

SCHEDULE OF FEES & CHARGES

Effective: July 27, 2026



FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
DIGITAL BANKING			
Global Access Plus – Web		Free	
Global Access Plus Mobile		Free	
FUNDS TRANSFERS - Outgoing Wire Transfer Overseas			
Outgoing Wire Transfer Overseas	\$7,200 (or foreign currency equivalent)	\$5,000 (or foreign currency equivalent)	\$2,200 (or foreign currency equivalent)
Outgoing Wire Transfer (Overseas) (Senior)	\$5,250 (or foreign currency equivalent)	\$3,675 (or foreign currency equivalent)	\$1,575 (or foreign currency equivalent)
INCOMING WIRE TRANSFER TO AN ACCOUNT			
Incoming Wire Transfer	\$3,700 (or foreign currency equivalent)	\$3,700 (or foreign currency equivalent)	n/a
Incoming Wire Transfer (Senior)	\$2,700 (or foreign currency equivalent)	\$2,700 (or foreign currency equivalent)	n/a
Wire Repairs, transfer confirmations or investigation plus Foreign Bank Charge where applicable	\$6,000 + FBC (or foreign currency equivalent)	n/a	n/a
Returned Wire transfer Foreign Bank Charge	\$6,500 + FBC (or foreign currency equivalent)	n/a	n/a
Cancelled Wire/Amendments plus foreign bank charge	\$5,775 + FBC (or foreign currency equivalent)	n/a	n/a
DOMESTIC TRANSFER (ACH/RTGS)			
Local Bank Transfers - RTGS - Outgoing	\$2,625	\$300	\$2,325
Local Bank Transfers - RTGS - Outgoing (Seniors)	\$2,425	\$275	\$2,150
Local Bank Transfers – ACH - Outgoing	\$730	\$25	\$705
Local Bank Transfers - Returned RTGS and ACH (Corrections)	\$550	\$550	n/a
Local Bank Transfers - Recalled RTGS and ACH	\$1,100	\$1,100	n/a
PAYROLL PROCESSING			
Payroll processing (Service Charge) - Defined as Customer Letters to post in excess of 3 credits to accounts	Service Charge \$7,875 plus per item charge for inbranch local bank transfer - ACH	n/a	Service Charge \$7,875 plus per item charge for inbranch local bank transfer - ACH

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
Voucher Preparation	J\$1,800 + cost of instrument	\$0	J\$1,800 + cost of instrument
Payroll processing	\$315/account	\$0	\$315/account
OFFICIAL CHEQUES & DRAFTS - Foreign Drafts			
Purchased from Customer account	\$1,500 (or foreign currency equivalent)	\$1,000 (or foreign currency equivalent)	\$500 (or foreign currency equivalent)
Stop Payment on Foreign Drafts - S/C plus FBC	\$6,325 + FBC (or foreign currency equivalent)	n/a	n/a
MANAGER'S CHEQUE			
Manager's cheques sold (CUSTOMER) - AMOUNT IN EXCESS OF \$1M	\$6,100 + managers' cheque fee	\$6,100 + managers' cheque fee	\$0
Manager's cheques sold (CUSTOMER)	\$1,275	\$600	\$675
Manager's cheques sold - NON-CUSTOMER REQUEST USING FGB CHEQUE - JMD	\$3,100	n/a	n/a
Stop payment on Manager's cheque	\$5,300	n/a	n/a
STANDING ORDERS			
Set-up Fee per item	\$1,575	\$0	\$1,575
Set-up Fee (Seniors) per item	\$850	\$0	\$850
Occurrence fees per item	\$400 + in branch charges	n/a	n/a
Occurrence fees (Senior) per item	\$250 + in branch charges	n/a	n/a
Ammendment per item	\$525 + in branch charges	n/a	n/a
Standing Order(PAP) initiation fee	\$1,800	\$0	\$1,800
PROCESSING FEE NON-CUSTOMER FACING TRANSACTIONS			
Requests received by Fax, Email, Secured Messaging	J\$1,800 + cost of instrument	\$0	J\$1,800 + cost of instrument
Transfer between own accounts WITH written instructions - Individuals - JMD	\$2,300	\$0	\$2,300
Transfer to 3rd Party account in FGB	\$2,300	\$0	\$2,300
Transfer between own accounts WITH written instructions - Individuals - USD/GBP/CAD/EURO	Currency Equiv of JMD cost	\$0	Currency Equiv of JMD cost
Transfer between own accounts WITH written instructions - Corporate - JMD	\$4,600	\$0	\$4,600
Transfer between own accounts WITH written instructions - Corporate - USD/GBP/CAD/EURO	Currency Equiv of JMD cost	\$0	Currency Equiv of JMD cost
CHEQUING ACCOUNTS & SAVING ACCOUNT FEES			
Regular Monthly Statement	Free	\$0	n/a
Printed Statement/Additional (each) Individual	\$2,100 (or foreign currency equivalent)	\$0	\$2,100 (or foreign currency equivalent)

