

SCHEDULE OF FEES & CHARGES

Effective: November 1, 2025



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\$49.5; CAD\$57.2; GBP£38.5; EUR€41.8	\$4,800; US\$36.75; CAD\$42; GBP£29.4; EUR€31.5	\$2,050; US\$12.75; CAD\$15.2; GBP£9.1; EUR€10.3
Outgoing Wire Transfer Overseas (senior)	\$5,000; US\$38.5; CAD\$34.1; GBP£30.8; EUR€29.7	\$3,500; US\$26.25; CAD\$26.25; GBP£23.1; EUR€22.05	\$1,500; US\$12.25; CAD\$7.85; GBP£7.7; EUR€1.1
INCOMING WIRE TRANSFER TO AN ACCOUNT			
Incoming Wire Transfer	\$3,528; US\$24.15;- CAD\$31.18; GBP£19.63; EUR€21.94	\$3,528; US\$23.15; CAD\$29.76; GBP£18.74; EUR€20.94	\$0; US\$1; CAD\$1.42; GBP£0.89; EUR€1
Incoming Wire Transfer (Senior)	\$2,598.75; US\$17.32;- CAD\$21.94; GBP£12.70; EUR€15.05	\$2,480.63; US\$16.53;- CAD\$20.94; GBP£12.12; EUR€14.33	\$118.12; US\$0.79;- CAD\$1; GBP£0.58; EUR€0.72
Wire Repairs, transfer confirmations or investigation plus Foreign Bank Charge where applicable	\$5,775; US\$36.75; CAD\$46.2; GBP£26.25; EUR€31.5+ FBC	N/A	N/A
Returned Wire transfer Foreign Bank Charge	\$6,063.75; US\$38.58; CAD\$48.51; GBP£27.56; EUR€33.07+ FBC	N/A	N/A
Cancelled Wire/Amendments plus 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)	\$2,310	N/A	N/A
Local Bank Transfers - Returned RTGS and ACH (corrections)	\$500	Free	\$500
Local Bank Transfers - Recalled RTGS and ACH	\$1,000	Free	\$1,000
ACH Transfers to local banks - (Outgoing)	\$693	\$22	\$670
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	\$0.0	J\$1,500 + cost of instrument
Payroll processing	\$300/each	\$0	\$300/each
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	N/A	N/A
MANAGER'S CHEQUE			
Manager's cheques sold (CUSTOMER) - AMOUNT IN EXCESS OF \$1M	\$5,250+ GCT + Manager's Cheque fee	\$5,250+ GCT + Manager's Cheque fee	\$0
Manager's cheques sold (CUSTOMER)	\$1,108.80	\$508.20	\$600.60
Manager's cheques sold - NON-CUSTOMER REQUEST USING FGB CHEQUE - JMD	\$2,625	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	\$808	\$0	\$808
Occurrence fees per item	\$347 + in branch charges	N/A	N/A
Occurrence fees (Senior) per item	\$231 + in branch charges	N/A	N/A
Ammendment per item	\$500 + in branch charges	N/A	N/A
Standing Order(PAP) initiation fee	\$1,732.50	\$0.00	\$1,732.50
PROCESSING FEE NON-CUSTOMER FACING TRANSACTIONS			
Requests received by Fax, Email, Secured Messaging	\$1,575+ cost of instrument	\$0.0	\$1,575+ 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/GPB/CAD/EURO	Currency Equiv of JMD cost	\$0	Currency Equiv of JMD cost
Transfer between own accounts WITH written instructions - CORPORATE - JMD	\$4,000	\$0	\$4,000
Transfer between own accounts WITH written instructions - CORPORATE - USD/GPB/CAD/EURO	Currency Equiv of JMD cost	\$0	Currency Equiv of JMD cost
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
Screen Print/Photocopy/Scan (per page)	\$500 or currency equivalent	\$0.0	\$50 or currency equivalent

