

Effective May 1, 2021



# Customer Fee Guide

# Customer Fee Guide – Personal Services

## Contents

### Day-to-Day Banking Services

### Personal Services

- Savings Accounts
- Current Accounts
- Loan

### e-Financial Services

- NCB Stored Value Card
- NCB Debit Cards
- See What You Save With Electronic Banking

### Customer Service & Business Support

# Day-to-Day Banking Services CONTENTS

## LOCAL

<b>Auditor's Confirmation</b>	\$3,335.00 per confirmation plus \$1,041.06 per hour for listing securities
<b>Balance Enquiry Via Branch</b> (Telephone request)	\$296.14 per request – Personal Customers
<b>Balance Enquiry Via Branch and/or Customer Care Centre</b> (Telephone request)	\$1,150.00 per request – Business Customers
<b>Certification of Balance of Account</b> (Including certificate to Embassies)	J\$1,039.90 per certificate (Kiosk) J\$1,480.69 per certificate (In-Branch)
<b>Manager's Cheque</b> (Purchased from NCB Account)	\$370.17 per item
J\$1,000,000.00 and over	\$5,750.00
<b>Manager's Cheque</b> (Purchased with cash)	\$908.15 per item
<b>Pre-Authorized Payment</b> (Manual) Setup Fee	\$365.12 per item
<b>Facsimile Sent/Received for Customer</b>	\$205.53 per page (local)
<b>Transfer To Third Party Accounts</b> (In-branch)	\$1,265.00 per request
<b>Transfer To Other Banks</b> (In-branch)	\$1,348.95 per request ( if below on-line limit)
(In-branch)	\$198.95 per request (if above on-line limit)
(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 valued at J\$1M and over	\$5,750 per entry
<b>Standing Order</b> Setup Fee	\$365.24 per item
Transaction Fee (Success)	\$365.24 per item
Transaction Fee (Failure)	\$466.42 per item
<b>Sweep Facility</b> (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
<b>Transfer Between Own NCB Accounts</b> (In-branch)	\$1,265.00 per request
<b>Voucher Search</b> (At customer's request)	\$1,438.71 per item per hour or part thereof Minimum \$1,438.71 per item
<b>Cheque Encashment Fee</b>	\$325.74

TEMPORARILY WAIVED

---

<b>Access Fee (Night Depository Facility)</b>	\$5,429.18 per annum
Customers should be given 50 disposable bags per annum	

---

## FOREIGN

<b>Certification of Balance of Account</b> (including Certificate to Embassies)	<b>Kiosk</b> US\$10.35 per Certificate CAN\$12.65 per Certificate GBP£8.05 per Certificate EUR€9.20 per Certificate
	<b>In-Branch</b> US\$16.64 per Certificate CAN\$17.89 per Certificate GBP£10.58 per Certificate EUR€12.38 per Certificate
<b>Facsimile Sent/Received for Customer</b>	\$308.30 per page (foreign)
<b>Special Letter</b> (e.g. Colleges, Mortgage Companies abroad etc.)	\$2,569.48 per letter
<b>Processing of Cheque drawn in US\$ on a European Bank</b>	\$1,130.43 per item plus stamp duty on each cheque
<b>Foreign Cheque (BN)</b> (Excluding Travellers Cheques)	\$67.83 per item plus stamp duty on each cheque
<b>Foreign Currency (Cash) Presented in Exchange for Draft / Wire Transfer</b>	2.93% commission plus cost of draft/wire transfer Minimum US\$29.40 CAN\$31.59 GBP£18.68 EUR€21.87
<b>Foreign Draft (Sold)</b>	\$862.50
<b>Locally Negotiated Foreign Currency</b> Manager's Cheques	US\$ 5.75 CAN\$5.95 GBP£3.70 EUR€4.36
<b>International Wire Transfer</b>	
Inward	\$3,389.63
Outward	In-Branch \$3,790.56 Online \$1,265.00 Plus Cost of Telex - \$115.00
<b>Transfer Between Own NCB Accounts</b> (In-branch)	US\$10.18 per request CAN\$13.45 per request GBP£8.01 per request EUR€9.51 per request
<b>Voucher Search</b> (At customer's request)	US\$24.88 per item per hour or part thereof Minimum US\$24.88 per item

# Personal Services

CONTENTS

## SAVINGS ACCOUNTS

### LOCAL

---

<b>In-Branch Withdrawal Fee</b> (J\$100,000 or less)	\$379.50 per transaction (Specific savings accounts only)
---	---

---

<b>Minimum Balance Violation Fee</b> (Applicable to accounts that fall below the minimum opening balance). Opening Balances: Regular Save - J\$2,000.00 Sunshine Savers - J\$10,000.00 Gold Club - J\$5,000.00	\$212.75 per month
--	--------------------

---

<b>Replacement/Duplicate Passbook</b>	\$655.58 plus stamp duty on indemnity
---------------------------------------	---------------------------------------

---

<b>J\$ Cash Deposits in Excess of \$1,000,000.00 Per Day</b>	Contact your Branch Manager
--	-----------------------------

---

### FOREIGN

---

<b>Service Charge</b>	5 free debits monthly. Thereafter US\$4.40 per debit entry CAN\$3.87 per debit entry GBP£2.32 per debit entry EUR€2.62 per debit entry
-----------------------	--