FEE CATEGORY	IN BRANCH	ONLINE BANKING	YOU CAN SAVE
Printed Statement/Additional (each) Corporate	\$2,100 (or foreign currency equivalent)	\$0	\$2,100 (or foreign currency equivalent)
Screen Print/Photocopy/Scan (per page)	\$525 (or foreign currency equivalent)	\$0	\$525 (or foreign currency equivalent)
Cheques returned to us unpaid - i.e. charged back items (by other banks)	\$2,875	n/a	n/a
Cheques returned by other banks valued over \$1M	\$6,400 + Returned cheque fee	n/a	n/a
Cheques returned by FGB (Uncleared Effects)	\$2,060	n/a	n/a
Returned Foreign Cheques	US\$45 +FBC; CAD\$45 +FBC; GBP£25 +FBC; EUR€30 +FBC	n/a	n/a
Cheques paid Over Limit/Unavailable Balance Charge/NSF	\$3,450 per item + penalty interest rate	n/a	n/a
Cheques / PAP returned by us unpaid	\$2,400	n/a	n/a
Personal Accounts closed within 30 days of being opened.	\$1,650	n/a	n/a
Corporate Accounts closed within 30 days of being opened.	\$1,650	n/a	n/a
Cheque encashment	\$450	n/a	n/a
CURRENT ACCOUNTS			
Individual Current Accounts	\$150 per item, \$1,200 min	Minimum fee only	n/a
Senior Citizen Indv. Chequing accounts	Free per item, \$800 min	Minimum fee only	
Corp. Money Market Chequing Account	\$200 per item, \$5,200 min	Minimum fee only	n/a
Corporate Regular Chequing	\$200 per item, \$2,000 min	Minimum fee only	n/a
SME/Sole Traders Chequing	\$200 per item, \$2,000 min	Minimum fee only	n/a
Previous arrangement- OD limit - agreed rate- Excesses over ODL amounts	Penal Rate 50% Minimum \$5,000	SAME	n/a
Overdraft (O/D) with Previous arrangement agreed rate	Minimum \$3,500/month		
Overdraft (O/D) with NO previous arrangement	Penal Rate 50% Minimum \$5,000	SAME	n/a
Personal - Cheque Books - per hundred	\$4,850	n/a	n/a
Corporate - Cheque Books - per six hundred	\$21,800	n/a	n/a
Customized Cheque Leaves/ Deposit Books - Personal - Plus Service Charge	\$5,100	n/a	n/a
Customized Cheque Leaves/ Deposit Books - Business- Plus Service Charge/100	\$9,000	n/a	n/a
Stop payment orders - Local	\$630	n/a	n/a
Stop payment orders - Foreign	US\$27 + FBC	n/a	n/a
Stop payment orders - (PAP cheques only)	\$760	n/a	n/a

FEE CATEGORY	IN BRANCH
CASH HANDLING FEES	
Large cash deposits > \$1M daily accumulated	0.37% - over \$1M/ (daily accumulated)
Foreign Currency Deposit for Cambios	2.3% 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)	0.25%
Withdrawal below \$50,000 JMD	\$575
Coin Handling Charges (exchange or deposit to account - over J\$2,000)	2.3% for customers 4.5% for non customers
Foreign currency notes (cash) tendered to be exchanged for a Wire Transfer Note: There is no Threshold	2.3% 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% Min. \$4,000
COLLECTIONS - Documentary Commission plus postage plus wire charges plus holding charge	1.5% Min \$6,500 plus postage plus wire charges plus holding charge
CUSTODIAL SERVICE (NIGHT DEPOSITORY & SECURED CASH HANDLING)	
Rental of wallets Small 10 1/2 x 8 1/2	\$14,350
Rental of wallets Medium	\$16,650
Rental of bags Large 16 x 11 1/2	\$19,650
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	\$14,350
LARGE CASH HANDLING FEE TO BE APPLIED	

