



SCHEDULE OF FEES & CHARGES

Effective: November 14, 2022

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
DIGITAL BANKING			
Global Access Plus – Web	Free	Free	
Global Access Plus - Mobile	Free	Free	
FUNDS TRANSFERS			
Outgoing Wire Transfer Overseas			
Outgoing Wire Transfer Overseas	\$6,850; US\$45; CAD\$52; GBP£35; EUR€38	\$4,800; US\$35 CAD\$40; GBP£28; EUR€30	\$2,050; US\$10; CAD\$12; GBP£7; EUR€8
Outgoing Wire Transfer Overseas (senior)	\$5,000; US\$35; CAD\$31; GBP£28; EUR€27	\$3,500; US\$25;- CAD\$25; GBP£22; EUR€21	\$1,500; US\$10; CAD\$6; GBP£6; EUR€6
INCOMING WIRE TRANSFER TO AN ACCOUNT			
Incoming Wire Transfer	\$3,100; US\$20; CAD\$25; GBP£15; EUR€17	\$3,100; US\$20 CAD\$25; GBP£15; EUR€17	\$0.00
Incoming Wire Transfer (Senior)	\$2,250; US\$15; CAD\$19; GBP£11; EUR€13	\$2,250; US\$15 CAD\$19; GBP£11; EUR€13	\$0.00
Wire Repairs, transfer confirmations or investigation plus Foreign Bank Charge where applicable	\$5,500.00; US\$35.00 CAD\$44.00; GBP£25.00; EUR€30 + FBC	N/A	N/A
Returned Wire transfer Foreign Bank Charge	\$4,000.00; US\$25.00 CAD\$31.00, GBP£18.00; EUR€21 + FBC	N/A	N/A
Cancelled Wire Foreign Bank Charge	\$5,500.00; US\$35.00 CAD\$44.00, GBP£25.00; EUR€30 + FBC	N/A	N/A
DOMESTIC TRANSFER (ACH/RTGS)			
Local Bank Transfers - RTGS - Outgoing	\$2,500.00	\$275.00	\$2,225.00
Local Bank Transfers - RTGS - Outgoing (Seniors)	\$2,000.00	N/A	N/A
Local Bank Transfers - Returned RTGS and ACH corrections)	\$500.00	Free	\$500.00
ACH Transfers to local banks - (Outgoing)	\$600.00	\$15.00	\$585.00
Payroll processing (Service Charge) - Defined as Customer Letters to post in excess of 3 credits to accounts	Service Charge \$4000 plus per item charge for inbranch local bank transfer - ACH	\$0.00	Service Charge \$4000 plus per item charge for inbranch local bank transfer - ACH
Payroll processing	\$300/account	\$0.00	\$300/account

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
OFFICIAL CHEQUES & DRAFTS - Foreign Drafts			
Purchased from Customer account	\$1,280; US\$8.5 CAD\$10.7; GBP£6.4; EUR€7.4	\$880; US\$5.5; CAD\$7.7; GBP£4.4; EUR€4.4	\$400; US\$3; CAD\$3; GBP£2; EUR€3
Stop Payment on Foreign Drafts - S/C plus FBC	\$5,500.00; US\$35.00;- CAD\$44.00, GBP£25.00; EUR€30 + FBC	N/A	N/A
MANAGER'S CHEQUE			
Manager's cheques sold (CUSTOMER) - AMOUNT IN EXCESS OF \$1M	\$5,000 + GCT + manager's cheque fee	\$5,000 + GCT + manager's cheque fee	\$0.00
Manager's cheques sold (CUSTOMER)	\$840.00	\$440.00	\$400.00
Manager's cheques sold - NON- CUSTOMER REQUEST USING FGB CHEQUE - JMD	\$2,500.00	N/A	N/A
Stop payment on Manager's cheque	\$3,840.00	N/A	N/A
STANDING ORDERS			
Set-up Fee per item	\$1,200.00	\$0.00	\$1,200.00
Set-up Fee (seniors) per item	\$700.00	\$0.00	\$700.00
Occurrence fees per item	\$300.00 + in branch charges	N/A	N/A
Occurrence fees (Senior) per item	\$200.00 + in branch charges	N/A	N/A
Ammendment per item	\$500.00 + in branch charges	N/A	N/A
STANDING ORDER (PAP) initiation fee	\$1,500.00	\$0.00	\$1,500.00
VOUCHER PREPARATION			
Requests received by Fax, Email, Secured Messaging	J\$1,200 + cost of instrument	\$0.0	\$1,200.00 + cost of instrument
Transfer between own accounts WITH written instructions - INDIVIDUALS - JM	\$1,800.00	\$0.00	\$1,800.00
Transfer to 3rd Party account in FGB	\$1,800.00	\$0.00	\$1,800.00
Transfer between own accounts WITH written instructions - INDIVIDUALS - US	\$12.00	\$0.00	\$12.00
Transfer between own accounts WITH written instructions - CORPORATE - JMD	\$3,600.00	\$0.00	\$3,600.00
Transfer between own accounts WITH written instructions - CORPORATE - US	\$22.80	\$0.00	\$22.80
CHEQUING ACCOUNTS & SAVING ACCOUNT FEES			
Regular Monthly Statement	Free		
Printed Statement/Additional (each) Individual	\$1,000.00 or equivalent	\$0.00	\$1,000.00 or equivalent
Printed Statement/Additional (each) Corporate	\$2,000.00 or equivalent	\$0.00	\$2,000.00 or equivalent

