Customer Fee Guide

About this Guide

This guide highlights the **rates and fees that will be adjusted**, effective **September 1, 2026**, as part of National Commercial Bank Jamaica Limited's (NCB) periodic pricing review.

The adjustments outlined in this guide have been made following benchmarking against the wider banking industry to help ensure NCB's pricing remains competitive and aligned with prevailing market rates. **More than 85% of NCB's rates and fees remain unchanged.**

A comprehensive **Schedule of Rates & Fees**, incorporating both revised and unchanged rates and fees, will be made available at a later date.

For additional information, including Frequently Asked Questions, please visit **w w w . j n c b . c o m /f e e s**, contact our Customer Care Centre, visit your nearest NCB branch, or speak with your Relationship Manager.

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Day-to-Day Banking Services

Local

General Account Services

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Account Printout — In-branch, email or telephone request	$598.00 per account	**$1,500.00 per account**
NCB Cheque Encashment Fee — NCB cheque, item over $15,000	$350.00 per item	**$496.00 per item**
NCB Cheque Encashment Fee — Other bank cheque, item over $15,000	$690.00 per item	**$760.00 per item**
Certification of Balance of Account (incl. Certificate to Embassies)	$2,062.10 per certificate	**$2,300.00 per certificate**

Manager's Cheque

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Purchased from NCB Account	$480.00 per item	**$505.50 per item**
Purchased for value J$1,000,000.00 and over	$5,750.00 per item + Cheque Fee	**$6,000.00 per item + Cheque Fee (replaced by ACH/BOJ Ad Valorem Fee)**
Duplicate Manager's Cheque	$1,480.68 per item	**$1,500.00 per item**

Standing Orders, PAP & Transfers

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
PAP — Returned for Insufficient Funds	$486.67 per item	**$496.67 per item**
Standing Order — In-branch Setup	$365.13 per request	**$500.00 per request**
Transfer to NCB Third Party Accounts — In-branch	$1,400.00 per request	**$1,545.00 per request**
Transfer Between Own NCB Accounts — In-branch	$1,400.00 per request	**$1,545.00 per request**
Incoming/Outgoing RTGS	$207.00 per entry	**$240.00 per entry**
Voucher Search (at customer's request)	$1,725.00 per item per hour	**$3,000.00 per item per hour**

Foreign

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
International Wire Transfer — Inward	$4,000.00 per transfer	**$4,300.00 per transfer**
International Wire Transfer — Outward, Online	$3,000.00	**$3,850.00**
Foreign Draft (Sold)	$2,000.00	**$2,450.00**
Replacement Draft	$2,000.00	**$2,150.00**
Voucher Search (at customer's request)	US$24.87 per item per hour	**US$28.75 per item per hour**

Personal Account Services

Current Accounts — Local

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Cheque Books — In-branch pickup, per 100 leaves	$3,200.00	**$3,400.00**
Cheque Paid Over Limit/Balance	$2,760.00 per item	**$3,000.00 per item**
Cheque Returned by Account Holding Branch/Bank (Refer to Drawer/Uncleared Effects/Technical Reasons)	$2,100.00 per item	**$2,340.00 per item**
Debit Against Uncleared Funds	$690.00 per item	**$750.00 per item**
Stop Payment/Cancellation (Personal)	$473.81 per item	**$490.00 per item**

Savings Accounts — Local

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Minimum Balance Violation Fee — Other Savings Accounts (Regular Save, Gold Club, Sunshine Savers)	$212.75 per month below minimum	**$224.25 per month below minimum**

Current Accounts — Foreign (CFC)

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Cheque Books — Courier delivered, per 100 leaves	US$23.00	**US$33.00**
Cheque Books — Branch pickup, per 100 leaves	US$34.50	**US$44.50**
Deposit of Foreign Currency Cash — Overlimit rate	2.3% on monthly deposit over 10,000 units	**2.5% on monthly deposit over 10,000 units**
USD Cash Deposit Overlimit Return Fee — Tier: US$1,000–4,999.99/month	N/A (existing tiers began at $11,000)	**US$200.00 per transaction**
USD Cash Deposit Overlimit Return Fee — Tier: US$5,000–9,999.99/month	N/A (existing tiers began at $11,000)	**US$350.00 per transaction**
USD Cash Deposit Overlimit Return Fee — Tier: US$10,000+/month	US$450.00 (previously triggered above $19,999.99)	**US$450.00 per transaction**
Deposit of Foreign Cheques	US$2.14 / CAN$2.14 / GBP£2.14 / EUR€2.14 per item + stamp duty	**US$3.00 / CAN$3.00 / GBP£3.00 / EUR€3.00 per item + stamp duty**

