	\$2,150.22 for current year + \$815.45 per hr for credit/security information	\$2,505 for current year + \$950 per hr for credit/security information
Voucher Search	\$1,905.58 plus \$815.46 per hr for search	\$2,220 (1st hour) plus \$950 per hr for search
Embassy/Confirmation/Reference Letters	\$901.29	\$1,050.00
Cash Deposit in Excess of:		
J\$500,000	\$2.32 per \$1,000 of amount in excess	\$2.70 per \$1,000 of amount in excess
USD 1,500.00	0.86% of excess amount	1% of excess amount
CAN 1,500.00	0.86% of excess amount	1% of excess amount
£1,500.00	0.86% of excess amount	1% of excess amount
Debiting Accounts per clients instruction -in Branch (letter/email/bearer)	\$394.85	\$460.00
Night/Day Deposit Service (One time setup fee)	\$8,583.69	\$10,000.00
Replace Night Chute Key - Cost	\$1,030.04	\$1,200.00
Deposit bags Size A (9X12) per 50 bags	\$2,532.19	\$2,950.00
Deposit bags Size D (12X16) per 50 bags	\$3,004.29	\$3,500.00
Deposit bags Size G (20X25) per 50 bags	\$5,510.73	\$6,420.00
Account Early Closure Fee (Accounts closed before 90 days)	\$2,532.19	\$2,950.00
CD Early Encashment Fee	1% of Interest earned	
Client Cash Orders over J\$1M or foreign currency equivalent	0.125% of the amount shipped	

STANDING INSTRUCTIONS

Set Up/Amendment Fee	\$257.51	\$300.00
Transaction Fee	\$309.01 + cost of Manager's Cheque/RTGS/ACH	\$360 + cost of Manager's Cheque/RTGS/ACH
Failure Charge	\$402.58	\$469.00
Sweep between Accounts	\$51.50 per sweep	\$60 per sweep
Sweep between Accounts via ebank	\$25.76	\$30.00

WIRE TRANSFERS - OVERSEAS

Outgoing Wire Transfer - In Branch	USD 30.34 + FBC	USD 35 + FBC
Outgoing Wire Transfer - Online	USD 20.60 + FBC	USD 24 + FBC
Incoming Wire Transfer	\$12.88 (USD & CAD)	\$15 (USD & CAD)
Incoming Wire Transfer	\$10.30 (GBP & Euro)	\$12 (GBP & Euro)
Repair/amendment of outgoing wire transfer	USD 21.46 + FBC	USD 25 + FBC
Correspondent bank investigation/query	USD 21.46 + FBC	USD 25 + FBC

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WIRE TRANSFERS - OVERSEAS		
Tracer/query at clients request	USD 21.46 + FBC	USD 25 + FBC
Returned wire to correspondent bank	USD 21.46 + FBC	USD 25 + FBC
Credit confirmation to correspondent bank	USD 21.46 + FBC	USD 25 + FBC

CORPORATE PAYROLL SERVICES		
Direct Advantage		
Per Transaction/Item Charge	\$17.17 per item	\$20 per item
Electronic		
Per Transaction/Item Charge	\$42.92 per item	\$50.00 per item
Manual		
Per Transaction/Item Charge	\$171.67 per item	\$200 per item

DEBIT CARDS		
Using Proprietary (SBJ) ABM's		
Withdrawals	\$30	\$35.00
Replacement ATM Card	\$600.86	\$700.00
Declined	\$13.73	\$16.00
Transfers	FREE	FREE
Balance Enquiry	FREE	FREE
Deposit	FREE	FREE
Mini Statement	FREE	FREE
Using Multilink ABMs		
Withdrawals	\$51.50	\$60.00
Balance Enquiry	\$36.05	\$42.00
Declined	\$30	\$35.00
Point-of-Sale (POS) Transactions using Proprietary (SBJ) Machines		
Per Transaction	\$10.30	\$12.00
Declined	\$6.87	\$8.00
Point-of-Sale (POS) transactions using Multilink		
Per Transaction	\$13.73	\$16.00
Declined	\$9.44	\$11.00

