



SCHEDULE OF FEES & CHARGES

Effective: July 3, 2023

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	\$3,200; US\$21; CAD\$27; GBP£17; EUR€19	\$3,200; US\$21; CAD\$27; GBP£17; EUR€19	\$0
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
Wire Repairs, transfer confirmations or investigation plus Foreign Bank Charge where applicable	\$5,500; US\$35; CAD\$44, GBP£25; EUR€30 + FBC	N/A	N/A
Returned Wire transfer Foreign Bank Charge	\$5,500; US\$35; CAD\$47; GBP£30; EUR€33+ FBC	N/A	N/A
Cancelled Wire Foreign Bank Charge	\$5,500; US\$35; CAD\$44, GBP£25; EUR€30 + FBC	N/A	N/A
DOMESTIC TRANSFER (ACH/RTGS)			
Local Bank Transfers RTGS - Outgoing	\$2,500	\$275	\$2,225
Local Bank Transfers RTGS - Outgoing (Seniors)	\$2,000	\$275	\$1,725
Local Bank Transfers - Returned RTGS and ACH (corrections)	\$500	Free	\$500
Local Bank Transfers - Recalled RTGS and ACH	\$1,000	\$1,000	\$0
ACH Transfers to local banks - (Outgoing)	\$600	\$20	\$580
PAYROLL PROCESSING			
Payroll processing (Service Charge) - Defined as Customer Letters to post in excess of 3 credits to accounts	Service Charge \$7,500 plus per item charge for inbranch local bank transfer - ACH	\$0	Service Charge \$7,500 plus per item charge for inbranch local bank transfer - ACH

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Vocher Preparation	J\$1,500 + cost of instrument	\$0	\$1,200 + cost of instrument
Payroll processing	\$300/account	\$0	\$300/account
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; US\$35; CAD\$44, GBP£25; EUR€30 + FBC	N/A	N/A
MANAGER'S CHEQUE			
Manager's cheques sold (CUSTOMER) - AMOUNT IN EXCESS OF \$1M	\$5,000 + GCT + managers' cheque fee	\$5,000 + GCT + managers' cheque fee	\$0
Manager's cheques sold (CUSTOMER)	\$1,008	\$484	\$524
Manager's cheques sold - NON- CUSTOMER REQUEST USING FGB CHEQUE - JMD	\$2,500	N/A	N/A
Stop payment on Manager's cheque	\$4,608	N/A	N/A
STANDING ORDERS			
Set-up Fee per item	\$1,500	\$0	\$1,500
Set-up Fee (seniors) per item	\$700	\$0	\$700
Occurrence fees per item	\$300 + in branch charges	N/A	N/A
Occurrence fees (Senior) per item	\$200 + in branch charges	N/A	N/A
Ammendment per item	\$500 + in branch charges	N/A	N/A
Standing Order(PAP) initiation fee	\$1,500	\$0	\$1,500
VOUCHER PREPARATION			
Requests received by Fax, Email, Secured Messaging	J\$1,500 + cost of instrument	\$0.0	\$1,200 + cost of instrument
Transfer between own accounts WITH written instructions - INDIVIDUALS - JMD	\$2,000	\$0	\$2,000
Transfer to 3rd Party account in FGB	\$2,000	\$0	\$2,000
Transfer between own accounts WITH written instructions - INDIVIDUALS - USD	\$25	\$0	\$25
Transfer between own accounts WITH written instructions - CORPORATE - JMD	\$4,000	\$0	\$4,000
Transfer between own accounts WITH written instructions - CORPORATE - USD	\$30	\$0	\$30
CHEQUING ACCOUNTS & SAVING ACCOUNT FEES			
Regular Monthly Statement	Free		
Printed Statement/Additional (each) Individual	\$2,000 or equivalent	\$0	\$2,000 or equivalent
Printed Statement/Additional (each) Corporate	\$2,000 or equivalent	\$0	\$2,000 or equivalent

