



THE SMART WAY to manage and grow your business.




**FINANCIAL SERVICES**  
*your wealth creation partner*



## PARTNERING FOR GROWTH

With the demands of running your business you need the support of a bank that is committed to adding value to your business and making your life less complicated. NCB offers you

 Financial Services.

 is your ONE STOP FINANCIAL SOLUTION for all the needs of your business.

# FINANCIAL SOLUTIONS



offers you a range of services designed to achieve your goals:



- **Business Value Plans**
- **Deposit Services**
- **Financing Services**
- **Corporate Credit Cards**
- **Liquidity and Cash Management Services**
- **Business Internet Banking**

## Through our subsidiary Companies:

- Investment Services
- Commercial Mortgages
- Equipment Leasing
- Insurance Services
- Pension Management



# BUSINESS VALUE PLANS

In addition to the regular services offered we have designed special products to meet special needs.

## BUSINESS PREMIUM PLAN

Designed specially for the small and medium sized customer, this plan provides an integrated banking package which allows you to reduce or eliminate many fees. This plan offers:

- **Business Current Account**

- No monthly service charge if a minimum balance of \$200,000 is maintained.
- Overdraft protection (Subject to qualification)
- First 600 cheque leaves free  
(excluding specially printed cheques)
- **FREE** night deposit bag
- One **FREE** audit confirmation per annum

- **Liquidity, Cash Management and Investment**

- **FREE** unlimited, on line banking for enquires, electronic statement files, and download of account information
- Waiver of transaction cost for automated payroll services
- **FREE** Sweep facility
- 50% Discount on Standing Instructions



## **START-UP PACKAGE**

If you are starting a new business or you want to move your business to NCB, enjoy a period of free banking.

Your business will benefit from our knowledge and expertise in providing the right services for growth, wealth creation and success.

This package offers you:

- Waiver on monthly service charge for 3 months, with no minimum balance requirement
- **FREE** unlimited on line banking for enquires, electronic statement files and download of account information
- **FREE** Sweep facility for 3 months



## **NBS** CLUBS, CHURCHES & CHARITIES PACKAGE

Specially designed for non-profit organizations including clubs, churches, societies and charities.

This package offers:

- **FREE** banking - no service charges, with no minimum balance requirement
- **FREE** audit confirmation
- **FREE** cheque leaves
- **FREE** unlimited on line banking for enquires, electronic statement files and download of account information
- **FREE** Sweep facility

## e-Fee FOR SCHOOLS

A cost saving package which makes payment of school fees easier and more efficiently managed.

Subject to meeting qualifying criteria, schools will receive:

- Free POS terminals
- Full waiver of merchant fees for payments made from terminals
- Free 24hour merchant support services
- Free stationery supplies for the terminals
- Access to Business Banker
- Free unlimited on-line banking for enquires, electronic statement files and download of account information





From the comfort of your office or home enjoy a range of internet banking services designed to save you time and money. Maximize efficiency with the ease and convenience of NCB e-Link:


- Balance & Transaction Enquiry
- Inter-account Transfer
- Payments (including payroll)
- Mail (email messages on your A/C)
- Cheque Books order
- Loans (payment schedules)
- Payroll Services
- And much more

Pick up an e-Link Brochure at any NCB branch islandwide or get details at [www.jncb.com](http://www.jncb.com)


## A POOL OF RESOURCES

## AVAILABLE TO YOU



 provides links to services including professional and technical assistance for various areas of your business:

- **BUSINESS PLANNING**
- **STAFF TRAINING & DEVELOPMENT**
- **MARKETING**
- **ACCOUNTING**
- **CAPITAL EXPANSION**

 giving you what you deserve - excellent value, unparalleled service and support to help your businesses grow.



# BRANCH NETWORK

## **ANNOTTO BAY**

P.O. Box 30  
Annotto Bay, St. Mary  
Tel: 996-2213  
Fax: 996-2416

## **BAYWEST CENTRE**

318 Harbour Street  
Montego Bay, St. James  
Tel: 952-3640  
Fax: 952-7256

## **BLACK RIVER**

13 High Street, Black River  
Tel: 965-2207  
Fax: 965-2407

## **BROWN'S TOWN**

17 Main Street  
Brown's Town, St. Ann  
Tel: 975-2242  
Fax: 975-2508

## **CHAPELTON**

40 Main Street  
Chapelton, Clarendon  
Tel: 987-2225, 987-2395  
Fax: 987-2211

## **CHRISTIANA**

P.O. Box 31, Main Street  
Christiana, Manchester  
Tel: 964-2235, 964-2426  
Fax: 964-2454

## **CROSS ROADS**

90-94 Slips Road, Kingston 5  
Tel: 926-7428-9  
Fax: 926-7463

## **DUKE & BARRY STREETS**

37 Duke Street, Kingston  
Tel: 922-6710-9  
Fax: 922-4816

## **FALMOUTH**

Water Square, P.O. Box 80  
Falmouth, Trelawny  
Tel: 954-3232-3  
Fax: 954-3211

## **HAGLEY PARK ROAD**

211 Hagley Park Road  
Kingston 11  
Tel: 923-5391-5  
Fax: 923-7517

## **HALF WAY TREE**

94 Half Way Tree Road  
P.O. Box 22, Kingston 10  
Tel: 926-5416-9  
Fax: 920-3951, 929-3861

## **HARBOUR VIEW**

Harbour View Shopping Centre  
Harbour View, Kingston 17  
Tel: 928-6361, 928-7513  
Fax: 928-7566