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
Screen Print/Photocopy/Scan (per page)	\$50.00 or currency equivalent	\$0.0	\$50.00 or currency equivalent
Cheques returned to us unpaid - i.e. charged back items (by other banks)	\$2,400.00	N/A	N/A
Cheques returned by other banks valued over \$1M	\$5,000.00 + Returned cheque fee	N/A	N/A
Cheques returned by FGB (Uncleared Effects)	\$1,800.00	N/A	N/A
Returned Foreign Cheques	US\$36.00 +FBC CAD\$36.00 +FBC; GBP£20.00 +FBC; EUR€24.00 +FBC	N/A	N/A
Cheques paid Over Limit/Unavailable Balance Charge/NSF	\$3,000.00 per item + penalty interest rate	N/A	N/A
Cheques / PAP returned by us unpaid	\$1,800.00	N/A	N/A
Personal Accounts closed within 30 days of being opened.	\$1,200.00	N/A	N/A
Corporate Accounts closed within 30 days of being opened.	\$1,200.00	N/A	N/A
Minimum Charges for Individual accounts.	Account minimum is the minimum amount required to open the account J\$100.00 & 100.00 in all other currencies		
Minimum Bal FEE Ind. Savings Individual	\$100.00/month or foreign currency equivalent		
Minimum Bal FEE Global Savers Kids/Teens	Free	N/A	N/A
Minimum balance First Global Moneylink	Free	N/A	N/A
Minimum balance fee Senior Citizens	Free	N/A	N/A
Corporate Savings Accounts	\$500.00/month or foreign currency equivalent	N/A	N/A
Cheque encashment	\$300.00	N/A	N/A
CURRENT ACCOUNTS			
Individual Current Accounts	\$102 per item, \$960 min	Minimum fee only	N/A
Senior Citizen Indv. Chequing accounts	Free per item, \$600.00 min	Minimum fee only	
Corp. Money Market Chequing Account	\$120 per item, \$3,850 min	Minimum fee only	N/A
Corporate Regular Chequing	\$144 per item, \$1,650 min	Minimum fee only	N/A
SME/Sole Traders Chequing - (Chequing on the Go)	\$180 per item, \$660 min	Minimum fee only	N/A
Overdraft (O/D) with Previous arrangement agreed rate	"Penal Rate 50% Minimum \$3,600"	SAME	N/A
Overdraft (O/D) with Previous arrangement agreed rate	Minimum \$3000/month		