INTERNET BANKING - e-bank		
Internet Banking (Individual) Access	FREE	FREE
Internet Banking (Corporate) Access	FREE	FREE
Transfer between Accounts held at Sagicor Bank (Online)	FREE	FREE
TRANSACT		
Service Charge	\$214.59	\$250.00

RTGS/ACH		
Outgoing via eBank/Online	\$154.51	\$180.00
Incoming Transactions	\$154.51	\$180.00
Outgoing via Branch/Transact	\$257.51	\$300.00
Automated Clearing House (ACH)	\$17.17	\$20.00

CREDIT		
Loan Commitment Fee - Consumer Loans		
Loan Commitment Fee (Consumer Loans)		
Cash Secured	0.5% - 1% of facility amount. Minimum \$18,000.00 - no processing fee no credit report fee	0.58% - 1.17% of facility amount. Minimum \$18,000.00 - no processing fee no credit report fee
Unsecured	3.43% of facility amount. Minimum \$18,000.00 - no processing fee no credit report fee	4% of facility amount. Minimum \$18,000.00 - no processing fee no credit report fee
Auto Loan	New Vehicles: 2.75% of facility amount; Used Vehicles: 2.95% of Facility Amount; No minimum; no processing fee; no credit report fee	New Vehicles: 2.75% of facility amount; Used Vehicles: 2.95% of Facility Amount; No minimum; no processing fee; no credit report fee
Mortgage/Home Equity	1.25% commitment fee; 1% processing fee	1.46% commitment fee; 1.17% processing fee

*FBC - Foreign Bank Charge. Ask your bank representative for an estimate of foreign bank charge
All fees are quoted in Jamaican dollars unless otherwise stated

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Loan Commitment Fee Business Loans		
Development Bank of Jamaica (DBJ) facilities	2.33% - 3.495% facility amount (inclusive of DBJ commitment fees)	
Export-Import Bank of Jamaica (EXIM)	1.165% - 3.495% of facility amount (inclusive of EXIM fees)	
SBJ Amortized & Term Loans (Cash Secured)	0.29% - 1.165% of facility amount Minimum \$15,000.00	
SBJ Amortized & Term Loans (Non-Cash secured)	0.5825% - 1.165% of facility amount. Minimum \$15,000.00	
Line of Credit (Secured)	0.5825% - 1.165% of facility amount. Minimum \$15,000.00	
Leasing	1.165% - 2.33% of facility amount Minimum \$15,000.00	

TRADE FINANCING		
Discounting of Trade Receivables	1.165% - 2.33% of facility amount	
Letters of Credit	Negotiable	

CREDIT Indirect Credit Facilities		
Letters of Guarantee (Cash Secured)	\$0.5M - \$5M: 2.33% p.a. Over \$5M: 1.7475% p.a.	
Letters of Guarantee (Non-Cash Secured)	\$0.5M - \$5M: 2.33% - 3.495% p.a. Over \$5M: 1.7475% p.a. - 3.495% p.a.	
Letters of Undertaking (Cash Secured)	\$0.5M - \$5M: 1.7475% p.a. Over \$5M: 0.5825% p.a.	
Letters of Undertaking (Non-Cash Secured)	\$0.5M - \$5M: 2.04% p.a. Over \$5M: 1.46% p.a.	
Letters of Hypothecation	\$0.5M - \$5M: 1.75% p.a. Over \$5M: 0.5825% p.a.	
Bonds	Cash secured: 0.5825% of facility amount	
Performance	Non-cash secured: 2.33% of facility amount	

Insurance Premium Financing		
Local Currency Facilities (3 – 10 months)	3.5% - 9.25% p.a. add-on of amount financed	