

## JN BANK SERVICE STANDARDS

LIST OF SERVICES	DELIVERY TIME	NOTE/SPECIAL CONDITIONS
<b>Approval of Loan Applications</b>		
Mortgage	5 business days	On condition of receipt of all documents required for loan review. For applications requiring further approval additional time will be required.
Auto Loan	<u>2 business days</u>	
Personal/Unsecured Loan	3 business days	
Credit Card Approval	5 business days	
<u>Line of Credit Approval</u>	<u>3 business days</u>	
Adjustment in Credit Card Limit	2 business days	
<b>Disbursement of Loans</b>		
Mortgages	1 business day	From request, once all conditions are satisfied
Auto Loans	1 business day	Once all conditions are satisfied
Personal/Unsecured Loan	2 business days	Once all conditions are satisfied
Line of Credit	1 business day	Once all conditions are satisfied
<b>Post Approval Credit Card Services</b>		
Credit Card Activation	Same day	
Supplementary Card Approval	3 business days	
Credit Card PIN Distribution) (new application)	5 business days	From receipt of all relevant forms and supporting documents
Credit Card PIN Distribution( Pre-approved customers)	3 business days after activation	
PIN Replacement	3 business days	
JN Bank Credit Card Payment	Same day	If payment made before 3:00 pm, card is updated 3 hours after each payment cutoff period (9:00 am, 1:00 pm & 3:00 pm each working day)
Change of Credit Card Statement Date	5 business days	Reflected 2 statement cycles after being effected
Credit Card Statement Dispatch	2 business days	After statement date
Credit Card Replacement	<u>3</u> business days	From receipt of all relevant forms and supporting documents
Credit Card Account Closure	<u>5</u> business days	From receipt of all relevant forms, <u>other conditions may apply</u>
<u>Limit Adjustment, same product type</u>	<u>3 business days</u>	From receipt of all relevant forms and supporting documents
<u>Limit Adjustment resulting in change in product type</u>	<u>10 business days</u>	From receipt of all relevant forms and supporting documents
<u>Temporary limit increase</u>	<u>1 working day</u>	From receipt of all relevant forms and supporting documents
<b>Post Disbursement Loan Services</b>		
Account Investigation & Adjustment	7 business days	
Mortgage Upkeep Refund	5 business days	

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Posting Correction	3 business days	
Loan Restructuring	5 business days	
Statement to Close Request	3 business days	
Payments to Principal Adjustments	6 business days	
Peril Insurance Matters	5 business days	
Life Insurance Matters	3 business days	
Status Letter Request	3 business days	
Loan Term Change	3 business days	
Loan Payment Due Date Change	3 business days	
Interest Rate Reviews	5 business days	
<b>In Branch Transactions</b>		
Money Transfer Credit to Account	1 business day	
Outgoing Wire Transfer	same day	On condition that request is made before 8:30 am and 2:00 pm
Incoming Wire Transfer for deposit to Account	1 business day	
<i>Standing Order Payments from the UK</i>	<i>5 business days</i>	
<i>Electronic Transfer (One Off Payments) from the UK</i>	<i>5 business days</i>	
Mortgage Closure	7 business days	
Payroll Processing	2 business days	On condition of receipt of instruction and funds
Pension Expediter for credit to savings account	1 business day	
Standing Order setup Request	Same day	On condition that all relevant information is provided
Local bank cheque Deposit Clearance	3 business days	
Issuance of Foreign Currency draft	Same day	Non-facing member request may require additional processing time
Clearance of locally issued FC cheques	5 business days	
Foreign Cheque Deposit Clearance	35 business days	
Over-the-counter cash deposit	Same day	
Encashment of matured CDs	Same day	On presentation of the Certificate of Deposit by any Joint Holder
Redemption of gift certificate	Same day	
Issuance of new ATM cards	Same day	
Issuance of replacement ATM card	Same day	
Issuance of registry pledge cards	Same day	
Bill payment	Next business day	
<b>Online Alternate Channels</b>		
JN Live Registration	2 business days	To advise if application has been approved or rejected
Local Transfer to other institutions	Next business day for ACH Same day for RTGS if	ACH – Automated Clearing House RTGS – Real Time Gross Settlement

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	done before 3:30 pm	
Bill Payment	Next business day	2 business days for Credit Card payment to other local banks
ATM Discrepancies - JN Bank	3 business days	
ATM Discrepancies – other institutions	12 business days	
<b>Information Update</b>		
Residential/Mailing Address update	Same day	
Signature	Same day	
Email address	Same day	
Removal of a joint holder	Same day	On condition that all other joint holders approve the removal
Addition of a joint holder	Same day	On condition of receipt of KYC documents