

## Schedule of DEPOSIT INTEREST RATE

Effective: December 1, 2021

### JMD Fixed Deposit

TERM (Days)	\$50,000	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$5,000,000	\$5,000,000 & over
On Call	0.00%	0.00%	0.00%	0.00%	0.20%	0.25%
30	0.35%	0.50%	0.70%	1.30%	1.40%	1.50%
60	0.50%	0.65%	0.80%	1.50%	1.60%	1.70%
90	0.65%	0.85%	0.90%	1.60%	1.70%	1.80%
120	0.70%	0.95%	1.00%	1.75%	1.85%	1.95%
180	0.75%	1.00%	1.00%	1.95%	2.05%	2.15%
270	0.90%	1.15%	1.10%	2.20%	2.30%	2.40%
365	1.00%	1.25%	1.25%	2.55%	2.65%	2.75%

### USD Certificates of Deposit

TERM (Days)	\$1,000 – \$9,999	\$10,000 – \$49,999	\$50,000 – \$99,999	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 & over
Call	0.05%	0.05%	0.05%	0.10%	0.10%	0.10%
30	0.10%	0.20%	0.30%	0.45%	0.70%	0.95%
60	0.20%	0.30%	0.35%	0.65%	0.85%	1.10%
90	0.25%	0.35%	0.40%	0.70%	0.95%	1.20%
120	0.35%	0.40%	0.50%	0.80%	1.05%	1.30%
180	0.45%	0.50%	0.60%	0.90%	1.15%	1.40%
270	0.55%	0.70%	0.75%	0.95%	1.20%	1.45%
365	0.60%	0.75%	0.80%	1.00%	1.25%	1.50%

### GBP Certificates of Deposit

TERM (Days)	\$1,000 – \$4,999	\$5,000 – \$9,999	\$10,000 – \$49,999	\$50,000 – \$99,999	\$100,000 – \$499,999	\$500,000 & over
Call	0.00%	0.00%	0.00%	0.05%	0.05%	0.05%
30	0.03%	0.04%	0.05%	0.09%	0.11%	0.15%
60	0.05%	0.07%	0.10%	0.15%	0.17%	0.20%
90	0.08%	0.10%	0.15%	0.20%	0.22%	0.25%
120	0.12%	0.15%	0.18%	0.22%	0.25%	0.30%
180	0.15%	0.19%	0.22%	0.25%	0.28%	0.33%
270	0.20%	0.22%	0.25%	0.28%	0.30%	0.37%
365	0.25%	0.27%	0.30%	0.35%	0.40%	0.45%

### CAD Certificates of Deposit

<i>TERM (Days)</i>	\$1,000 – \$4,999	\$5,000 – \$9,999	\$10,000 – \$49,999	\$50,000 – \$99,999	\$100,000 – \$499,999	\$500,000 & Over
<i>Call</i>	0.00%	0.00%	0.00%	0.15%	0.20%	0.20%
<i>30</i>	0.03%	0.05%	0.10%	0.20%	0.25%	0.40%
<i>60</i>	0.05%	0.07%	0.15%	0.25%	0.30%	0.50%
<i>90</i>	0.07%	0.10%	0.20%	0.30%	0.35%	0.55%
<i>120</i>	0.10%	0.12%	0.23%	0.35%	0.40%	0.60%
<i>180</i>	0.13%	0.18%	0.25%	0.40%	0.45%	0.68%
<i>270</i>	0.15%	0.20%	0.30%	0.45%	0.50%	0.75%
<i>365</i>	0.20%	0.25%	0.35%	0.55%	0.65%	0.85%

### EUD Certificates of Deposit

<i>TERM (Days)</i>	\$1,000 – \$4,999	\$5,000 – \$9,999	\$10,000 – \$49,999	\$50,000 – \$99,999	\$100,000 – \$499,999	\$500,000 & Over
<i>Call</i>	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%
<i>30</i>	0.02%	0.04%	0.06%	0.08%	0.10%	0.12%
<i>60</i>	0.03%	0.05%	0.07%	0.09%	0.11%	0.13%
<i>90</i>	0.04%	0.06%	0.08%	0.10%	0.12%	0.14%
<i>120</i>	0.05%	0.07%	0.10%	0.12%	0.14%	0.15%
<i>180</i>	0.06%	0.08%	0.12%	0.14%	0.16%	0.18%
<i>270</i>	0.08%	0.10%	0.14%	0.15%	0.18%	0.20%
<i>365</i>	0.10%	0.12%	0.15%	0.17%	0.20%	0.22%

