

Effective FEBRUARY 21, 2018



Customer Fee Guide

Customer Fee Guide – Business Services Contents

Day-to-Day Banking Services

Business Services

- Current Accounts
- Payroll Services
- Bills for Collection
- Letter of Credit
- Loan
- Foreign Exchange

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 | \$3,378.5 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\$1053.46 per certificate J\$1,500.00 per certificate (In-Branch) |
| Manager's Cheque (Purchased from NCB Account) | \$375.00 per item |
| (J\$1,000,000 and over) | \$5,825.00 per item |
| 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) | \$2,912.50 per request |
| (Online) | |
| RTGS | \$201.54 per request |
| RTGS Return Fee | \$201.54 per request |
| ACH | \$10.13 per request |
| ACH Return Fee | \$10.13 per request |
| Standing Order | |
| • Setup Fee | \$370.00 per item |
| • Transaction Fee (Success) | \$370.00 per item |
| • Transaction Fee (Failure) | \$472.00 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)

Kiosk

US\$10.49 per Certificate
CAN\$12.82 per Certificate
GBP£8.16 per Certificate
EUR€9.32 per Certificate

In-Branch

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

Business Services

CONTENTS

CURRENT ACCOUNTS

LOCAL

Cheque Books

(Courier Delivered)

Each set of 600 leaves \$10,421.05

Cheque Books

(Branch Pick-up)

Each set of 600 leaves \$13,026.32

Specially Printed Deposit Book

Cost plus 24.79%

Specially Printed Cheque Leaves

Cost plus 24.79%

Service Charge

No charge if minimum monthly credit balance is \$200,000.00 and above.
\$100.00 per entry if minimum monthly credit balance falls below \$200,000.00
Minimum charge per month - \$835.67

Cheques Paid Over Limit/Balance

\$2,446.50 per item

Debit Against Uncleared Funds

\$582.50 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 – Locally Cleared
US\$30.58 per item
CAN\$35.36 per item
GBP£21.08 per item
EUR€24.99 per item

Foreign Cheques – All others
US\$41.22 per item
CAN\$44.29 per item
GBP£26.20 per item
EUR€30.66 per item

Cheque Returned by Account Holding Branch/Bank

Refer to Drawer \$1,281.50 per item
Uncleared Effects \$1,281.50 per item
Technical Reasons \$1,281.50 per item

Duplicate/Interim Statement

\$757.25 per request

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

Corporate Banking Charges

| | |
|---|--|
| Service Charge | Minimum charge per month - \$700.00 plus J\$80.00 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\$200 per entry if 500 or more cheques are issued per month. |
| Large Item Charge | \$5,825 per cheque or other ACH processed item valued at J\$1M and over |
| Manual transfer between accounts | \$1,165 per item |
| Processing Managers Cheques greater than or equal to J\$1M | \$5,825 |

FOREIGN

| | |
|---|---|
| Service Charge Accounts with cheque books | No charge if minimum monthly credit balance is US\$5,000.00 and above. US\$4.12 per entry, if balance falls below US\$5,000.00. Minimum charge per month - US\$14.42 |
| Duplicate/Interim Statements | US\$7.34 per request |
| Cheque Books (Courier Delivered) | |
| Each set of 600 leaves (for new accounts) | US\$125.97 |
| Cheque Books (Branch Pick-up) | |
| Each set of 600 leaves (for new accounts) | US\$174.75 |
| 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\$ | US\$1.04 per item |
| CAN\$ | CAN\$1.04 per item |
| GBP£ | GBP£1.04 per item |
| EUR | EUR€1.04 per item |
| | Plus stamp duty on each cheque |

CURRENT ACCOUNTS | Cont'd

FOREIGN Cont'd

| | |
|--------------------------------------|--|
| Unpaid Cheque | US\$25.19 per item |
| Stop Payment | US\$45.80 per item |
| Debit Against Uncleared Funds | US\$9.13 per item CAN\$12.31 per item GBP£7.37 per item EUR€8.76 per item |

