

TABLE 1: INTEREST RATE ON JMD CREDIT FACILITIES

CREDIT FACILITY	INTEREST RATE (APR)
DEMAND LOANS	
Base Rate	20.75%
Normal Rate	23.75% - 26.75%
Overlimit Rate	20.00%
Cash Secured	16.25%
Cash Secured (Overdraft)	16.50%
AMORTIZED LOANS (VARIABLE RATE)	
Cash Secured	16.25%
Normal Rate	23.75%
Overlimit Rate	Agreed Interest Rate + 20.00%
AMORTIZED LOANS (FIXED RATE)	
Cash Secured	16.95%
Normal Rate	24.75%
Overlimit Rate	Agreed Interest Rate + 20.00%
PACKAGED LOANS	
NCB Auto Equity Loan (Amortized)	18.25%
NCB Auto Equity Loan (Amortized - No Payment Holiday Option)	17.95%
NCB Commercial Vehicle Loan (Main Operating A/C With NCB)	New – 2 Years: 16.95% 3 – 4 Years: 17.25% 5 Years: 17.95%
NCB Commercial Vehicle Loan (Main Operating A/C Not With NCB)	New – 2 Years: 17.95% 3 – 4 Years: 18.25% 5 Years: 18.95%
NCB Signature Credit Line (Overdraft)	23.50%
NCB Signature Credit Line (Amortized – Variable Rate / Ordinary)	22.95%
NCB Signature Credit Line (Amortized – Fixed Rate)	23.50%
NCB Salary Advantage Auto Loan (Amortized – Fixed Rate)	New – 2 Years: 20.75% 3 – 5 Years: 21.00% 6 - 7 Years: 21.25%
NCB Salary Advantage Auto Loan (Amortized – Fixed Rate / No Payment Holiday Option)	New – 2 Years: 19.75% 3 – 5 Years: 20.00% 6 - 7 Years: 20.25%
NCB Motor Vehicle Loan (Amortized – Variable Rate / Ordinary)	New – 7 Years: 16.95%
NCB Motor Vehicle Loan (Amortized – Fixed Rate)	New – 7 Years: 17.45%
NCB Home Equity Loan (Amortized)	1st Mortgage: 17.25% 2nd Mortgage: 17.55%
NCB Home Equity Loan (Amortized - No Payment Holiday Option)	1st Mortgage: 16.95% 2nd Mortgage: 17.25%
NCB Payroll Plus (Amortized – Fixed Rate)	27.95%

CREDIT FACILITY	INTEREST RATE (APR)
NCB Payroll Plus (Amortized – Fixed Rate / No Payment Holiday Option)	26.95%
NCB Merchant Advance (Overdraft / Amortized / Ordinary) – Merchants Settling With NCB Only	Platinum: 18.00% Gold: 18.50% Silver: 19.00%
NCB Merchant Advance (Overdraft / Amortized / Ordinary) – Merchants Settling With NCB & Other Banks	Platinum: 19.00% Gold: 19.50% Silver: 20.00%
NCB JCF Loan (Amortized – Fixed Rate) – Salaried JCF / ISCF Members	32.95%
NCB JCF Loan (Amortized – Fixed Rate) – Police Graduate Laptop Loan	27.95%
NCB Business Grow (Amortized / Ordinary - Main Operating A/C With NCB)	19.75%
NCB Business Grow (Amortized / Ordinary - Main Operating A/C Not With NCB)	20.75%
NCB Nation Builder Credit Line (Amortized – Fixed Rate)	9.00%
NCB Receivables Financing Facility (Ordinary - Main Operating A/C With NCB)	22.50%
NCB Receivables Financing Facility (Ordinary - Main Operating A/C Not With NCB)	23.50%
NCB Customer Reward Loan (Option 1 – Unsecured Loan) / Amortized - Fixed Rate	Up to 36 months: 22.95% Up to 48 months: 23.50%
NCB Customer Reward Loan (Option 2 – 2:1 Cash Secured Loan) / Amortized – Variable Rate	Deposit Held At NCBJ: 19.95% Deposit Held At NCBCM / NCBIC / NCB Cayman: 20.95%
NCB JUTA / JCAL Motor Vehicle Loan (Amortized – Fixed Rate)	New – 2 Years: 17.95% 3 – 4 Years: 18.25% 5 Years: 18.95%
NCB SME Development Access Facility (Ordinary – NCB Customer)	17.50%
NCB SME Development Access Facility (Ordinary – Non-NCB Customer)	19.50%

TABLE 2: INTEREST RATE ON USD CREDIT FACILITIES

CREDIT FACILITY	NEW INTEREST RATE (APR)
DEMAND LOANS	
Base Rate	11.75%
Normal Rate	12.75% - 15.75%
Overlimit Rate	6.00%
Cash Secured	11.75%
AMORTIZED LOANS	
Cash Secured	11.75%
Normal Rate	12.75%
Overlimit Rate	Agreed Interest Rate + 6.00%
Overlimit Rate (LIBOR-Linked Amortized Loans)	17.75%
PACKAGED LOANS	
NCB US\$ Mortgage (Amortized / Ordinary)	9.95%
NCB Merchant Advance (Overdraft / Amortized / Ordinary) – Merchants Settling With NCB Only	Platinum: 12.00% Gold: 12.50% Silver: 13.50%
NCB Merchant Advance (Overdraft / Amortized / Ordinary) – Merchants Settling With NCB & Other Banks	Platinum: 13.00% Gold: 13.50% Silver: 14.50%
NCB Business Grow (Amortized / Ordinary - Main Operating A/C With NCB)	11.00%
NCB Business Grow (Amortized / Ordinary - Main Operating A/C Not With NCB)	11.75%
NCB / JEA Export Expansion Facility (Amortized / Ordinary - Main Operating A/C With NCB)	11.00%
NCB / JEA Export Expansion Facility (Amortized / Ordinary - Main Operating A/C Not With NCB)	11.75%
NCB Receivables Financing Facility (Ordinary - Main Operating A/C With NCB)	13.00%
NCB Receivables Financing Facility (Ordinary - Main Operating A/C Not With NCB)	14.00%
NCB SME Development Access Facility (Ordinary – NCB Customer)	10.75%
NCB SME Development Access Facility (Ordinary – Non-NCB Customer)	12.00%