---

<b>Deposit of Foreign Currency Cash</b> (Applicable only to deposits exceeding 500 units of foreign currency cash per day)	2% of total amounts deposited per day
---	---------------------------------------

---

<b>Deposit of Foreign Cheques</b>	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
-----------------------------------	---

---

<b>Minimum Balance Violation Fee</b>	US\$2.84 per debit entry CAN\$3.07 per debit entry
<b>CFC Savings Accounts:</b>	GBP£1.80 per debit entry EUR€2.11 per debit entry

---

<b>Replacement/Duplicate Passbook</b>	US\$11.15 CAN\$11.84 GBP£7.01 EUR€8.27 Plus stamp duty on indemnity
---------------------------------------	---

---

**CURRENT ACCOUNT**

**LOCAL**

<b>Service Charge</b>	No charge if minimum monthly credit balance is \$50,000.00 and above. \$98.71 per entry, if minimum monthly credit balance falls below \$50,000.00.  Minimum charge per month \$915.27
<b>Cheque Books (Courier Delivered)</b>	
Each set of 100 leaves	\$2,070.00
<b>Cheque Books (Branch Pick-up)</b>	
Each set of 100 leaves	\$2,763.95
<b>Cheque/ACH entry valued at J\$1M and over presented via ACH</b>	\$5,750.00 per item
<b>Cheque Paid Over Limit/Balance</b>	\$2,415.00 per item
<b>Cheque Returned by Other Banks/NCB Branches and Subsequently Charged Back to Customer's Accounts</b>	\$ 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
<b>Cheque Returned by Account Holding Branch/Bank</b>	
Refer to Drawer	\$1,265.00 per item
Uncleared Effects	\$1,265.00 per item
Technical Reasons	\$1,265.00 per item
<b>Duplicate/Interim Statement</b>	\$747.50 per request
<b>Debit Against Uncleared Funds</b>	\$575.00 per item
<b>Overdraft Interest</b>	Agreed rate of interest Minimum per month - \$3,300.00
<b>Stop Payment/Cancellation</b>	\$473.82 per item
<b>J\$ Cash Deposits in Excess of \$1,000,000.00 Per Day</b>	Contact your Branch Manager

## CURRENT ACCOUNTS | Cont'd

### FOREIGN

<b>Service Charge</b> Accounts with cheque books	No charge if minimum monthly credit balance is US\$1,000.00 and above. US\$4.07 per entry, if balance falls below US\$1,000.00. Minimum charge per month US\$14.23.
---	---

<b>Deposit of Foreign Currency Cash</b>	1.97% on the total deposit amounts per day
---	--

#### Deposit of Foreign Cheques

US	US\$1.03 per item
CAN	CAN\$1.03 per item
GBP	GBP£1.03 per item
EUR	EUR€1.03 per item
	Plus stamp duty on each cheque

<b>Debit Against Uncleared Funds</b>	US\$9.01 per item CAN\$12.15 per item GBP£7.28 per item EUR€8.65 per item
--------------------------------------	--

<b>Unpaid Cheque</b>	US\$24.87 per item
----------------------	--------------------

<b>Stop Payment</b>	US\$45.21 per item
---------------------	--------------------

<b>Duplicate/Interim Statement</b>	J\$747.50 per request
------------------------------------	-----------------------

#### Cheque Books (Courier Delivered)

Each set of 100 leaves	US\$22.70
------------------------	-----------

#### Cheque Books (Branch Pick-up)

Each set of 100 leaves	US\$34.50
------------------------	-----------



## 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%

---

<b>Letter of Undertaking for Motor Vehicle, Land, Dwelling Purchase, etc.</b>	Personal \$7,403.43 per letter
---	--------------------------------

---

<b>Guaranteed Premium Insurance Administration Fee</b>	\$5,922.75 for the first year then payable monthly at \$493.56 commencing month thirteen.
--	---

### Guarantee issued to Other Financial Institutions (Local)

Cash Secured	Personal \$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

### Credit Bureau Credit Reports (CRIFNM & Credit Info)

Personal - \$2,275.48

---

<b>Credit Report</b>	\$3,195.53 US\$44.05
----------------------	-------------------------

---

## NCB STORED VALUE CARD

<b>Annual Primary JOINING Fees</b>	FREE
Keycard Cash	
<b>Annual Supplementary JOINING Fees</b>	FREE
Keycard Cash	
<b>Replacement Card Fees</b>	\$602.15
Keycard Cash	

## 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	\$59.56
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

<b>Replacement Midas Debit Card</b>	\$704.81
<b>Replacement Visa Debit Card</b>	\$704.81

<b>Replacement of Lost/Damaged Internet Banking Security Token</b>	\$1,431.33
--	------------

**3 FREE Midas and Visa debit card transactions (using NCB ABMs and POS machines) per month.**

<b>NCB Online Personal Internet Banking</b>	FREE access
(www.jncb.com)	Bill Payment - FREE
	Account Transfer - FREE

**NCB MIDAS AND VISA DEBIT CARDS | Cont'd**

<b>NCB Online Business Internet Banking</b>	FREE (Read Only Access)
<b>NCB Online Business Internet Banking</b> (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
<b>NCB Customer Care</b>	FREE

With your NCB Midas or Visa Debit 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).

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.