FEE CATEGORY	IN BRANCH
Disposable Bag per package of 50	
Small	\$5,750
Medium	\$7,550
Large	\$9,850
Lost/Damaged wallets Replacement cost plus S/C	\$9,550
Lost key to wallet/outside door of night deposit Replacement cost plus S/C	\$3,750
Safekeeping single control wallets (control of contents remain with the customer).	J\$4,850 + Large Cash Deposit Rate
CHEQUE HANDLING FEES	
Foreign cheques deposited plus stamp duty	USD\$6.50 per cheque
VISA DEBIT CARDS (ATM & POS)	
FGB TouchPoint Machines	
Withdrawal/Balance Inquiries (ATM)	\$33.75
Withdrawal(ATM) - Seniors	Free
Withdrawal(Agency)	\$30
Point of Sale Transactions	\$15
Lost / Stolen / Damaged - Replacement Cards	\$1,350
NON-FGB Machines	
Withdrawals (per transaction charge)	\$65
Balance Inquiries	\$40.95
Declined Transaction Charge	\$36
Point of Sale Transactions	\$15
ONLINE BANKING - GLOBAL ACCESS +	
Global Access Tokens (**Maximum of 3 Free Tokens per corporate account**)	Free
Additional token	\$2,100
Lost / Stolen / Damaged - TOKENS	\$3,500
MISCELLANEOUS CHARGES	
Audit Confirmation - each item	\$4,200/cert/year plus \$1,350/hour for detailing securities etc.
Notices Re: Unclaimed Balances / Instruments - TD, Drafts, M/C	\$1,650
Special Services - Special Letters (Universities, Embassies, etc.)	\$2,850

FEE CATEGORY	IN BRANCH
Written verification / Certification of balances - (Letters etc) - JMD Accounts	\$2,850
Written verification / Certification of balances - (Letters etc) - F/X Accounts	Currency Equiv. of JMD Cost (J\$2,850)
Cheques recalled at customer's request	\$4,350
Direct presentation at the customer's request	\$4,200
Voucher searches: within 30 days - (1-3 vouchers)	\$1,850
Voucher search more than 30 days - 6 months (1-3 vouchers)	\$4,000 + \$550 for each additional voucher
Voucher Search over 6 months up to 7 years	\$5,500 flat + \$1,200/hr for more than 2 vouchers
Call in Balance Confirmation / Transaction Inquiry	\$550
SAFEKEEPING (CUSTODIAL & SAFETY DEPOSIT BOXES)	
Share - insurance policies, title documents	\$4,000
Small Envelopes	\$3,350
Large Envelopes	\$4,000
Small Packages	\$4,500
Large Packages	\$6,650
Visit to safekeeping	\$700
SAFETY DEPOSIT BOXES	
SDB Lost/broken keys Replacement cost plus service charge.	Vendors Cost + FGB Srv (\$6,600)
Dimension in cm Small 5x13x60	\$9,850
Dimension in cm Medium 7.5x13x60	\$8,200
Dimension in cm Large 12.5x13x60	\$12,600
Dimension in cm X Large 7.5x26x60	\$15,150
Dimension in cm XX Large 13.5x26x60	\$16,200
Visit to SDB	\$1,100
CREDIT CARD	
Credit Card - In-branch Cash Advance	
JMD - cash advance	4.2% min \$2,625
USD - cash advance	4.2% min \$26.25
Mailed (post) Statements (local)	JMD 550
Mailed (post) Statements (OverSeas)	USD 1.75

FEE CATEGORY	IN BRANCH
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 (%)	10%
Reprint of Statement	\$2,000
Interest (%)	46% (50% cash advances)
Minimum Payment (%)	5%
Credit Card Classic	
Annual Membership Fee	\$4,000
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 (%)	10%
Reprint of Statement	\$2,000
Interest (%)	50.99% (51% 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 (%)	10%
Replacement Statement	\$2,000
Interest (%)	49% (50% cash advances)
Minimum Payment (%)	5.25%

FEE CATEGORY	IN BRANCH
Credit Card - Platinum	
Annual Membership Fee	US\$200
Additional Card Fee	\$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 (%)	10%
Replacement Statement	US\$8
Interest (%)	20.47%
Minimum Payment (%)	5%
Credit Card - Gold (Corporate)	
Annual Membership Fee	\$7,500
Additional Card Fee	\$0
Virtual Card	\$735
Replacement Card Fee	\$3,000
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 (%)	45.67% (50% cash advances)
Minimum Payment (%)	10.50%
Credit Card - Gold (Affinity Visa)	
Annual Membership Fee	\$4,000
Additional Card Fee	\$2,625