PAYROLL SERVICES

| | |
|--|--|
| Deposit to Employees' Accounts (List/Deposit Slips Provided by Employer) | \$500.00* per transaction to NCB account \$600.00* per transaction to non-NCB account *Increased fees are applicable for listings received late. |
| Making Cash Payments from List Supplied by Employer | \$700.00 per name |
| Preparing Pay Packets Where Names and Amounts are Recorded by Employer | \$600.00 per name |
| Preparing Pay Packets Where Names and Amounts are Recorded by NCB | \$700.00 per name |
| Payroll Cashing Credit | \$495.74 per item |
| Establishing/Renewing Cashing Credit | \$4,461.71 per annum |
| Amending Cashing Credit | \$4,461.71 per annum |

BILLS FOR COLLECTION

| | |
|--|--|
| Clean Bills | 2.01% commission Minimum \$2,508.46 |
| Collection Commission (Documentary – Inward & Outward) | 2.01% commission Minimum \$6,898.29 |
| Holding Charge | \$1,254.24 per month |
| Payment of Agent's Commission | \$1,918.60 |

LETTER OF CREDIT

| | |
|---|---|
| Advising or Amending Credit | \$4,065.10 |
| Inward Acceptance Commission | 0.64% per month Minimum \$2,478.72 |
| Confirmation | 1.19% of amount Minimum \$2,478.72 |
| Outward Establishment Fee | |
| 1-59 days | 1.19% of amount |
| 60-119 days | 1.78% of amount |
| 120-179 days | 2.38% of amount |
| 180 days & over | 3.56% of amount Minimum \$2,974.47 plus foreign bank charge |
| Cancellation/Non-Utilization of less than 80% of value of Letter of Credit | \$5,453.19 plus out of pocket expenses plus foreign bank charge. Establishment Fee retained. |
| Drawings Under Credit | 0.64% of amount. Minimum \$2,974.46 plus foreign bank charge. Interest is applied from date payment effected by foreign bank to date foreign currency is allocated. |
| Standby Letter of Credit | 2.28% per annum Minimum \$4,065.10 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 \$7,500.00 per letter Corporate \$7,500.00 per letter |

■ LOAN | Cont'd

Guarantee issued to Other Financial Institutions (Local)

| | |
|------------------|--|
| Cash Secured | Personal \$7,500.00 per letter Corporate \$7,500.00 per letter |
| Non-cash Secured | 2.97% - 5.25% per annum depending on the amount, nature of security provided, risk involved, etc. Minimum \$7,500.00 |

Guarantee Issued to Other Financial Institutions (Foreign)

| | |
|------------------|---|
| Cash Secured | 1.19% per annum Minimum US\$218.12 |
| Non-cash Secured | 4.96% - 12.88% per annum depending on the amount, nature of security provided, risk involved, etc. Minimum US\$218.12 |

Guarantee issued to Service Provider

| | |
|------------------|--|
| Cash Secured | 1.19% per annum Minimum \$7,500.00 |
| Non-cash Secured | 2.97% - 5.25% per annum depending on the amount, nature of security provided, risk involved, etc. Minimum \$7,500.00 |

Guarantee – Commercial Paper

4.96% - 12.88% per annum depending on amount, nature of security provided, risk involved, etc. Minimum \$7,500.00

Credit Bureau Credit Reports (CRIFNM & Credit Info)

Personal - \$2,305.16
Business - \$2,538.16

Credit Report

\$3,237.21
US\$44.62

■ FOREIGN EXCHANGE SERVICES

Cash Holdings

(Cash held for Cambio)

\$4.99 per \$1,000.00

Deposit to Bank of Jamaica Foreign Currency Account

| | |
|--------|---|
| Cash | US\$2.40 per US\$1,000.00 |
| Cheque | US\$1.88 per cheque lodged CAN\$1.88 per cheque lodged GBP£1.88 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 | \$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 (including to accommodate PIN changes) | \$714.00 |
|--|----------|

| | |
|--|------------|
| Replacement of Lost/Damaged Internet Banking Security Token | \$1,450.00 |
|--|------------|

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 |
|---|---|

[e-Financial Services | Cont'd] **CONTENTS**

| | |
|--|--|
| 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 Remote Cheque Deposit Service | Monthly Access - \$3,000 Penalty charge for cheques not delivered same business day - \$250 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).

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