

## DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
Manager's Cheque		
Replacement Manager's Cheque		
Foreign Drafts (negotiated overseas)		
Foreign Drafts (negotiated locally)		
Replacement Foreign Drafts		
Cheques issued J\$1,000,000 and over		
Cheque encashment fee (non-clients)		
Cheques on Collection (Local Account)		
Cheques on Collection (Foreign Account)		
Dormant Accounts fee		
<b>Returns/Stop Payment</b>		
Cheque returned to other banks (JMD)		
Cheque returned to other banks (USD Local A/C)		
Other Bank Cheque dishonoured and charged back to client (JMD)		
Foreign Cheque returned - incoming (USD, GBP/EURO)		
Locally drawn USD Other Bank Cheque dishonoured and charged back to client (JMD)		
Other Bank Cheque returned for material defects (such as signature, etc. USD,GBP/EURO)		
SBJ Cheque returned NSF, recalled at clients request (JMD)		
Stop Payment on Manager's Cheque		
Stop Payment (JMD A/C)		
Stop Payment (Local USD A/C)		
Stop Payment on Foreign Draft		
Stop Payment on Foreign Draft - cleared locally		
Interim/Duplicate Statement (Savings)		
Interim/Duplicate Statement (Chequing)		
SWIFT Daily Statement		
Foreign Cheques Processed		
Auditor's Confirmation		
Certification of account balance		
Bill Payment (in branch)		
<b>Cash Deposit in Excess of:</b>		
J\$1,000,000.00		
USD 1,000.00		
CAN 1,000.00		
£1,000.00		
Debiting Account per clients' instruction - in Branch (letter/email/bearer)		
Night/Day Deposit Service (One time setup fee)		
Replace Night Chute Key - Cost		
Deposit bags Size A (9X12) per 50 bags		
Deposit bags Size D (12X16) per 50 bags		
Deposit bags Size G (20X25) per 50 bags		
CD Early Encashment Fee		
Client Cash Orders		

\*FBC- Foreign Bank Charge. Ask your bank representative for an estimate of foreign bank charge All fees are quoted in Jamaican dollars unless otherwise stated

## DAY TO DAY/PERSONAL BANKING SERVICES

### DESCRIPTION OF FEES

### Fees

### Final Fee (Incl of GCT)

## CHEQUE BOOKS

Personal		
Per 100 leaves		
Rush Order		

## RESEARCH

Voucher Search (JMD)		
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## FUNDS TRANSFER

Wire Transfers - Overseas		
Outgoing Wire Transfer - In Branch Outgoing		
Wire Transfer - Online		
Incoming Wire Transfer		
Incoming Wire Transfer		
Repair/amendment of outgoing wire transfer		
Correspondent bank investigation/query		
Tracer/query at clients request		
Returned wire to correspondent bank		
Credit confirmation to correspondent bank		
Transfer to Local Banks		
Sagicor to Sagicor account (online)		
Sagicor to Sagicor (in-branch)		
Sagicor to other bank (RTGS - online)		
Sagicor to other bank (RTGS - in-branch/Transact)		
Other bank to Sagicor (RTGS)		
Automated Clearing House (ACH)		
Repair/amendment of outgoing RTGS		
Recall (RTGS)		

## INTERNET BANKING

Internet Banking (Individual) Access		
Transfer between Sagicor Accounts		
Online Balance Enquiry		
Bill Payment		
TRANSACTION		
Service Charge		

## STANDING INSTRUCTIONS

Set Up/Amendment Fee (In Branch)		
Transaction Fee (Online)		
Transaction Fee (In Branch)		
Failure Charge		
Sweep between Accounts		
Sweep between Accounts via ebank		

## FOREIGN CURRENCY ACCOUNTS

Cheques (USD Accounts)		
Prime Chequing		

## DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
<b>LOCAL CURRENCY ACCOUNTS</b>		
Prime Chequing		
Prime Savings (local)		
Advantage Savings (Savings A/C with cheque-writing facilities)		
In branch per debit charge		
E-Advantage		
Senior Advantage		
* Cheque charge (where applicable)		
Cheque paid overlimit/against uncleared funds		

## CREDIT Consumer Loans

Late Loan Payment Fee (Personal)		
Facility Renewals - Late Submission Financial Reports		
<b>Loan Commitment Fees</b>		
Cash Secured		
Unsecured		
Auto Loan		
Mortgage/Home Equity		
Issuance of Letter of Undertaking (Motor Vehicle, Real Estate, etc.)		
Annual renewal fee (Overdraft)		
<b>UNDRAWN COMMITMENT FEE</b> (A non-refundable fee plus GCT per annum shall be payable quarterly in arrears on the undrawn portion of the Facilities).		
Credit Bureau Credit Reports		
Credit Report/Reference Letter/Special Letter/Request		
<b>Bonds Loan Commitment Fee</b>		
Letters of Guarantee (Cash Secured)		
Letters of Guarantee (Non-Cash Secured)		
Letters of Undertaking (Cash Secured)		
Letters of Undertaking (Non-Cash Secured)		
Letters of Hypothecation		
Bonds Loan Commitment Fee (Consumer Loans)		
Performance		

## DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

### DEBIT CARDS

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
<b>Using Proprietary (SBJ) ABM's</b>		
Withdrawals		
*Replacement ABM Card		
Declined		
Transfers		
Balance Enquiry		
Deposit		
Mini Statement		
<b>Using Multilink ABMs</b>		
Withdrawals		
Balance Enquiry		
Declined		
<b>Point-of-Sale (POS) Transactions using Proprietary (SBJ) Machines</b>		
Per Transaction		
Declined		
<b>Point-of-Sale (POS) Transactions using Multilink</b>		
Per Transaction		
Declined		
Merchant Fee		
<b>*Non Multi-link &amp; International ATM Transaction</b>		
Withdrawal		
Balance Enquiry		
Declined		
<b>*Non Multi-link &amp; International POS Transaction</b>		
Cardholder fee per Transaction		
Balance Enquiry		
Declined International Transaction		
<b>*E-Commerce (online) Transaction</b>		
Balance Enquiry		

### CAMBIO SETTLEMENT

Annual Fee		
Transaction Fee		

\* Effective September 1, 2022

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## DAY TO DAY/PERSONAL BANKING SERVICES

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

### CREDIT CARDS

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
<b>Replacement Card Fee</b>		
Mastercard Access/Standard/Gold		
VISA Classic/Gold/Local (Classic)		
Mastercard Platinum and Mastercard Black		
VISA Gold		
VISA Platinum - 1st card		
VISA Platinum - subsequent card(s)		
<b>Annual Fee</b>		
Mastercard Gold (Supplemental)		
VISA Gold (Primary)		
VISA Gold (Supplemental)		
VISA Platinum (Primary)		
VISA Platinum (Supplemental)		
<b>Late Payment Fee</b>		
Mastercard Standard/Gold		
VISA Classic/Visa Gold		
Visa Platinum		
Mastercard Access/Standard/Gold/Platinum (JMD]		
VISA Classic/Gold/Local [Classic) (JMD]		
<b>Cash Advance (VISA &amp; Mastercard)</b>		
Interest Rate (unsecured)- All USD Card Products		
In Branch		
In ABM		
VISA Gold/Platinum (secured)		
Mastercard Standard/Gold/Platinum		
<b>Purchases</b>		
VISA Gold/Platinum - Interest Rate (secured)		
Mastercard Standard/Gold/Platinum - Interest Rate (secured)		
<b>Over-limit Fee</b>		
VISA Gold		
VISA Platinum		
Mastercard (SB) Cheques/Items paid overlimit/balance)		
<b>Return Cheque Fee (All JMD Cards)</b> (Visa Gold/Platinum)		
<b>Credit Bureau Fee (per approval)</b>		
All USD VISA/Mastercard/Direct Mail		
All USD VISA/Mastercard/Direct Mail		

### COIN ORDER

EXCESS OF \$10,000.00		
\$0.00 - \$10,000.0		
\$10,001.00 - \$20,000.00		
\$20,001.00 - \$50,000.00		
\$50,001.00 - \$99,999.00		
Over 100,000.00		
<b>Non-Client</b>		
\$0.00 - \$10,000.00		
\$10,001.00 - \$20,000.00		
\$20,001.00 - \$50,000.00		
\$50,001.00 - \$99,999.00		
Over 100,000.00		

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## PERSONAL BANKING/CORPORATE/SME

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

### SAFE DEPOSIT BOX

Visit to Safe Deposit Boxes		
Listing of contents		
Drilling of boxes		
<b>Rentals (all boxes are 24" in depth)</b>		
Small 1 x 5		
1 ½ x 5		
Medium 2 ½ x 5		
3 x 5 3		
¼ x 5 3		
½ x 5		
5 x 5		
5 x 6		
Large 2 x 10		
2 ½ x 10		
2 ½ x 10 ¼		
2 7/8 x 10 7/16		
3 x 10		
3 ½ x 10		
3 ½ x 10 3/8		
5 x 10		
5 5/16 x 10 7/16		
Extra Large 10 x 10		
10 7/16 x 10 7/16		
10 ½ x 10 ½		
10 x 15		

### CORPORATE PAYROLL SERVICES

<b>Direct Advantage</b>		
Per Transaction/Item Charge		
Per File Charge		
<b>Electronic</b>		
Per Transaction/Item Charge		
<b>Manual</b>		
Per Transaction/Item Charge		

### CHEQUE BOOKS

<b>Business</b>		
Order of 600 leaves		
Order of 400 leaves		
Order of 200 leaves		
Rush Order		

## CORPORATE/SME

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
<b>INTERNET BANKING</b>		
Internet Banking (Corporate)		
Access Transfer between		
Sagicor Accounts Online		
Balance Enquiry Bill Payment		
<b>TRANSACT</b>		
Service Charge		

## AUDITOR'S CONFIRMATION

Per Item		
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## LOCAL CURRENCY ACCOUNTS

Business Chequing		
Business Advantage		
*Cheque charge (where applicable)		
Cheque paid overlimit/against uncleared funds		