FEE CATEGORY	IN BRANCH
Virtual Card	\$735
Replacement Card Fee	\$2,625
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$3,500
Cash Advance charge (%)	10%
Replacement Statement	\$800
Interest (%)	50.99% (51% cash advance)
Minimum Payment (%)	5%
Credit Card - Gold (Premium 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 (%)	45.67% (50% cash advance)
Minimum Payment (%)	10.50%
Credit Card - Platinum Plus	
Annual Membership Fee	\$14,000
Additional Card Fee	\$0
Virtual Card	\$735
Replacement Card Fee	\$2,500
Overlimit Fee	\$3,000
Late Fees	\$3,000
Returned Cheques	\$4,000
Cash Advance charge (%)	10%
Replacement Statement	\$2,000
Interest (%)	45% - 49.35%
Minimum Payment (%)	5%
Credit Card - USD Business	
Annual Membership Fee	US\$100
Additional Card Fee	\$0

FEE CATEGORY	IN BRANCH
Virtual Card	US\$21
Replacement Card Fee	US\$45
Overlimit Fee	\$0
Late Fees	US\$45
Returned Cheques	US\$36
Cash Advance charge (%)	8%
Replacement Statement	\$0
Interest (%)	25%
Minimum Payment (%)	10%
CORPORATE/SME Letters of Credit	
INCOMING	
Advising &/or Amending Credit	USD 65
Drawing under L/Cs - Negotiation Commission	0.65% of amount Min \$40,000 plus customer's borrowing interest rate from the date of negotiation to the date of payment
Confirmation	2.5% per month after delivery of documents Min. \$40,000
Acceptance Commission	2.5% per month after delivery of documents Min. \$40,000
OUTGOING	
Establishing Fee	Minimum 2.7%
1-59 days	1.5% of amount Minimum \$40,000
60-119 days	2.0% of amount Minimum \$40,000
120-179 days	2.75% of amount Minimum \$40,000
180 days & Over	4% of amount Minimum \$40,000
Drawing under Letter of Credit	0.75% of the amount plus foreign bank charge Minimum \$40,000 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	1.5% of the amount
60-119 days	2% of the amount
120-179 days	2.75% of the amount
180 days & over	4% of the amount Minimum \$40,000
LETTER OF GUARANTEE-INDIRECT CREDIT FACILITY	
Guarantee Issued to Other Financial Institutions (Local) - Cash secured	3% of amount Minimum \$50,000
Guarantee Issued to Other Financial Institutions (Local) - Other security	4.5% per annum Minimum \$50,000
Guarantee Issued to Other Financial Institutions (Foreign) - Cash secured	3% plus foreign bank charges. Minimum \$75,000
Guarantee Issued to Other Financial Institutions (Foreign) - Other security	4.5% of amount Minimum \$70,000
Guarantees issued under EXIM administered lines	3% per annum of amount for period outstanding (secured by cash or hypothecated funds). Min \$50,000
Guarantees issued to Service Provider - Cash secured	3% per annum Minimum \$50,000
Guarantee issued to Service Provider (Secured) - Other security	3% per annum Minimum \$50,000
Hypothecation letter	\$9,000
CREDIT FEES- SME AND CORPORATE	
Refinancing Fee -Years 1-3	1.50%
Refinancing Fee -Years 4-5	0.60%
Refinancing Fee -Years 6-7	0.30%
Refinancing Fee -Years 8-10	Negotiable
Annual Review (Business/Corporate Loan)	0.75%
OTHER CREDIT FEES	
Undrawn Loan Fee	0.25%
Renewal of Overdraft	0.5% - 1% min of \$50,000
Past Due **Penalty rate = regular rate + 10%**	Bill plus past due interest at penalty rate
Loans in Arrears (The charge is per payment in arrears after 5 days.)	2.5% of unpaid amount, Min \$2,500

FEE CATEGORY	IN BRANCH
Loan of Duplicate Cert. of Title to Non-Commercial Bank	\$8,000
Letter of Undertaking for Motor Vehicle, Land, dwelling Purchase etc	\$8,000
Credit Bureau Credit Reports - Personal	\$4,000
Credit Information Service - Business	\$4,000

FEE CATEGORY	IN BRANCH
Credit Report from Credit Bureau or Financial Institution (Commercial)	\$4,500
Verification of CSV on life insurance policy.	\$3,500
Credit Reports to other financial institution	\$10,000
Trade Financing up to 180 days. -	3% Min of \$50,000

Skip the WAIT

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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 Jamaican dollars unless otherwise stated and include GCT.