FEE CATEGORY	IN BRANCH
Customized Cheque Leaves/ Deposit Books - PERSONAL - PLUS SERVICE CHARGE	\$3,600.00
Customized Cheque Leaves/ Deposit Books - BUSINESS- PLUS SERVICE CHARGE/100	\$6,000.00
Stop payment orders - Local	\$576.00
Stop payment orders - Foreign	\$24 + FBC
Stop payment orders - (PAP cheques only)	\$600.00
CASH HANDLING FEES	
Large cash deposits via courier	0.25% - over \$2M/ (daily accumulated)
Large Cash Deposit done in branch	\$0.00
Large Cash deposits (Cambio)	0.35% - over \$1M
Foreign currency notes deposited - (US)	2% on deposit excess of US \$600
Foreign Currency Deposit for Cambios	2% on deposits per \$1,200
Foreign currency notes deposited - (CAD)	"2% on deposits per CAD \$3,000"
Foreign currency notes deposited - (£ and Euro)	2% on deposits in excess of £1,800; 2% on deposits in excess of €1,800
Large Cash Withdrawal handling charge	"\$1,200 or 0.20% whichever is higher (cash withdrawals). Customer may effect transfers electronically"
Withdrawal below \$500,000	\$400.00
Coin Handling Charges (exchange or deposit to account - over J\$2,000.00)	2% for customers 4% for non customers
"Foreign currency notes (cash) tendered to be exchanged for a WIRE TRANSFER NOTE: THERE IS NO THRESHOLD"	2% of amount tendered + Wire Transfer charges
BILLS FOR COLLECTION	
"COLLECTIONS - CLEAN Cheque sent on collection & Cheque or other Clean Bills received on collection plus postage, wire charges or any other related charges"	1.5% Minimum \$3,300
"COLLECTIONS - DOCUMENTARY Commission plus postage plus wire charges plus holding charge"	"1.55% Min \$6,000.00 plus postage plus wire charges plus holding charge"

FEE CATEGORY	IN BRANCH
CUSTODIAL SERVICE (NIGHT DEPOSITORY & SECURED CASH HANDLING)	
"Depository Services - Content Counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing - RENTAL PERIOD - JANUARY TO DECEMBER. PRORATED DURING FIRST YEAR **Large cash handling charge to be applied "	
Rental of wallets Small 10 1/2 x 8 1/2	\$11,400.00
Rental of wallets Medium	\$13,200.00
Rental of bags Large 16 x 11 1/2	\$15,600.00
"Depository Services - CUSTOMER OWNED BAGS WHETHER PLASTIC OR CANVAS Contents counted by the Bank under dual control. Whether delivered by Armoured Service or customer to us for processing	\$11,400.00
Large cash handling fee to be applied"	
Disposable Bag per package of 50	
Small	\$4,560.00
Medium	\$6,000.00
Large	\$7,800.00
"Lost/Damaged wallets Replacement cost plus S/C"	\$7,200.00
"Lost key to wallet/outside door of night deposit Replacement cost plus S/C"	\$3,000.00
"Safekeeping single control wallets (control of contents remain with the customer). \$3,500.00 PER BAG + LARGE CASH RATE"	J\$4,200 + Large Cash Deposit Rate
CHEQUE HANDLING FEES	
Foreign cheques deposited plus stamp duty	US\$5.40 per cheque
VISA DEBIT CARDS (ATM & POS)	
	FGB TouchPoint Machines
withdrawal/Balance Inquiries (ATM)	\$30.00
withdrawal(ATM) - Seniors	Free
withdrawal(Agency)	\$30.00

FEE CATEGORY	IN BRANCH
Point of Sale Transactions	Free
Lost / Stolen / Damaged - REPLACEMENT CARDS	\$960.00
NON-FGB Machines	
Withdrawals (per transaction charge)	\$65.00
Balance Inquiries	\$36.00
Declined Transaction Charge	\$36.00
Point of Sale Transactions	Free
ONLINE BANKING - GLOBAL ACCESS +	
Additional Global Access Tokens (**Maximum of 3 Free Tokens per account**)	Free
ADDITIONAL	\$1,800.00
Lost / Stolen / Damaged - REPLACEMENT	\$3,000.00
MISCELLANEOUS CHARGES	
Audit Confirmation - each item	\$4,000/cert/year plus \$1,200.00/hour for detailing securities etc.
Notices Re: Unclaimed Balances / Instruments - TD, DRAFTS, M/C	\$1,500.00
Special Services - Special Letters (Universities, Embassies, etc.)	\$2,750.00
JMD Written verification / Certification of balances - (Letters etc)	\$2,750.00
Written verification / Certification of balances - (Letters etc) - F/X accounts	Currency Equiv. of JMD Cost (J\$2,750.00)
Cheques recalled at customers' request	\$3,600.00
Direct presentation at the customer's request	\$3,600.00
Voucher searches: within 30 days - free. (1-3)	\$1,000.00
Voucher search more than 30 days -6 months (1-3 vouchers) .	\$3,150 + \$500 for each additional voucher
Voucher Search over 6 months upto 7 years	\$4,000 flat + \$1000/hr for more than 2 vouchers
Call in Balance Confirmation / Transaction Inquiry	\$250.00
SAFEKEEPING (CUSTODIAL & SAFETY DEPOSIT BOXES)	
Share - insurance policies, title documents	\$3,180.00
Small Envelopes	\$2,640.00
Large Envelopes	\$3,180.00