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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	\$5,513+ Returned cheque fee	N/A	N/A
Cheques returned by FGB (Uncleared Effects)	\$2,060	N/A	N/A
Returned Foreign Cheques	USD \$37.8 & CAN \$37.8; GBP 21; Euro 26.46 plus foreign bank charge	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	\$2,100	N/A	N/A
Personal Accounts closed within 30 days of being opened.	\$1,575	N/A	N/A
Corporate Accounts closed within 30 days of being opened.	\$1,575	N/A	N/A
Minimum Charges for Individual accounts.	Account minimum is the minimum amount required to open the account J\$105 & 105 in all other currencies		
Minimum Bal FEE Ind. Savings Individual	\$105/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	\$385.88	N/A	N/A
CURRENT ACCOUNTS			
Individual Current Accounts	\$126 per item, \$1,008 min	Minimum fee only	N/A
Senior Citizen Indv. Chequing accounts	Free per item, \$693 min	Minimum fee only	
Corp. Money Market Chequing Account	\$173.25 per item, \$4,447 min	Minimum fee only	N/A
Corporate Regular Chequing	\$1,58.4 per item, \$1,815 min	Minimum fee only	N/A
SME/Sole Traders Chequing - (Chequing on the Go)	\$198 per item, \$1,650 min	Minimum fee only	N/A
Previous arrangement- OD limit - agreed rate- Excesses over ODL amounts	O/D limit - agreed rate Excesses over O/D amounts - penal rate - 50% - Min \$4,410	SAME	N/A
Overdraft (O/D) with Previous arrangement agreed rate	With agreed facility - minimum \$3,308/month		
Overdraft (O/D) with NO previous arrangement	NO previous arrangement - Penal rate - 50% - Min \$3,969	SAME	N/A
Personal - Cheque Books - per hundred	\$4,200	N/A	N/A
Corporate - Cheque Books - per six hundred	\$18,900	N/A	N/A
Customized Cheque Leaves/ Deposit Books - PERSONAL - PLUS SERVICE CHARGE	\$4,410	N/A	N/A

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Customized Cheque Leaves/ Deposit Books - BUSINESS- PLUS SERVICE CHARGE/100	\$7,717	N/A	N/A
Stop payment orders - Local	\$600	N/A	N/A
Stop payment orders - Foreign	US\$26 + FBC	N/A	N/A
Stop payment orders - (PAP cheques only)	\$661.50	N/A	N/A

FEE CATEGORY	IN BRANCH	FEE CATEGORY	IN BRANCH
CASH HANDLING FEES			
Large cash deposits > \$2M daily accumulated	0.37% - over \$2M/ daily accumulated)	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	
Foreign Currency Deposit for Cambios	2% on deposits per \$1,200	Rental of wallets Small 10 1/2 x 8 1/2	\$13,680
Foreign currency notes deposited - (USD)	2% on deposits excess of USD\$600	Rental of wallets Medium	\$15,840
Foreign currency notes deposited - (CAD)	2.3% on deposits per CAD \$1,000	Rental of bags Large 16 x 11 1/2	\$18,720
Foreign currency notes deposited - (£ and Euro)	2.3% on deposits in excess of £1,000; 2.3% on deposits in excess of €1,000	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 LARGE CASH HANDLING FEE TO BE APPLIED	\$13,680
Large Cash Withdrawal handling charge (over \$500K)	0.21% (cash withdrawals). Customer may effect transfers electronically	Disposable Bag per package of 50	
Withdrawal below \$500,000	\$551.25	Small	\$5,472
Coin Handling Charges (exchange or deposit to account - over J\$2,000)	2.1% for customers 4.2% for non customers	Medium	\$7,200
Foreign currency notes (cash) tendered to be exchanged for a WIRE TRANSFER NOTE: THERE IS NO THRESHOLD	2% of amount tendered + Wire transfer charges	Large	\$9,360
BILLS FOR COLLECTION		Lost/Damaged wallets Replacement cost plus S/C	\$9,072
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% Min. \$3,638	Lost key to wallet/outside door of night deposit Replacement cost plus S/C	\$3,600
COLLECTIONS - DOCUMENTARY Commission plus postage, plus wire charges, plus holding charge	1.55% Min \$6,000 plus postage plus wire charges plus holding charge	Safekeeping single control wallets (control of contents remain with the customer). \$3,500 PER BAG + LARGE CASH RATE	\$4,631+ LARGE CASH RATE
CUSTODIAL SERVICE (NIGHT DEPOSITORY & SECURED CASH HANDLING)		CHEQUE HANDLING FEES	
		Foreign cheques deposited plus stamp duty	USD\$5.4 per cheque