## CORPORATE RATES

#### JMD Corporate Savings

Balance Range		Interest Rate
1	49,999	0.00%
50,000	499,999	0.10%
500,000	999,999	0.20%
1,000,000	4,999,999	0.25%
5,000,000	19,999,999	0.40%
20,000,000	999,999,999	0.50%

#### CAD Corporate Savings

Balance Range		Interest Rate
1	999	0.00%
1,000	499,999	0.03%
500,000	999,999	0.05%
1,000,000	4,999,999	0.10%
5,000,000	999,999,999	0.15%

#### USD Corporate Savings

Balance Range		Interest Rate
1	499,999	0.03%
500,000	749,999	0.05%
750,000	999,999	0.08%
1,000,000	999,999,999	0.15%

#### EUR Corporate Savings

Balance Range		Interest Rate
1	999	0.02%
1,000	499,999	0.05%
500,000	999,999	0.10%



**GBP Corporate Savings**

Balance Range		Interest Rate
1	999	0.00%
1,000	499,999	0.05%
500,000	999,999	0.10%
1,000,000	4,999,999	0.15%
5,000,000	999,999,999	0.20%

**JMD - Trading As - Corporate Savings**

Balance Range		Interest Rate
1	49,999	0.00%
50,000	499,999	0.10%
500,000	999,999	0.20%
1,000,000	4,999,999	0.25%
5,000,000	19,999,999	0.40%
20,000,000	999,999,999	0.50%

**USD - Trading As - Corporate Savings**

Balance Range		Interest Rate
1	499,999	0.05%
500,000	749,999	0.07%
750,000	999,999	0.10%
1,000,000	999,999,999	0.15%

**CAD - Trading As - Corporate Savings**

Balance Range		Interest Rate
1	999	0.00%
1,000	499,999	0.03%
500,000	999,999	0.05%
1,000,000	4,999,999	0.08%
5,000,000	999,999,999	0.15%

**EUR - Trading As - Corporate Savings**

Balance Range		Interest Rate
1	999	0.01%
1,000	499,999	0.04%
500,000	999,999,999	0.08%

**GBP - Trading As - Corporate Savings**

Balance Range		Interest Rate
1	999	0.00%
1,000	499,999	0.00%
500,000	999,999	0.05%
1,000,000	4,999,999	0.10%
5,000,000	999,999,999	0.15%

**SAVINGS RATES****JMD - Savings - Corporate SME**

Balance Range		Interest Rate
1	49,999	0.00%
50,000	499,999	0.10%
500,000	999,999	0.25%
1,000,000	4,999,999	0.40%
5,000,000	19,999,999	0.60%
20,000,000	999,999,999	1.00%

**JMD - Savings - Individual**

Balance Range		Interest Rate
1	999	0.00%
1,000	999,999	0.05%
1,000,000	4,999,999	0.20%
5,000,000	999,999,999	0.35%

**USD - Savings - Individual**

Balance Range		Interest Rate
1	499,999	0.04%
500,000	749,999	0.07%
750,000	999,999	0.10%
1,000,000	999,999,999	0.15%

**CAD - Savings - Individual**

Balance Range		Interest Rate
1	9,999	0.02%
10,000	499,999	0.05%
500,000	999,999,999	0.08%

**EUR - Savings - Corporate SME**

Balance Range		Interest Rate
1	999	0.01%
1,000	499,999	0.04%
500,000	999,999,999	0.10%

**USD - Global Teen Savers**

Balance Range		Interest Rate
100	999	0.05%
1,000	4,999	0.10%
5,000	9,999	0.25%
10,000	49,999	0.35%
50,000	999,999	0.50%
1,000,000	999,999,999	0.65%

**JMD - Mandatory Savings - Individual**

Balance Range		Interest Rate
1	999	0.00%
1,000	999,999	0.08%
1,000,000	4,999,999	0.25%
5,000,000	999,999,999	0.40%

**JMD - Save To Earn & Prosper (STEP)**

Balance Range		Interest Rate
100	24,000	0.10%
24,001	48,000	0.20%
48,001	72,000	0.25%
72,001	96,000	0.40%
96,001	120,000	0.45%
120,001	999,999,999	0.50%

**JMD - Global Kids and Global Savers**

Balance Range		Interest Rate
2,000	49,999	0.05%
50,000	249,999	0.10%
250,000	499,999	0.20%
500,000	999,999	0.25%
1,000,000	4,999,999	0.40%
5,000,000	999,999,999	0.50%