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
Screen Print/Photocopy/Scan (per page)	\$500 or currency equivalent	\$0.0	\$50 or currency equivalent
Cheques returned to us unpaid - i.e. charged back items (by other banks)	\$2,500	N/A	N/A
Cheques returned by other banks valued over \$1M	\$5,000 + Returned cheque fee	N/A	N/A
Cheques returned by FGB (Uncleared Effects)	\$2,000	N/A	N/A
Returned Foreign Cheques	US\$36 +FBC; CAD\$36 +FBC; GBP£20 +FBC; EUR€24 +FBC	N/A	N/A
Cheques paid Over Limit/Unavailable Balance Charge/NSF	\$3,000 per item + penalty interest rate	N/A	N/A
Cheques / PAP returned by us unpaid	\$2,000	N/A	N/A
Personal Accounts closed within 30 days of being opened.	\$1,500	N/A	N/A
Corporate Accounts closed within 30 days of being opened.	\$1,500	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/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/month or foreign currency equivalent	N/A	N/A
Cheque encashment	\$350	N/A	N/A
CURRENT ACCOUNTS			
Individual Current Accounts	\$120 per item, \$960 min	Minimum fee only	N/A
Senior Citizen Indv. Chequing accounts	Free per item, \$600 min	Minimum fee only	N/A
Corp. Money Market Chequing Account	\$150 per item, \$3,850 min	Minimum fee only	
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 , \$1,500 min	Minimum fee only	N/A
Overdraft (O/D) with Previous arrangement agreed rate- Excesses over Overdraft limit	"Penal Rate 50% Minimum \$4,000"	N/A	N/A
Overdraft (O/D) with Previous arrangement agreed rate	Minimum \$3,000/month	N/A	N/A
Overdraft (O/D) with NO previous arrangement	"Penal Rate 50% Minimum \$3,600"	N/A	N/A
Personal - Cheque Books - per hundred	\$4,000	N/A	N/A
Corporate - Cheque Books - per six hundred	\$18,000	N/A	N/A

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
Customized Cheque Leaves/ Deposit Books - PERSONAL - PLUS SERVICE CHARGE	\$4,000	N/A	N/A
Customized Cheque Leaves/ Deposit Books - BUSINESS- PLUS SERVICE CHARGE/100	\$7,000	N/A	N/A
Stop payment orders - Local	\$600	N/A	N/A
Stop payment orders - Foreign	US\$24 + FBC	N/A	N/A
Stop payment orders - (PAP cheques only)	\$600	N/A	N/A

FEE CATEGORY	IN BRANCH
CASH HANDLING FEES	
Large cash deposits > \$2M daily accumulated	0.35% - over \$2M/(daily accumulated)
Foreign Currency Deposit for Cambios	2% on deposits per \$1,200
Foreign currency notes deposited - (USD)	2.3% on deposit excess of USD \$600
Foreign currency notes deposited - (CAD)	"2.3% on deposits per CAD \$1,000"
Foreign currency notes deposited - (£ and Euro)	2.3% on deposits in excess of £1,000; 2.3% on deposits in excess of €1,000
Large Cash Withdrawal handling charge (over \$500K)	"\$2,500 or 0.20% whichever is higher (cash withdrawals). Customer may effect transfers electronically"
Withdrawal below \$500,000	\$500.00
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	\$13,680.00
Rental of wallets Medium	\$15,840.00
Rental of bags Large 16 x 11 1/2	\$18,720.00
"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	\$13,680.00
LARGE CASH HANDLING FEE TO BE APPLIED"	
Disposable Bag per package of 50	
Small	\$5,472.00
Medium	\$7,200.00
Large	\$9,360.00
"Lost/Damaged wallets Replacement cost plus S/C"	\$8,640.00
"Lost key to wallet/outside door of night deposit Replacement cost plus S/C"	\$3,600.00

FEE CATEGORY	IN BRANCH
"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	USD\$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
Point of Sale Transactions	Free
Lost / Stolen / Damaged - REPLACEMENT CARDS	\$1,152.00
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)	\$1,500.00

FEE CATEGORY	IN BRANCH
Voucher search more than 30 days - 6 months (1-3 vouchers) .	\$3,500 + \$500 for each additional voucher
Voucher Search over 6 months up to 7 years	\$5,000 flat + \$1000/hr for more than 2 vouchers
Call in Balance Confirmation / Transaction Inquiry	\$500.00
SAFEKEEPING (CUSTODIAL & SAFETY DEPOSIT BOXES)	
Share - insurance policies, title documents	\$3,816.00
Small Envelopes	\$3,168.00
Large Envelopes	\$3,816.00
Small Packages	\$4,248.00
Large Packages	\$6,372.00
Visit to safekeeping	\$648.00
SAFETY DEPOSIT BOXES	
"SDB Lost/broken keys Replacement cost plus service charge."	"Vendors Cost + FGB Srv (\$6,000.00)"
Dimension in cm Small 5x13x60	\$9,360.00
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	\$14,400.00
Dimension in cm XX Large 13.5x26x60	\$14,000.00
Visit to SDB	\$1,008.00
CREDIT CARD	
Credit Card - In-branch Cash Advance	
JMD - cash advance	4% min \$2,500.00
USD - cash advance	4% min \$25.00
Mailed (post) Statements (local)	JMD 500.00
Mailed (post) Statements (OverSeas)	USD 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 (%)	8%
Reprint of Statement	\$2,000.00
Interest (%)	35% (50% cash advances)
Minimum Payment (%)*	5%

