

ITEM

Fees

Final Fee (Incl of GCT)

DAY TO DAY BANKING SERVICES

Manager's Cheques		
Replacement Manager's Cheques		
Foreign Drafts		
Replacement Foreign Drafts		
Cheques (Local USD Accounts)		
Cheques issued over J\$1,000,000		
Cheque encashment fee (non-clients)		
Cheques on Collection(Local Account)		
Cheques on Collection(Foreign Account)		
Returns/Stop Payments		
Returned Cheques (J\$ account)		
Returned Cheques (USD Local account)		
Return Foreign Cheques		
Stop Payments on Manager's Cheques		
Stop Payments/Cancellation(J\$ account)		
Stop Payments (Local USD account)		
Stop Payment on Foreign Drafts		
Interim/Duplicate Statements		
Audit Confirmation		
Voucher Search		
Embassy/Confirmation/Reference Letters		
Cash Deposit in Excess of:		
J\$500,000 per day		
USD 1,500.00 per day		
CAN 1,500.00 per day		
£1,500.00 per day		
Debiting Accounts per clients instruction -in Branch (letter/email/bearer)		
Night/Day Deposit Service (One time setup fee)		
Replace Night Chute Key - Cost		
Deposit bags Size A (9X12) per 50 bags		
Deposit bags Size D (12X16) per 50 bags		
Deposit bags Size G (20X25) per 50 bags		
Account Early Closure Fee (Accounts closed before 90 days)		
CD Early Encashment Fee		
Client Cash Orders over J\$1M or foreign currency equivalent		

STANDING INSTRUCTIONS

Set Up/Amendment Fee		
Transaction Fee		
Failure Charge		
Sweep between Accounts		
Sweep between Accounts via ebank		

WIRE TRANSFERS - OVERSEAS

Outgoing Wire Transfer - In Branch		
Outgoing Wire Transfer - Online		
Incoming Wire Transfer		
Incoming Wire Transfer		
Repair/amendment of outgoing wire transfer		
Correspondent bank investigation/query		

ITEM	Fees	Final Fee (Incl of GCT)
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WIRE TRANSFERS - OVERSEAS

Tracer/query at clients request		
Returned wire to correspondent bank		
Credit confirmation to correspondent bank		

CORPORATE PAYROLL SERVICES

Direct Advantage		
Per Transaction/Item Charge		
Electronic		
Per Transaction/Item Charge		
Manual		
Per Transaction/Item Charge		

DEBIT CARDS

Using Proprietary (SBJ) ABM's		
Withdrawals		
Replacement ATM Card		
Declined		
Transfers		
Balance Enquiry		
Deposit		
Mini Statement		
Using Multilink ABMs		
Withdrawals		
Balance Enquiry		
Declined		
Point-of-Sale (POS) Transactions using Proprietary (SBJ) Machines		
Per Transaction		
Declined		
Point-of-Sale (POS) transactions using Multilink		
Per Transaction		
Declined		

INTERNET BANKING - e-bank

Internet Banking (Individual) Access		
Internet Banking (Corporate) Access		
Transfer between Accounts held at Sagicor Bank (Online)		
TRANSACT		
Service Charge		

RTGS/ACH

Outgoing via eBank/Online		
Incoming Transactions		
Outgoing via Branch/Transact		
Automated Clearing House (ACH)		

CREDIT

Loan Commitment Fee - Consumer Loans

Loan Commitment Fee (Consumer Loans)		
Cash Secured		
Unsecured		
Auto Loan		
Mortgage/Home Equity		

*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

ITEM	Fees	Final Fee (Incl of GCT)
Loan Commitment Fee Business Loans		
Development Bank of Jamaica (DBJ) facilities		
Export-Import Bank of Jamaica (EXIM)		
SBJ Amortized & Term Loans (Cash Secured)		
SBJ Amortized & Term Loans (Non-Cash secured)		
Line of Credit (Secured)		
Leasing		

TRADE FINANCING		
Discounting of Trade Receivables		
Letters of Credit		

CREDIT Indirect Credit Facilities		
Letters of Guarantee (Cash Secured)		
Letters of Guarantee (Non-Cash Secured)		
Letters of Undertaking (Cash Secured)		
Letters of Undertaking (Non-Cash Secured)		
Letters of Hypothecation		
Bonds		
Performance		

Insurance Premium Financing		
Local Currency Facilities (3 – 10 months)		