FEE CATEGORY	IN BRANCH
VISA DEBIT CARDS (ATM & POS)	
FGB TouchPoint Machines	
Withdrawal/Balance Inquiries (ATM)	\$33.08
Withdrawal(ATM) - Seniors	Free
Withdrawal(Agency)	\$30
Point of Sale Transactions	\$15.00
Lost / Stolen / Damaged - REPLACEMENT CARDS	\$1,270.08
NON-FGB Machines	
Withdrawals (per transaction charge)	\$65
Balance Inquiries	\$40.95
Declined Transaction Charge	\$36
Point of Sale Transactions	\$15.00
ONLINE BANKING - GLOBAL ACCESS +	
Global Access Tokens (**Maximum of 3 Tokens per non personal accounts**)	Free
ADDITIONAL	\$1,984.50
Lost / Stolen / Damaged - REPLACEMENT	\$3,307.50
MISCELLANEOUS CHARGES	
Audit Confirmation - each item	\$4,000/Cert/year plus \$1,260/hour for detailing Securities etc.
Notices Re: Unclaimed Balances / Instruments - TD, DRAFTS, M/C	\$1,575
Special Services - Special Letters (Universities, Embassies, etc.)	\$2,750
JMD Written verification / Certification of balances - (Letters etc)	\$2,750
Written verification / Certification of balances - (Letters etc) - F/X accounts	Currency Equiv of JMD cost (J\$2,750)
Cheques recalled at customers' request	\$3,780
Direct presentation at the customer's request	\$3,969
Voucher searches: within 30 days - free. (1-3)	\$1,575
Voucher search more than 30 days -6 months (1-3 vouchers) .	\$3,500.00 + \$500.00 for each additional voucher
Voucher Search over 6 months upto 7 years	\$5,000 flat + \$1,000/hour for more than 2 vouchers

FEE CATEGORY	IN BRANCH
Call in Balance Confirmation / Transaction Inquiry	\$500
SAFEKEEPING (CUSTODIAL & SAFETY DEPOSIT BOXES)	
Share - insurance policies, title documents	\$3,816
Small Envelopes	\$3,168
Large Envelopes	\$3,816
Small Packages	\$4,248
Large Packages	\$6,372
Visit to safekeeping	\$648
SAFETY DEPOSIT BOXES	
SDB Lost/broken keys Replacement cost plus service charge.	Vendors Cost + FGB Srv (\$6300)
Dimension in cm Small 5x13x60	\$9,360
Dimension in cm Medium 7.5x13x60	\$7,800
Dimension in cm Large 12.5x13x60	\$12,000
Dimension in cm X Large 7.5x26x60	\$14,400
Dimension in cm XX Large 13.5x26x60	\$15,435
Visit to SDB	\$1,008
CREDIT CARD	
Credit Card - In-branch Cash Advance	
JMD - cash advance	JMD 4.2% min \$2,625
USD - cash advance	US 4.2% min \$26.25
Mailed (post) Statements (local)	JMD 525
Mailed (post) Statements (OverSeas)	USD 1.57
Credit Bureau Credit Reports - Personal	\$3,500
Starter Credit Card	
Annual Membership Fee	\$2,000
Additional Card Fee	\$2,000
Virtual Card	\$700
Replacement Card Fee	\$2,000
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$3,500
Cash Advance charge (%)	8%
Reprint of Statement	\$2,000
Interest (%)	46% (50% cash advances)
Minimum Payment (%)	5%
Credit Card Classic	
Annual Membership Fee	\$4,000