FEE CATEGORY	IN BRANCH
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	\$2,000.00
Interest (%)	49.35% (50% cash advances)
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	\$2,000.00
Interest (%)	49% (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%

FEE CATEGORY	IN BRANCH
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	\$2,000.00
Interest (%)	44.5% (46% cash advances)
Minimum Payment (%)*	10%
Credit Card - Gold (Standard Business)	
Annual Membership Fee	\$5,000.00
Additional Card Fee	\$2,500.00
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	\$2,000.00
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	\$4,000.00
Cash Advance charge (%)	13.00%
Replacement Statement	\$2,000.00
Interest (%)	28.00%
Minimum Payment (%)*	10.00%

FEE CATEGORY	IN BRANCH
CORPORATE/SME	
Letters of Credit	
INCOMING	
Advising &/or Amending Credit	USD 55.00
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
Confirmation	1.2% per month after delivery of documents Min. \$10,000
Acceptance Commission	0.6% per month after delivery of documents Min. \$10,000
OUTGOING	
Establishing Fee	Minimum 2.5%
1-59 days	1.30% of amount Minimum \$10,000.00
60-119 days	1.90% of amount Minimum \$10,000.00
120-179 days	2.60% of amount Minimum \$10,000.00
180 days & Over	4.00% of amount Minimum \$10,000.00
Holding Charge (Acceptance)	Dependent on structure of transaction
Amendment of amount	Dependent on structure of transaction
Cancellation/ Non-Utilization of less than 80% of value of Letter of Credit	\$15,000.00 plus expenses incurred plus foreign bank charge. Establishment Fee retained.
Amendment to letter of credit increasing or extending a confirmed L/C	Dependent on structure of transaction
Drawing under Letter of Credit	0.60% of the amount plus foreign bank charge Minimum \$10,000.00 plus foreign bank charge. Interest is applied from date payment effected by foreign bank to date foreign currency is allocated

FEE CATEGORY	IN BRANCH
STANDBY LETTERS OF CREDIT	
1-59 days	1.30% of the amount
60-119 days	1.90% of the amount
120-179 days	2.60% of the amount
180 days & over	4.00% of the amount Minimum \$10,000.00
LETTER OF GUARANTEE-INDIRECT CREDIT FACILITY	
Guarantee Issued to Other Financial Institutions (Local) - Cash secured	0.30% of amount Minimum \$10,000.00
Guarantee Issued to Other Financial Institutions (Local) - Other security	4.5% - 12% per annum Minimum \$7,500
Guarantee Issued to Other Financial Institutions (Foreign) - Cash secured	1.30%-2.30% plus foreign bank charges. Minimum \$10,000.00
Guarantee Issued to Other Financial Institutions (Foreign) - Other security	4.00%-11.99% of amount Minimum \$10,000.00
Guarantees 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"
"Guarantees issued to Service Provider - Cash secured"	1.50% per annum Minimum \$10,000.00
Guarantee issued to Service Provider (Secured) (depending on the amount, nature of security provided, risk involved etc. - Other security	3.00%-5.50% of the amount Minimum \$10,000.00
Hypthecation letter	\$8,500.00
LOAN COMMITMENT FEES- CORPORATE AND SME LOANS	
Demand Loan - Commitment/ Facilities Fee Business Loan (Corp and SMEs) - Cash	0.50%- 1.10% of the facility Minimum \$20,000.00
Demand Loan - Commitment/ Facilities Fee Business Loan (Corp and SMEs) - Other security	2.10%-3.10% of the facility Minimum \$20,000.00
Line of Credit (Secured)	3.50% of facility amount
Line of Credit (Unsecured)	3.75% of the facility amount
Refinancing Fee -Years 1-3	1.10%

FEE CATEGORY	IN BRANCH
Refinancing Fee -Years 4-5	0.55%
Refinancing Fee -Years 6-7	0.28%
Refinancing Fee -Years 8-10	Free
Annual Review (Business/Corporate Loan)	0.5%
OTHER CREDIT FEES	
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
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 \$50,000.00
Annual Review (Personal Loan)	1.25% per annum min of \$50,000.00
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

FEE CATEGORY	IN BRANCH
"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
Letter of Undertaking for Motor Vehicle, Land, dwelling Purchase etc	\$7,500.00
Credit Bureau Credit Reports - Personal	\$3,000.00
Credit Information Service - Business	\$3,000.00
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 not listed may be obtained from the Bank upon request. All fees are quoted in Jamaica dollars unless otherwise stated and include GCT.