FEE CATEGORY	IN BRANCH
Small Packages	\$3,540.00
Large Packages	\$5,310.00
Visit to safekeeping	\$540.00
SAFETY DEPOSIT BOXES	
"SDB Lost/broken keys Replacement cost plus service charge."	"Vendors Cost + FGB Srv (\$6,000.00)"
Dimension in cm Small 5x13x60	\$7,800.00
Dimension in cm Medium 7.5x13x60	\$7,800.00
Dimension in cm Large 12.5x13x60	\$12,000.00
Dimension in cm X Large 7.5x26x60	\$12,000.00
Dimension in cm XX Large 13.5x26x60	\$14,000.00
Visit to SDB	\$840.00
CREDIT CARD	
Credit Card - In-branch Cash Advance	
JMD - cash advance	JMD 2% min \$2,500.00
US - cash advance	US 2% min \$25.00
Mailed (post) Statements (local)	JMD 200.00
Mailed (post) Statements (OverSeas)	US 1.50
Starter Card	
Annual Membership Fee	\$0.00
Additional Card Fee	\$2,000.00
Virtual Card	\$700.00
Replacement Card Fee	\$2,000.00
Overlimit Fee	\$3,000.00
Late Fees	\$3,000.00
Returned Cheques	\$3,500.00
Cash Advance charge (%)	35%
Reprint of Statement	\$1,000.00
Interest (%)	35%
Minimum Payment (%)	5%
Credit Card Classic	
Annual Membership Fee	\$3,700.00
Additional Card Fee	\$2,000.00
Virtual Card	\$700.00
Replacement Card Fee	\$2,000.00
Overlimit Fee	\$3,000.00
Late Fees	\$3,000.00
Returned Cheques	\$3,500.00
Cash Advance charge (%)	8.00%
Reprint of Statement	\$1,000.00
Interest (%)	48.85% (50% cash advances)

FEE CATEGORY	IN BRANCH
Minimum Payment (%)	5.00%
Credit Card - Gold (Individual)	
Annual Membership Fee	\$7,000.00
Additional Card Fee	\$2,500.00
Virtual Card	\$700.00
Replacement Card Fee	\$2,500.00
Overlimit Fee	\$3,000.00
Late Fees	\$3,000.00
Returned Cheques	\$3,500.00
Cash Advance charge (%)	8.00%
Replacement Statement	\$1,000.00
Interest (%)	48.50% (50% cash advances)
Minimum Payment (%)	5.00%
Credit Card - Platinum	
Annual Membership Fee	US\$100.00
Additional Card Fee	\$0.00
Virtual Card	US\$20
Replacement Card Fee	US\$52
Overlimit Fee	US\$55
Late Fees	US\$55
Returned Cheques	US\$60
Cash Advance charge (%)	8.00%
Replacement Statement	US\$8.00
Interest (%)	19.50%
Minimum Payment (%)	3.00%
Credit Card - Gold (Corporate)	
Annual Membership Fee	\$5,500.00
Additional Card Fee	\$2,000.00
Virtual Card	\$700.00
Replacement Card Fee	\$3,000.00
Overlimit Fee	\$5,000.00
Late Fees	\$4,000.00
Returned Cheques	\$4,000.00
Cash Advance charge (%)	5.00%
Replacement Statement	\$1,000.00
Interest (%)	44.5% (46% cash advances)
Minimum Payment (%)	10.00%
Credit Card - Gold (Standard Business)	
Annual Membership Fee	\$5,000.00
Additional Card Fee	\$2,500.00