Savings Accounts — Foreign (CFC)

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Deposit of Foreign Currency Cash — Overlimit tiers	Triggers from US$11,000/month	**Triggers from US$1,000/month (see note above)**
Deposit of Foreign Cheques	US$2.14 per item + stamp duty	**US$3.00 per item + stamp duty**

Business Account Services

Current Accounts — Local

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Cheque Paid Over Limit/Balance (JMD)	$2,760.00 per item	**$3,000.00 per item**
Cheque Returned by Account Holding Branch/Bank	$2,100.00 per item	**$2,340.00 per item**
Debit Against Uncleared Funds	$690.00 per item	**$750.00 per item**

Corporate & Commercial — Local

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Incoming/Outgoing RTGS	$207.00	**$240.00**
Replacement of Lost/Damaged Internet Banking Security Token	$2,300.00	**$2,500.00**
Items paid against uncleared effects	$690.00 per item	**$750.00 per item**
Manual transfer between accounts (own account)	$2,070.00 per item	**$2,484.00 per item**

Foreign — Business

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Cheque Books — Branch pickup, per 600 leaves (new accounts)	US$172.50	**US$182.50**
Cheque Books — Courier delivered, per 600 leaves (new accounts)	US$124.35	**US$134.35**
Deposit of Foreign Currency Cash — Overlimit tiers	Triggers from US$11,000/month	**Triggers from US$1,000/month**

Treasury & Correspondent Banking

Local

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
RTGS (Incoming/Outgoing), Online	$207.00 per entry	**$240.00 per entry**
International Wire Transfer — Outward, Online	$3,000.00 per transaction	**$3,850.00 per transaction**
International Wire Transfer — Inward	$4,000.00 per transaction	**$4,300.00 per transaction**
Replacement of Lost/Damaged Internet Banking Security Token	$2,300.00 per token	**$2,500.00 per token**
Items paid against uncleared effects	$690.00 per item	**$750.00 per item**
Voucher Search	$1,725.00 per item per hour	**$3,000.00 per item per hour**

Foreign

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Cheque Books — Branch pickup, per 600 leaves (new accounts)	US$172.50	**US$182.50**
Cheque Books — Courier delivered, per 600 leaves (new accounts)	US$124.35	**US$134.35**
Deposit of Foreign Currency Cash — Overlimit tiers	Triggers from US$11,000/month	**Triggers from US$1,000/month (see note above)**
Foreign Drafts (sold)	$2,000.00	**$2,450.00**
Replacement Drafts	$2,000.00	**$2,150.00**
Custodian Account Fee	$57,500.00 per annum	**$86,250.00 per annum**

Digital Channel Services

Automated Banking Machines (ABM) — Debit Cards

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Using Non-NCB ABM (Multi-link) — Withdrawal	$60.00	**$80.00**

Tele-Banking (IVR)

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Replacement Visa Debit Card (incl. PIN changes)	$1,552.50	**$1,800.00**
Replacement of Lost/Damaged Internet Banking Security Token	$2,300.00	**$2,500.00**

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Cards, Lynk & Merchant Services

Consumer Credit Cards

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
MasterCard Platinum JMD — Joining/Annual Fee	$13,500	**$14,800**
Visa Classic — Joining/Annual Fee	$4,300	**$4,800**
NCB FlexiPay — Processing Fee (JMD)	$2,500	**$3,500**
NCB FlexiPay — Processing Fee (USD)	$20	**$30**

Business Credit Cards

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Company Search Request — Business Elite / Executive Travel / VP Business (USD) / Business Edge	Not currently charged/listed	**$600 each**
Replacement Fee — Business Elite JMD	New	**$3,000**
Interest Rate — Business Elite / Executive Travel / Business Edge (JMD)	38.75%	**39%**
Interest Rate — VP Business (USD)	17%	**18%**
NCB FlexiPay Biz — Business Elite JMD	New	**$5,000**