FEE CATEGORY	IN BRANCH
Additional Card Fee	\$2,000
Virtual Card	\$700
Replacement Card Fee	\$2,000
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$3,500
Cash Advance charge (%)	8%
Reprint of Statement	\$2,000
Interest (%)	49.35% (50% cash advances)
Minimum Payment (%)	5%
Credit Card - Gold (Individual)	
Annual Membership Fee	\$7,350
Additional Card Fee	\$2,625
Virtual Card	\$735
Replacement Card Fee	\$2,625
Overlimit Fee	\$3,150
Late Fees	\$3,150
Returned Cheques	\$3,675
Cash Advance charge (%)	8%
Replacement Statement	\$2,000
Interest (%)	49% (50% cash advances)
Minimum Payment (%)	5.25%
Credit Card - Platinum	
Annual Membership Fee	US\$105
Additional Card Fee	US\$0
Virtual Card	US\$21
Replacement Card Fee	US\$52
Overlimit Fee	US\$57.75
Late Fees	US\$57.75
Returned Cheques	US\$60
Cash Advance charge (%)	8.40%
Replacement Statement	US\$8
Interest (%)	20.47%
Minimum Payment (%)	5.00%
Credit Card - Gold (Corporate)	
Annual Membership Fee	\$7,500
Additional Card Fee	\$0.00
Virtual Card	\$735
Replacement Card Fee	\$3,000

FEE CATEGORY	IN BRANCH
Overlimit Fee	\$5,000
Late Fees	\$4,000
Returned Cheques	\$4,000
Cash Advance charge (%)	5%
Replacement Statement	\$2,000
Interest (%)	44.5% (46% cash advances)
Minimum Payment (%)	10%
Credit Card - Gold (Business)	
Annual Membership Fee	\$7,500
Additional Card Fee	\$0
Virtual Card	\$735
Replacement Card Fee	\$3,675
Overlimit Fee	\$5,250
Late Fees	\$4,200
Returned Cheques	\$4,200
Cash Advance charge (%)	13.65%
Replacement Statement	\$2,100
Interest (%)	44.5% (50% cash advances)
Minimum Payment (%)	10.5%
Credit Card - Gold (Affinity Visa)	
Annual Membership Fee	\$4,000
Additional Card Fee	\$2,625
Virtual Card	\$735
Replacement Card Fee	\$2,625
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$3,500
Cash Advance charge (%)	8%
Replacement Statement	\$800
Interest (%)	49.87% (52.50% cash advance)
Minimum Payment (%)	5%
Credit Card - Platinum Plus	
Annual Membership Fee	\$14,000
Additional Card Fee	No Charge
Virtual Card	\$735
Replacement Card Fee	\$2,500
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$4,000

FEE CATEGORY	IN BRANCH
Cash Advance charge (%)	8%
Replacement Statement	\$2,000
Interest (%)	45% - 49.35%
Minimum Payment (%)	5%
Credit Card - USD Business	
Annual Membership Fee	US\$100
Additional Card Fee	No Charge
Virtual Card	US\$21
Replacement Card Fee	US\$45
Overlimit Fee	No Charge
Late Fees	US\$45
Returned Cheques	US\$36
Cash Advance charge (%)	8%
Replacement Statement	No charge
Interest (%)	25%
Minimum Payment (%)	10%
CORPORATE/SME Letters of Credit	
INCOMING	
Advising &/or Amending Credit	USD \$60.64
Drawing under L/Cs - Negotiation Commission	0.6116% of amount Min \$3,308 plus customer's borrowing interest rate from the date of negotiation to the date of payment.
Confirmation	1.26% per month after delivery of documents Min. \$11,025
Acceptance Commission	0.63% per month after delivery of documents Min. \$10,500
OUTGOING	
Establishing Fee	Minimum 2.63%
1-59 days	1.30% of amount minimum \$10,000
60-119 days	1.90% of amount minimum \$10,000
120-179 days	2.60% of amount minimum \$10,000
180 days & Over	4% of amount minimum \$10,000
Holding Charge (Acceptance)	Dependent on structure of transaction

FEE CATEGORY	IN BRANCH
Amendment of amount	Dependent on structure of transaction
Cancellation/ Non-Utilization of less than 80% of value of Letter of Credit	Dependent on structure of transaction
Amendment to letter of credit increasing or extending a confirmed L/C	Dependent on structure of transaction
Drawing under Letter of Credit	0.63% of the amount plus foreign bank charge Minimum \$11,025 plus foreign bank charge. Interest is applied from date payment effected by foreign bank to date foreign currency is allocated
STANDBY LETTERS OF CREDIT	
1-59 days	1.36% of the amount
60-119 days	1.99% of the amount
120-179 days	2.60% of the amount
180 days & over	4% of the amount Minimum \$10,000
LETTER OF GUARANTEE-INDIRECT CREDIT FACILITY	
Guarantee Issued to Other Financial Institutions (Local) - Cash secured	0.3% of amount Minimum \$10,000
Guarantee Issued to Other Financial Institutions (Local) - Other security	4.5% - 12% of amount Minimum \$7,500
Guarantee Issued to Other Financial Institutions (Foreign) - Cash secured	1.36% - 2.31% plus foreign bank charges. Minimum \$11,025
Guarantee Issued to Other Financial Institutions (Foreign) - Other security	4.2% - 12.58% of amount Minimum \$11,025
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 \$14,700
Guarantees issued to Service Provider - Cash secured	1.57% of amount Minimum \$11,025

