

Effective February 1, 2021



Customer Fee Guide

Customer Fee Guide – Business Services

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Customer Service & Business Support

Day-to-Day Banking Services CONTENTS

LOCAL

Auditor's Confirmation	\$3,335.00 per confirmation plus \$1,041.06 per hour for listing securities
Balance Enquiry Via Branch (Telephone request)	\$296.14 per request – Personal Customers
Balance Enquiry Via Branch and/or Customer Care Centre (Telephone request)	\$1,150.00 per request – Business Customers
Certification of Balance of Account (Including certificate to Embassies)	J\$1,039.90 per certificate (Kiosk) J\$1,480.69 per certificate (In-Branch)
Manager's Cheque (Purchased from NCB Account)	\$370.17 per item
(J\$1,000,000 and over)	\$5,750.00
Manager's Cheque (Purchased with cash)	\$908.15 per item
Pre-Authorized Payment (Manual) Setup Fee	\$365.12 per item
Facsimile Sent/Received for Customer	\$205.53 per page (local)
Transfer To Third Party Accounts (In-branch)	\$1,265.00 per request
Transfer To Other Banks (In-branch)	\$2,875.00 per request
(Online)	
RTGS	\$198.95 per request
RTGS Return Fee	\$198.95 per request
ACH	\$10.00 per request
ACH Return Fee	\$10.00 per request
ACH single credit/entry greater than or equal to J\$1M	\$5,750 per entry
Standing Order	
Setup Fee	\$365.24 per item
Transaction Fee (Success)	\$365.24 per item
Transaction Fee (Failure)	\$466.42 per item
Sweep Facility (Retail Accounts)	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 Between Own NCB Accounts (In-branch)	\$1,265.00 per request
Voucher Search (At customer's request)	\$1,438.71 per item per hour or part thereof Minimum \$1,457.48 per item
Cheque Encashment Fee	\$325.74

TEMPORARILY WAIVED

Access Fee (Night Depository Facility) \$8,390.56 per annum
Customers should be given 100 disposable bags per annum

Cash Supply Fee (Rates and Charges) J\$ 3.81 per \$1,000.00 requested if in excess of J\$500,000.00 per day
Supplying cash to customers to facilitate their business operations. (e.g. Account Withdrawals, Cheque Encashments, Remittance Payouts)

US\$5.24 per US\$1,000.00 requested if in excess of US\$3,000.00 per day

CAN\$5.62 per CAN\$1,000.00 requested if in excess of CAN\$3,000.00 per day

GBP£3.34 per GBP£1,000.00 requested if in excess of GBP£3,000.00 per day

EUR€3.90 per EUR€1,000.00 requested if in excess of EUR€3,000.00 per day

FOREIGN

Certification of Balance of Account (including Certificate to Embassies)	Kiosk US\$10.35 per Certificate CAN\$12.65 per Certificate GBP£8.05 per Certificate EUR€9.20 per Certificate
	In-Branch US\$16.64 per Certificate CAN\$17.89 per Certificate GBP£10.58 per Certificate EUR€12.38 per Certificate
Facsimile Sent/Received for Customer	\$308.30 per page (foreign)
Special Letter (e.g.Colleges, Mortgage Companies abroad etc.)	\$2,569.48 per letter
Processing of Cheque drawn in US\$ on a European Bank	\$1,130.43 per item plus stamp duty on each cheque
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)	\$862.50
Locally Negotiated Foreign Currency Manager's Cheques	US\$5.75 CAN\$5.95 GBP£3.70 EUR€4.36
International Wire Transfer	
Inward	\$3,389.63
Outward	In-Branch \$3,790.56 Online \$1,265.00 Plus Cost of Telex - \$115.00
Transfer Between Own NCB Accounts (In-branch)	US\$10.18 per request CAN13.45 per request GBP8.01 per request EUR9.51 per request
Voucher Search (At customer's request)	US\$24.88 per item per hour or part thereof Minimum US\$24.88 per item

LOCAL

Cheque Books (Courier Delivered)	Each set of 600 leaves	\$10,286.87
Cheque Books (Branch Pick-up)	Each set of 600 leaves	\$12,858.60
Specially Printed Deposit Book	Cost of deposit book plus 25% of the cost.	
Specially Printed Cheque Leaves	Cost of cheque leaves plus 25% of the cost.	
Service Charge	No charge if minimum monthly credit balance is \$200,000.00 and above. \$98.71 per entry if minimum monthly credit balance falls below \$200,000.00 Minimum charge per month - \$824.91	
Cheques Paid Over Limit/Balance	\$2,415.00 per item	
Debit Against Uncleared Funds	\$575.00 per item	
Cheque Returned by Other Banks/NCB Branches and Subsequently Charged Back to Customer's Accounts	\$1,265.00 per item - NCB A /C \$1,265.00 per item - Other bank \$1,265.00 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	Refer to Drawer \$1,265.00 per item Uncleared Effects \$1,265.00 per item Technical Reasons \$1,265.00 per item	
Duplicate/Interim Statement	\$747.50 per request	
Overdraft Interest	Agreed rate of interest Minimum per month - \$3,300.00	
Stop Payment/Cancellation	\$473.82 per item	
J\$ Cash Deposits in Excess of \$1,000,000.00 Per Day	Contact your Branch Manager	