**JMD - Global Teen Savers**

Balance Range		Interest Rate
2,000	49,999	0.25%
50,000	249,999	0.50%
250,000	499,999	0.75%
500,000	999,999	1.00%
1,000,000	4,999,999	1.25%
5,000,000	999,999,999	1.50%

**GBP - Savings - Corporate SME**

Balance Range		Interest Rate
1	999	0.02%
1,000	499,999	0.05%
500,000	999,999,999	0.10%

**USD - Premium Savings - Individual**

Balance Range		Interest Rate
1	499,999	0.05%
500,000	749,999	0.10%
750,000	999,999	0.12%
1,000,000	999,999,999	0.20%

**USD - Mandatory Savings - Individual**

Balance Range		Interest Rate
1	499,999	0.05%
500,000	749,999	0.08%
750,000	999,999	0.10%
1,000,000	999,999,999	0.15%

**JMD - Brawta and Partna Savers**

Balance Range		Interest Rate
1	999	0.05%
1,000	49,999	0.20%
50,000	74,999	0.65%
75,000	99,999	0.75%
100,000	149,999	1.25%
150,000	999,999,999	2.15%



**USD - Partna Savers**

Balance Range		Interest Rate
1	9,999	0.25%
10,000	49,999	0.30%
50,000	74,999	1.00%
75,000	99,999	1.25%
100,000	149,999	1.50%
150,000	999,999,999	1.75%

**JMD - Individual Savings - Seniors**

Balance Range		Interest Rate
1	4,999	0.00%
5,000	49,999	0.05%
50,000	199,999	0.08%
200,000	249,999	0.10%
250,000	499,999	0.15%
500,000	999,999	0.25%
1,000,000	999,999,999	0.40%

**USD - Individual Savings - Seniors**

Balance Range		Interest Rate
1	499,999	0.05%
500,000	749,999	0.08%
750,000	999,999	0.10%
1,000,000	999,999,999	0.15%

**CAD - Individual Savings - Seniors**

Balance Range		Interest Rate
1	9,999	0.05%
10,000	499,999	0.08%
500,000	999,999,999	0.15%

**EUR - Individual Savings - Seniors**

Balance Range		Interest Rate
1	999	0.01%
1,000	499,999	0.05%
500,000	999,999,999	0.10%

**GPB- Individual Savings - Seniors**

Balance Range		Interest Rate
1	999	0.02%
1,000	499,999	0.05%
500,000	999,999,999	0.10%

**CURRENT ACCOUNT RATES****JMD - Current Account - Corporate**

Balance Range		Interest Rate
1	99,999	0.00%
100,000	2,499,999	0.04%
2,500,000	4,999,999	0.13%
5,000,000	999,999,999	0.21%

**JMD - Current Account – Trading As - Corporate**

Balance Range		Interest Rate
1	99,999	0.00%
100,000	2,499,999	0.05%
2,500,000	4,999,999	0.15%
5,000,000	999,999,999	0.25%

**JMD - Current Account – Corporate SME**

Balance Range		Interest Rate
1	99,999	0.00%
100,000	2,499,999	0.10%
2,500,000	4,999,999	0.20%
5,000,000	999,999,999	0.30%

**JMD - Current Account – Individuals**

Balance Range		Interest Rate
1	9,999	0.00%
10,000	2,499,999	0.04%
2,500,000	999,999,999	0.13%

**JMD - Current Account – Individual Seniors**

Balance Range		Interest Rate
1	9,999	0.00%
10,000	2,499,999	0.26%
2,500,000	999,999,999	0.43%

## MONEY MARKET RATES

### JMD - Premium Money Market

Balance Range		Interest Rate
1	99,999	0.00%
100,000	999,999	0.00%
1,000,000	999,999,999	0.50%

### JMD - Gold Money Market

Balance Range		Interest Rate
1	99,999	0.00%
100,000	2,999,999	0.00%
3,000,000	999,999,999	0.85%

### JMD - Platinum Money Market

Balance Range		Interest Rate
1	99,999	0.00%
100,000	6,999,999	0.00%
7,000,000	999,999,999	1.00%

### JMD - Money Market – Financial Institution

Balance Range		Interest Rate
1	1,999,999	0.00%
2,000,000	49,999,999	0.10%
50,000,000	199,999,999	0.20%
200,000,000	999,999,999	0.60%

### JMD - Money Market Chequing – Individual

Balance Range		Interest Rate
1	1,999,999	0.00%
2,000,000	49,999,999	0.10%
50,000,000	199,999,999	0.20%
200,000,000	999,999,999	0.40%

*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.*