FEE CATEGORY	IN BRANCH
Guarantee issued to Service Provider (Secured) - depending on the amount, nature of security provided, risk involved etc. - Other security	3.15% - 5.77% of amount Minimum \$11,025
Hypothecation letter	\$8,500
LOAN COMMITMENT FEES-CORPORATE (+GCT)	
Demand Loan - Commitment/ Facilities Fee Business Loan - Cash	0.52% - 1.15% of the facility Minimum \$100,000
Demand Loan - Commitment/ Facilities Fee Business Loan - Other security	2.1% - 3.15% minimum fee Min. \$100,000
Line of Credit (Secured)	3.67% of facility amount, minimum fee Min. \$100,000
Line of Credit (Unsecured)	3.93% of the facility amount, minimum fee Min. \$100,000
Refinancing Fee -Years 1-3	1.15%
Refinancing Fee -Years 4-5	0.57%
Refinancing Fee -Years 6-7	0.29%
Refinancing Fee -Years 8-10	Free
Annual Review (Business/Corporate Loan)	0.5%
LOAN COMMITMENT FEES SME LOANS (+GCT)	
Demand Loan - Commitment/ Facilities Fee Business Loan - Cash	0.52% - 1.15% of the facility Minimum \$40,000.00
Demand Loan - Commitment/ Facilities Fee Business Loan - Other security	2.1% - 3.15% minimum fee Min. \$40,000
Line of Credit (Secured)	3.67% of facility amount, minimum fee Min. \$40,000
Line of Credit (Unsecured)	3.93% of the facility amount, minimum fee Min. \$40,000
Refinancing Fee -Years 1-3	1.15%
Refinancing Fee -Years 4-5	0.57%
Refinancing Fee -Years 6-7	0.29%
Refinancing Fee -Years 8-10	Free
Annual Review (Business/Corporate Loan)	0.5%

FEE CATEGORY	IN BRANCH
OTHER CREDIT FEES	
Administration fee on application to the Natl. Ex-Im BOJ/DBJ	2.44% of amount. Min \$19,294+OB fee
Demand Loan - Commitment/ Facilities Fee- Personal Loans	2.1% - 3.15% minimum fee Min. \$23,153
Undrawn Loan Fee	0.25%
Processing Fee (less documentation) eg. Temporary Overdraft, Loans and other credit facilities.	1%, minimum fee Min. \$50,000
Renewal of Overdraft	1.83% of amount Minimum \$55,125
Annual Review (Personal Loan)	1.31% per annum min of \$55,125
Bills Discounted / remitted	Customer borrowing rate of interest on advances, Min. \$1,103 plus normal collection charge. Min. \$1,323
Past Due Discounts **Penalty rate = regular rate + 10%**	\$1,433 / bill plus past due interest at penalty rate
Loans in Arrears The charge is per payment in arrears after 5 grace days.	2.1% of the unpaid amount, Min \$2,100
Loan of Duplicate Cert. of Title to Non-Commercial Bank	\$7,500
Letter of Undertaking for Motor Vehicle, Land, dwelling Purchase etc	JA\$7,500 (standard) & 1.15%(1 % pls GCT) of facility subject to a minimum charge of JA\$8,500 (non-standard)
Credit Bureau Credit Reports - Personal	\$3,500
Credit Information Service - Business	\$3,500
Credit Report from Credit Bureau or Financial Institution (Commercial)	\$3,750
Verification of CSV on life insurance policy.	\$3,000
Credit Reports to other financial institution	\$8,500
Trade Financing up to 180 days. -	2.75% of all new loans - Min \$19,294

This guide lists 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.