Corporate Banking Charges

Service Charge	Minimum charge per month - \$690.99 plus J\$78.97 per entry on Jamaican dollar Current Accounts. You will benefit from 1 free entry for every J\$30,000 credit balance maintained.
High Volume Cheque processing charge	J\$197.42 per entry if 500 or more cheques are issued per month.
Large Item Charge	\$5,750.00 per cheque or other ACH processed item valued at J\$1M and over
Manual transfer between accounts	\$1,150.00 per item
Processing Managers Cheques greater than or equal to J\$1M	\$5,750.00

FOREIGN

Service Charge Accounts with cheque books	No charge if minimum monthly credit balance is US\$5,000.00 and above. US\$4.07 per entry, if balance falls below US\$5,000.00. Minimum charge per month - US\$14.23
Cheque Books (Courier Delivered)	
Each set of 600 leaves (for new accounts)	US\$124.35
Cheque Books (Branch Pick-up)	
Each set of 600 leaves (for new accounts)	US\$172.50
Deposit of Foreign Currency Cash (Only applicable to deposits exceeding 500 units of Foreign Currency Cash per day)	2% of total amount deposited per day
Deposit of Foreign Cheques	US\$1.03 per item CAN\$1.03 per item GBP£1.03 per item EUR€1.03 per item Plus stamp duty on each cheque

FOREIGN Cont'd

Unpaid Cheque	US\$24.87 per item
Stop Payment	US\$45.21 per item
Debit Against Uncleared Funds	US\$9.01 per item CAN\$12.15 per item GBP£7.28 per item EUR€8.65 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	\$489.36 per item
Establishing/Renewing Cashing Credit	\$4,404.26 per annum
Amending Cashing Credit	\$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

LETTER OF CREDIT

Advising or Amending Credit	\$4,012.76
Inward Acceptance Commission	0.63% per month Minimum \$2,446.81
Confirmation of Credits	1.17% of amount 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
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.
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.
Standby Letter of Credit	2.25% per annum Minimum \$4,012.76 plus foreign bank charge.

LOAN

Commitment & Re-Negotiation Fee	
General	Minimum commitment fee \$12,000.00 Cash Secured 1.49%
Personal	Unsecured Facilities 3.50% Secured Facilities 3.50% NCB Motor Vehicle Loan 3.50% NCB Mortgages 3.50%
Business	Secured Facilities 3.50% NCB Motor Vehicle Loan 3.50%
Letter of Undertaking for Motor Vehicle, Land, Dwelling Purchase, etc.	Personal \$7,403.43 per letter Corporate \$7,403.43 per letter
Guaranteed Premium Insurance Administration Fee	\$5,922.75 for the first year then payable monthly thereafter at \$493.56 commencing month thirteen.

LOAN | Cont'd

Guarantee issued to Other Financial Institutions (Local)

Cash Secured	Personal \$7,403.43 per letter Corporate \$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

Guarantee – Commercial Paper

4.90% - 12.71% per annum depending on amount, nature of security provided, risk involved, etc. Minimum \$7,403.43

Credit Bureau Credit Reports (CRIFNM & Credit Info)

Personal - \$2,275.48
Business - \$2,918.88

Credit Report

\$3,195.53
US\$44.05

FOREIGN EXCHANGE SERVICES

Cash Holdings \$4.93 per \$1,000.00
(Cash held for Cambio)

Deposit to Bank of Jamaica Foreign Currency Account

Cash	US\$2.37 per US\$1,000.00
Cheque	US\$1.85 per cheque lodged CAN\$1.85 per cheque lodged GBP£1.85 per cheque lodged

NCB STORED VALUE CARD

Annual Primary JOINING Fees Keycard Cash	FREE
Annual Supplementary JOINING Fees Keycard Cash	FREE
Replacement Card Fees Keycard Cash	\$602.15

NCB MIDAS AND VISA DEBIT CARDS

Automated Banking Machine

USING NCB ABM

Withdrawal	FREE
Deposit	FREE
Transfer between own NCB Accounts	FREE
Balance Enquiry	FREE
Declined	\$11.94
Bill Payment	FREE

USING MULTILINK

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

USING INTERNATIONAL ABM

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

Point-of-Sale

Purchase (NCB Machine)	FREE
Declined (NCB Machine)	FREE
Purchases (MultiLink)	\$13.95
Declined (MultiLink)	\$11.94

Tele-Banking

Transaction Fee	FREE
Transfer between own NCB Accounts	FREE

Replacement Midas Debit Card	\$704.81
Replacement Visa Debit Card	\$704.81

Replacement of Lost/Damaged Internet Banking Security Token	\$1,431.33
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3 FREE Midas and Visa 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
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NCB Online Business Internet Banking	FREE (Read Only Access)
NCB Online Business Internet Banking (Full Access)	Installation - FREE Monthly Access – (FREE for Retail SMEs & \$2,202.13 for Treasury & Corporate customers). Bill Payment - FREE Payroll Services - \$10.01 per transaction Electronic PAP - \$17.48 per transaction (\$10.14 paid by insured) Account Transfers - FREE
NCB Remote Cheque Deposit Service	Monthly Access - \$2,961.37 Penalty charge for cheques not delivered same business day - \$246.78 per item
NCB Customer Care	FREE

Customer Service & Business Support

CONTENTS

Call 888-NCB-FIRST

(888-622-3477) or 876-754-4-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).

NCB is a Jamaica Depository Insurance Company (JDIC) covered institution. The deposit insurance coverage for accounts covered by JDIC is \$1,200,000 per customer.

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