JN BANK SERVICE STANDARDS

LIST OF SERVICES	DELIVERY TIME	NOTE/SPECIAL CONDITIONS
Approval of Loan Applications		
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	2 business days	
Personal/Unsecured Loan	3 business days	
Credit Card Approval	5 business days	
Line of Credit Approval	3 business days	
Adjustment in Credit Card Limit	2 business days	
Disbursement of Loans		
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
Post Approval Credit Card Services		
Credit Card Activation	Same day	
Supplementary Card Approval	3 business days	
Credit Card PIN Distribution) (new	5 business days	From receipt of all relevant forms and
application)		supporting documents
Credit Card PIN Distribution(Pre-	3 business days after	
approved customers)	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</u> <u>conditions may apply</u>
<u>Limit Adjustment, same product type</u>	3 business days	From receipt of all relevant forms and supporting documents
<u>Limit Adjustment resulting in change in</u> product type	10 business days	From receipt of all relevant forms and supporting documents
Temporary limit increase	1 working day	From receipt of all relevant forms and supporting documents
Post Disbursement Loan Services		
Account Investigation & Adjustment	7 business days	
Mortgage Upkeep Refund	5 business days	

JN BANK SERVICE STANDARDS

Statement to Close Request Payments to Principal Adjustments Susiness days Payments to Principal Adjustments Susiness days Peril Insurance Matters Susiness days Life Insurance Matters Susiness days Status Letter Request 3 business days Status Letter Request 3 business days Loan Term Change 3 business days Loan Term Change Loan Payment Due Date Change Journal Susiness days Money Transfer Credit to Account Journal Fransactions Money Transfer Credit to Account Journal Susiness day Incoming Wire Transfer on deposit to Account Standing Order Payments from the UK Susiness days Electronic Transfer One Off Payments from the UK Susiness days Electronic Transfer One Off Payments from the UK Mortgage Closure Payroll Processing 2 business days Don condition of receipt of instruction and funds Pension Expediter for credit to savings account Standing Order setup Request Same day Cloal bank cheque Deposit Clearance Journal Susiness days Foreign Cheque Deposit Clearance Susuance of Foreign Currency draft Same day Clearance of locally issued FC cheques Foreign Cheque Deposit Clearance Susiness days Foreign Cheque Deposit Clearance Susiness days Foreign Cheque Deposit Clearance Same day Clearance of matured CDs Same day Same day On presentation of the Certificate of Deposit by any Joint Holder Redemption of gift certificate Same day Issuance of registry pledge cards Same day Interest days To advise if application has been approved or rejected Local Transfer to other institutions Next business day for ACH – Automated Clearing House	Posting Correction	3 business days	
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Same day for RTGS if		Same day for RTGS if	

JN BANK SERVICE STANDARDS

	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	
Information Update		
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