FEE CATEGORY	IN BRANCH
Virtual Card	\$700.00
Replacement Card Fee	\$3,500.00
Overlimit Fee	\$5,000.00
Late Fees	\$4,000.00
Returned Cheques	\$4,000.00
Cash Advance charge (%)	13.00%
Replacement Statement	\$1,000.00
Interest (%)	43.5% (45% cash advances)
Minimum Payment (%)	10.00%
Credit Card - Gold (Premium Business)	
Annual Membership Fee	\$6,500.00
Additional Card Fee	\$4,500.00
Virtual Card	\$700.00
Replacement Card Fee	\$4,000.00
Overlimit Fee	\$5,000.00
Late Fees	\$4,000.00
Returned Cheques	\$3,500.00
Cash Advance charge (%)	13.00%
Replacement Statement	\$1,000.00
Interest (%)	28.00%
Minimum Payment (%)	10.00%
CREDIT BUSINESS	
Letters of Credit	
INCOMING	
Advising &/or Amending Credit	US 50.00
Drawing under L/Cs - Negotiation Commission	0.5825% of amount Min \$3,000 plus customer's borrowing interest rate from the date of negotiation to the date of payment
Confirming Credit	0.5825% per month after delivery of documents Min. \$3,000
Acceptance Commission	0.5825% per month after delivery of documents Min. \$3,000
OUTGOING	
Establishing Fee	Minimum 2.5%
a) Sight drafts: 1-89 days / 90-180 days / >180 days	Dependent on structure of transaction
Holding Charge (Acceptance)	Dependent on structure of transaction
Amendment of amount	Dependent on structure of transaction

FEE CATEGORY	IN BRANCH
Cancellation / non-utilization	Dependent on structure of transaction
Amendment to letter of credit increasing or extending a confirmed L/C	Dependent on structure of transaction
Drawing under L/C	US \$35.00
Administration fee on application to the Natl. Ex-Im BOJ/DBJ	2.33% of amount. Min \$17,500 + OB fee
Demand Loan - Commitment/ Facilities Fee- Personal Loans	2% - 3% minimum fee Min. \$21,000 + Processing Fee
Demand Loan Commitment Fee Business Loans (Corp and SMEs)	1.5% - 2% minimum fee Min \$25,000 + Processing Fee
Undrawn Loan Fee (Loan officer will advise
Processing Fee (less documentation) eg. Temporary Overdraft, Loans and other credit facilities.	Loan officer will advise
Renewal of Overdraft	1.75% min of \$35,000.00
Annual Review (Business/Large Loan)	1.25% per annum min of \$35,000.00
Standby Letter of Credit	3% per annum min of \$20,000 + foreign bank charge
Bills Discounted / remitted Applicable rate of interest on advances	Customer borrowing rate of interest on advances, Min \$1,000 plus normal collection charge. Min \$1,200
"Past Due Discounts **Penalty rate = regular rate + 10%**"	\$1,3000 / bill plus past due interest at penalty rate
Loans in Arrears The charge is per payment in arrears after 5 grace days.	2% of unpaid amount, Min \$2,000
Loan of Duplicate Cert. of Title to Non-Commercial Bank	\$7,500.00

FEE CATEGORY	IN BRANCH
Letter of Undertaking for Motor Vehicle, Land, dwelling Purchase etc	\$7,500.00
Guarantee Issued to Other Financial Institutions (Local)	Cash secured 1.2% (Min Personal \$6,000 per letter; Corporate \$10,000) Non cash secured 4.5% - 12% per annum Minimum \$7,500
Guarantee Issued to Other Financial Institutions (Foreign)	"Cash secured 1.2% Min US\$200 Non cash secured 4.66% - 12.5% per annum Minimum US \$300"
Gtees issued under EXIM administered lines	"2.6% per annum of amount for period outstanding (secured by cash or hypothecated funds) other- 4%-6% per annum of amount for period outstanding. Min \$14,000"
"Gtees issued to Service Provider "	"2% - 6% p.a for the period outstanding Min \$13,500"
Credit Bureau Credit Reports - Personal	\$2,500.00
Credit Information Service - Business	\$2,500.00
Credit Report from Credit Bureau or Financial Institution (Commercial)	\$3,750.00
Verification of CSV on life insurance policy.	\$3,000.00
Credit Reports to other financial institution	\$6,000.00
Trade Financing up to 180 days. -	2.5% of all new loans - Min \$17,500

This guide list the fees applicable to the most frequently used services. Any rates listed may be obtained from the Bank upon request. All fees are quoted in Jamaica dollars unless otherwise stated and include GCT.