## **JUNCTION**

Main Street  
Junction P.O., St. Elizabeth  
Tel: 965-8611-2  
Fax: 965-8638

## **54 KING STREET**

54 King Street  
P.O. Box 120, Kingston  
Tel: 922-3940-9, 922-6250-9  
Fax: 922-4589

## **1-7 KNUTSFORD BOULEVARD**

P.O. Box 463, Kingston 5  
Tel: 926-9015-23  
Fax: 926-4210

## **30 KNUTSFORD BOULEVARD**

30-36 Knutsford Boulevard  
Kingston 5  
Tel: 929-8950-5  
Fax: 929-6112

## **LINSTEAD**

29 King Street  
Linstead, St. Catherine  
Tel: 985-2257, 985-9295  
Fax: 985-2454

## **LUCEA**

Main Street, P.O. Box 30  
Luca, Hanover  
Tel: 956-2204  
Fax: 956-2410

## **MANDEVILLE PLAZA**

P.O. Box 61, Mandeville  
Manchester  
Tel: 962-2618, 962-2161  
Fax: 962-3619

## **MANCHESTER ROAD**

9 Manchester Road, Mandeville  
Tel: 962-2886  
Fax: 962-2497

## **MANOR PARK**

184 Constant Spring Road  
Manor Park Plaza, Kingston 8  
Tel: 924-6107-9  
Fax: 925-6478

## **MANOR CENTRE**

195 Constant Spring Road  
Kingston 8  
Tel: 924-1388  
Fax: 755-1805

## **MATILDA'S CORNER**

15 Northside Drive  
Northside Plaza, Kingston 6  
Tel: 702-2421-3  
Fax: 927-3580

## **MAY PEN**

41 Main Street, P.O. Box 29  
Tel: 986-2411, 986-2343, 986-2630-1  
Fax: 986-2745, 986-4428

## **MORANT BAY**

39 Queen Street, P.O. Box 3  
Morant Bay, St. Thomas  
Tel: 982-2225, 982-2272  
Fax: 982-2480

## **NEGRIL**

P.O. Box 87, Sunshine Village  
West End Road, Negril  
Tel: 957-4239  
Fax: 957-4118

## **NEWPORT WEST**

54 Second Street  
P.O. Box 110, Kingston 13  
Tel: 923-9004  
Fax: 923-5272

## **OCHO RIOS**

40 Main Street, P.O. Box 141  
Ocho Rios, St. Ann  
Tel: 974-2522, 974-2580  
Fax: 974-2366

## **OLD HARBOUR**

Cnr. South & West Streets  
Old Harbour, St. Catherine  
Tel: 983-2279  
Fax: 983-6959

## **OXFORD PLACE**

NCB 'The Towers'  
2 Oxford Road  
P.O. Box 521, Kingston 5  
Tel: 968-2765, 968-2773, 968-2775  
Fax: 929-4876

## **PORTEMORE**

Shop 2D, Portmore Mall  
Tel: 988-7433-7  
Fax: 988-7432

## **PORIT MARIA**

8 Main Street, P.O. Box 5  
Port Maria, St. Mary  
Tel: 994-2551, 994-2219  
Fax: 994-2380

## **RED HILLS ROAD**

Red Hills Shopping Mall  
105 Red Hills Road, Kingston 19  
Tel: 925-3313-4  
Fax: 924-5174

## **ST. ANN'S BAY**

19-21 Main Street  
P.O. Box 1, St. Ann's Bay  
Tel: 972-2490-1  
Fax: 972-2462

## **ST. JAMES STREET**

41 St. James Street  
P.O. Box 318, Montego Bay  
Tel: 952-6540-9  
Fax: 952-6258

## **SANTA CRUZ**

7 Coke Drive, P.O. Box 638  
Santa Cruz, St. Elizabeth  
Tel: 966-2204  
Fax: 966-2495

## **SAVANNA LA MAR**

68 Great George Street  
P.O. Box 10, Savanna la mar  
Westmoreland  
Tel: 955-2623, 955-2672  
Fax: 955-2483

## **SPANISH TOWN**

St. Jago Shopping Center  
P.O. Box 22, Spanish Town  
Tel: 984-0672-6  
Fax: 984-0667

## **UNIVERSITY**

University of the West Indies  
Mona Campus, Kingston 7  
Tel: 927-1057, 927-0292  
Fax: 927-1523

## **WASHINGTON BOULEVARD**

45 Elma Crescent, Kingston 20  
Tel: 934-1081-2  
Fax: 934-1381

## **WINDWARD ROAD**

89-91 Windward Road  
P.O. Box 25, Kingston 2  
Tel: 928-1167, 928-2922  
Fax: 928-5922



the most convenient,  
cost-effective solution  
for managing your  
business.

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*Call us today... our Business Bankers will be happy to meet with you.*

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Customer Care Centre: 1-888-NCB-FIRST (1-888-622-3477)