## FOREIGN CURRENCY ACCOUNTS

Cheques (USD Accounts)		
Business Chequing Business		
Advantage		

## CREDIT CARD

<b>Replacement Card Fee</b>		
Mastercard		
VISA		
<b>Late Fee</b>		
VISA		
Mastercard		
<b>Supplemental Card Fee</b>		
*Mastercard		
<b>Annual Fee</b>		
VISA Primary		
VISA Supplemental		
<b>Cash Advance - All Card products both VISA &amp; Mastercard</b>		
In Branch		
In ABM		
Mastercard - Interest Rate (unsecured)		
Mastercard - Interest Rate (secured)		
VISA - Interest Rate (secured)		
<b>Overlimit Fee - Mastercard (SBJ Cheques/Items paid overlimit/balance)</b>		
<b>Purchases</b>		
VISA Interest Rate (secured)		
VISA Interest Rate (unsecured)		
Mastercard (secured)		
Mastercard (unsecured)		
Return Cheque Fee (Mastercard)		
(Visa)		
<b>Credit Bureau Fee (per approval)</b>		
All JMD Credit Card both VISA & Mastercard		
All USDCredit Card both VISA & Mastercard		

\*MasterCard - effective March 15, 2023

\* Refer to <https://www.sagicor.com/en-JM/Personal-Solution/Banking/Credit-Cards/Fee-Guides-Terms-and-Conditions/Fee-Guides-and-Terms-and-Conditions> for a comprehensive list of credit card fees

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**LOAN COMMITMENT FEE****Business Loans**

Development Bank of Jamaica (DBJ) facilities		
Export-Import Bank of Jamaica (EXIM)		
SBJ Amortized & Term Loans (Cash Secured)		
SBJ Amortized & Term Loans (Non-Cash secured)		
Line of Credit (Secured)		
Line of Credit (Unsecured)		
Leasing		
Issuance of Letter of Credit		
Issuance of Letter of Undertaking (Motor Vehicle, Real Estate, etc)		
UNDRAWN COMMITMENT FEE (A non-refundable fee plus GCT per annum shall be payable quarterly in arrears on the undrawn portion of the Facilities).		
Late loan payment fee		
Upfront Fee		
Risk Assessment Fee		
Annual Renewal Fee		
Amendment Fee		
Refinancing Fee		
Early Repayment Fee		
Fee for Undrawn Facilities		
Syndicated Loan Upfront Fee		
Annual Administrative Agent Fee		
Documentation fee for facilities backed by mortgages and prepared internally:		
Complex transactions - Standard documentation fee for externally prepared documents.		



## CORPORATE/SME

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

## LETTER OF CREDIT

Advising or Amending Credit		
Inward Acceptance Commission		
Confirmation		
<b>Outward Establishment Fee</b> (plus Foreign Bank Charge)		
1-59 days		
60-119 days		
120-179 days		
180 days & over		
Cancellation/Non-Utilization of less than 80% of value of Letter of Credit		
Drawings Under Credit		
<b>Standby Letter of Credit</b>		
1-59 days		
60-119 days		
120-179 days		
180 days & over		

## LETTER OF GUARANTEE

Indirect Credit Facility

Guarantee (local) - Cash Secured		
Guarantee (issued to other foreign financial institution) - Secured (depending on the amount, nature of security provided, risk involved, etc.)		
Guarantee (issued to other foreign financial institution) - Cash Secured		
Guarantee issued to Service Provider (Cash Secured)		
Guarantee issued to Service Provider (Secured)(depending on the amount, nature of security provided, risk involved, etc.) Security - Non Cash		
Credit Bureau Credit Reports		
Credit Report/Reference Letter/Special Letter/Request		

## TRADE FINANCING

Discounting of Trade Receivables		
Letters of Credit + foreign bank charge		

## MERCHANT SERVICES

DESCRIPTION OF FEES

Fees

Final Fee (Incl of GCT)

## POINT OF SALE

DESCRIPTION OF FEES	Fees	Final Fee (Incl of GCT)
<b>Monthly Service Fee:</b>		
Setup Fee per device (one time only)		
Compact All in One (GPRS/Wi-Fi)		
Countertop (Ethernet/Wi-Fi)		
Mobile GPRS ( Device 680)		
MPOS		
Pin Pad Rental		
<b>Damaged/Loss/Stolen POS Fees:</b>		
Power Cords		
Compact All in One (GPRS/Wi-Fi)		
Countertop (Ethernet/Wi-Fi)		
Mobile GPRS		
<b>CHARGEBACKS</b>		
Chargeback Fee (per item)		
Arbitration Fee (losing party pays)		
<b>INACTIVE PENALTY - POS &amp; ECOMMERCE</b>		
30 days		
60 days		
Greater than 60 days		
<b>MERCHANT DISCOUNT RATE (MDR)</b>		
Credit Cards (Mastercard, Visa, International Debit Mastercard, International Visa Debit)		
Debit Card per transaction fee (local Debit Mastercard, Local Visa Debit)		

## ECOMMERCE

<b>Setup Fee (one time only)</b>		
WordPress		
Magento		
Customs Built		
Mobile App		
Monthly Service Fee:		
Merchant Discount Rate (MDR)		