

Effective FEBRUARY 21, 2018



Customer Fee Guide

Customer Fee Guide – Personal Services

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Personal Services

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- See What You Save With Electronic Banking

Customer Service & Business Support

Day-to-Day Banking Services CONTENTS

LOCAL

Auditor's Confirmation	\$3,378.50 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\$1,053.46 per certificate
Manager's Cheque (Purchased from NCB Account)	\$375.00 per item
J\$1,000,000.00 and over	\$5,825.00
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)	\$1,366.55 per request (if below on-line limit)
(In-branch)	\$201.54 per request (if above on-line limit)
(Online)	\$201.54 per request
RTGS	\$201.54 per request
RTGS Return Fee	\$10.13 per request
ACH	\$10.13 per request
ACH Return Fee	
Standing Order	
• Setup Fee	\$370.00 per item
• Transaction Fee (Success)	\$370.00 per item
• Transaction Fee (Failure)	\$472.50 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)	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

Personal Services

CONTENTS

SAVINGS ACCOUNTS

LOCAL

In-Branch Withdrawal Fee (J\$100,000 or less)	\$384.45 per transaction (Specific savings accounts only)
Minimum Balance Violation Fee (Specific savings accounts only)	\$215.53 per month
Replacement/Duplicate Passbook	\$664.13 plus stamp duty on indemnity
J\$ Cash Deposits in Excess of \$1,000,000.00 Per Day	Contact your Branch Manager

FOREIGN

Service Charge	5 free debits monthly. Thereafter US\$4.46 per debit entry CAN\$3.92 per debit entry GBP£2.35 per debit entry EUR€2.65 per debit entry
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\$1.04 per item CAN\$1.04 per item GBP£1.04 per item EUR€1.04 per item Plus stamp duty on each cheque
Minimum Balance Violation Fee	US\$2.88 per debit entry CAN\$3.11 per debit entry GBP£1.82 per debit entry EUR€2.14 per debit entry (Specific savings accounts)
Replacement/Duplicate Passbook	US\$11.30 CAN\$11.99 GBP£7.10 EUR€8.38 Plus stamp duty on indemnity

CURRENT ACCOUNTS

LOCAL

Service Charge	No charge if minimum monthly credit balance is \$50,000.00 and above. \$100.00 per entry, if minimum monthly credit balance falls below \$50,000.00. Minimum charge per month \$927.21
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Cheque Books (Courier Delivered)	
Each set of 100 leaves	\$2,097.00

Cheque Books (Branch Pick-up)	
Each set of 100 leaves	\$2,800.00

Cheque/ACH Entry valued at J\$1M or more presented via ACH	\$5,825.00 per item
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Cheque Paid Over Limit/Balance	\$2,446.50 per item
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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
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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
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Debit Against Uncleared Funds	\$582.50 per item
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Overdraft Interest	Agreed rate of interest Minimum per month - \$3,300.00
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Stop Payment/Cancellation	\$480.00 per item
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J\$ Cash Deposits in Excess of \$1,000,000.00 Per Day	Contact your Branch Manager
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CURRENT ACCOUNTS | Cont'd

FOREIGN

Service Charge Accounts with cheque books	No charge if minimum monthly credit balance is US\$1,000.00 and above. US\$4.12 per entry, if balance falls below US\$1,000.00. Minimum charge per month US\$14.42.
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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
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Deposit of Foreign Cheques US\$ CAN\$ GBP£ EUR€	US\$1.04 per item CAN\$1.04 per item GBP£1.04 per item EUR€1.04 per item Plus stamp duty on each cheque
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Debit Against Uncleared Funds	US\$9.13 per item CAN\$12.31 per item GBP£7.37 per item EUR€8.76 per item
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Unpaid Cheque	US\$25.19 per item
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Stop Payment	US\$45.80 per item
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Duplicate/Interim Statement	J\$757.25 per request
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Cheque Books (Courier Delivered)

Each set of 100 leaves	US\$23.30
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Cheque Books (Branch Pick-up)

Each set of 100 leaves	US\$34.95
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NCB STORED VALUE CARD

Annual Primary JOINING Fees	FREE
Keycard Cash	

Annual Supplementary JOINING Fees	FREE
Keycard Cash	

Replacement Card Fees	\$610.00
Keycard Cash	

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	\$714.00
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Replacement of Lost/Damaged Internet Banking Security Token	\$1,450.00
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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
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NCB MIDAS DEBIT CARD | Cont'd

NCB Online Business Internet Banking	FREE (Read Only Access)
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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
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NCB Customer Care	FREE
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***Sign up for NCB Midas Plus and get unlimited free transactions** via NCB electronic banking channels (Telephone Banking, Point-of-Sale (POS), Internet or ABM).

With your NCB Midas Card you can bank securely and quickly from the convenience of your home, office or while “on-the-go”, by using a suite of electronic banking channels at any time! Internet Banking and Telephone Banking services are available for you to transact business between accounts, check balances and to pay bills. NCB Automated Banking Machines (ABMs) and Point-of-Sale (POS) terminals islandwide allow you to get cash and make purchases directly from your account.

Customer Service & Business Support

CONTENTS

Call 1-888-NCB-FIRST

(1-888-622-3477) or 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.