Lynk Cash-In & Payments

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Debit Card Cash In — Increase Lynk Balance via Debit Card	New	**3.5%**
Credit Card Cash In — Increase Lynk Balance via Credit Card	2.5%	**3.5% ***
Pay with Primary Account — Payment via Lynk using Debit/Credit Card	New	**$30**

Merchant/Acquiring — POS Terminal Rental

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Mobile Terminal — monthly rental	$4,400	**$4,750**
Transportable — monthly rental	$2,500	**$3,050**
Countertop (Standard) — monthly rental	$2,300	**$2,550**

Merchant — PCI Compliance (fees being eliminated)

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
Annual PCI Compliance Fee	$5,750	**Fee eliminated**
PCI Non-Compliance Fee — POS: After 30 Days	$5,750	**Fee eliminated**
PCI Non-Compliance Fee — POS: After 90 Days	$11,500	**Fee eliminated**
PCI Non-Compliance Fee — eCommerce: After 90 Days	$5,750	**Fee eliminated**
PCI Non-Compliance Fee — eCommerce: After 365 Days	$17,250	**Fee eliminated**

Other Fees

ACH/BOJ Ad Valorem Fee

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
ACH Threshold Penalty Fee (ratification of BOJ structure — moves from flat fee to ad valorem)	$5,750 flat	**0.5% from September 1, 2026; 1.0% from March 1, 2027; 1.5% from September 1, 2027; 2.0% from March 1, 2028**

RTGS Return Fee

Fee Item	Current Fee (to August 31, 2026)	New Fee (Effective September 1, 2026)
RTGS Return Fee	$149.50	**$400.00**

Frequently Asked Questions

We understand you may have questions about the upcoming changes to NCB's Schedule of Rates & Fees. This page outlines what is changing, when the changes take effect, and where you can find additional information. More than 85% of NCB's rates and fees remain unchanged.

Why are some of NCB's rates and fees changing?

NCB periodically reviews its Schedule of Rates & Fees to help ensure pricing remains competitive and aligned with prevailing market rates. As part of this review, selected rates and fees have been updated to support the secure, reliable and convenient banking services our customers rely on every day.

When do the new rates and fees take effect?

The revised rates and fees become effective on **September 1, 2026**.

Are all rates and fees changing?

No. Only selected rates and fees have been revised. **More than 85% of NCB's rates and fees remain unchanged.**

How do I know if I'm affected?

The changes depend on the products and services you use.

Customers affected by the changes will receive communication relevant to their banking relationship. You can also review the updated Schedule of Rates & Fees on our website to determine whether the changes apply to you.

Where can I view the complete Schedule of Rates & Fees?

The updated Schedule of Rates & Fees is available at **www.jncb.com/fees**.

Why does NCB charge rates and fees?

Rates and fees help support many of the banking services our customers rely on every day, including payment processing, digital banking platforms, fraud prevention, cybersecurity, customer support and our branch network. They also help us continue to invest in the technology and infrastructure that support a secure, reliable and convenient banking experience.

Can I avoid some of these fees?

Depending on the service you use, there may be alternative ways to complete your transaction.

Many everyday transactions can be completed through the NCB mobile app, Personal Online Banking, Business Online Banking and Lynk, providing fast, secure and, in many cases, lower-cost or no-cost alternatives to completing transactions in branch.

How do I know whether NCB's rates and fees are competitive?

As part of our periodic pricing review, NCB benchmarks its rates and fees against those of the wider banking industry to help ensure they remain competitive and aligned with prevailing market rates.

Who can I contact if I have questions?

If you have questions about how these changes affect you, you may:

- Visit your nearest NCB branch.
- Contact our Customer Care Centre.
- Speak with your Relationship Manager (Business customers).

Why are some rates and fees changing while others remain the same?

Different products and services have different operating requirements and costs. As part of the Bank’s periodic pricing review, each rate and fee is assessed individually. This means some rates and fees are revised, while others remain unchanged.