



Corporate Fee Schedule Effective May 26, 2020

Service - SME & Corporate Clients

Fee Including GCT (equivalent in other currencies applies, where not stated)

ACCOUNT OPENING

CURRENT ACCOUNT

Cheque Leaves Acquisition Fee (SME) (200 leaves per order)	\$5,750.00
Cheque Leaves Acquisition Fee (Corporate) (600 leaves per order)	\$17,250.00
Monthly Service Charge	FREE
Cheque Writing Fee	\$49.36
Returned Cheque (Own Bank)/Chargeback item	\$1,283.26 \$444.21
Stop Payment (Own Bank)	\$5,000.00 maximum

TRANSACTION RELATED

CASH DEPOSITS

Cash Deposits - Foreign Currency (USD, CAD, GBP, EUR)	1.78% of amount in excess of 500 units per business day, per client. Subject to a maximum of 15,000 units per calendar month for corporate accounts.
Cash Deposits in excess of JA\$1M	\$2.71 per \$1,000

CHEQUE DEPOSITS

Chargeback Items (Dishonoured returned by other banks unpaid)	\$1,381.98
Cheque Deposit - Collection Item (US)	US\$9.87 + Other bank charge
Foreign Cheque Returned	\$1,480.68 + Other bank charge
Foreign Cheque Stop Payment	US\$18.26 + Other bank charge
Cheque Deposit - Same Day Value (JMMB Bank Cheques)	FREE
Cheque Cashing (Non-JMMB Bank Cheques)	\$286.27

CASH WITHDRAWALS

Cash Withdrawals up to JA\$1,000,000.00	Free
Cash Sales (eg. Cambios)	0.5%

TRANSFERS WITHIN JMMB ACCOUNTS

Transfer to Own JMMB Account	FREE
Transfer to Other JMMB Account	FREE

TRANSFERS TO AND FROM LOCAL INSTITUTIONS

Transfer to other financial institution/ Third party (Local ACH)	\$19.75 EzAccess Accounts - FREE
Wire - Incoming and Outgoing RTGS Transfers	\$246.78
Returned/Recalled Electronic Transfers (Local ACH)	JA\$493.56 per transaction (fee waived for Pensioners)
Returned/Recalled Electronic Transfers (RTGS)	JA\$493.56 per transaction

TRANSFERS TO AND FROM INTERNATIONAL INSTITUTIONS	
International Wire Transfer -Inbound - USD	US\$23.00 per transfer
International Wire Transfer -Inbound - GBP	GBP17.39 per transfer
International Wire Transfer -Inbound - CAD	CAD\$29.62 per transfer
International Wire Transfer -Inbound - EUR	EUR19.63 per transfer
International Wire Transfer -Outbound - USD	US\$40.60 per transfer
International Wire Transfer -Outbound - GBP	GBP30.69 per transfer
International Wire Transfer -Outbound - CAD	CAD\$52.28 per transfer
International Wire Transfer -Outbound - EUR	EUR34.66 per transfer
Returned/Recalled Wires (Overseas) - USD	US\$54.29 per recalled/returned wire
MANAGER'S CHEQUE/DRAFT REQUESTS AND SERVICES	
BOJ Threshold Fee (for Cheques, ACH debits and credits of JA\$1M and over)	\$5,750.00
Manager's Cheque	\$118.45
	Smart Business (SME) Accounts(Chequeless) - First Cheque free for the month
Reissued Manager's Cheque	JA\$118.45 applicable to all cheques cancelled and reissued at the client's request irrespective of account type
Manager's cheque - Non-Client	\$1,085.84
Foreign Draft	\$888.41
Foreign Cheque Local	\$118.45
Issue Duplicate Foreign Draft	\$935.92
Stop Payment/Recalled Cheque at Clients' Request - Local Cheque	\$463.94
Stop Payment/Recalled Cheque at Clients' Request -Foreign Draft	JA\$935.92 + Other Bank's Charge
BILL PAYMENTS	
Bill Payment (In-Branch)	\$246.78
STANDING ORDER FEES	
Standing Order Transaction	Individual Transaction Fee applies
Standing Order- One time (Set Up)	JA\$493.56 per standing order for accounts not associated with JMMB loan payment or internal transfers. (Fee waived for Pensioners)
Standing Order to JMMB Accounts	FREE
DOCUMENT REQUEST FEES	
Account Research/Voucher search	JA\$2,875.00 for up to 1 year's research; for each year thereafter JA\$575.00 per hour. Up to an overall maximum of JA\$5,750.00

Auditor's Confirmation	\$3,948.50 per account/Asset/Loan
Courier Services	Service Charge for Service Provider Applies
Duplicate Withholding Tax Cert	\$740.34 per replacement tax certificate
Embassy Letter/Certification of Account Balance/Statement Balance/Special Letters	JA\$1,332.62 per letter/certification
Statement Reprint (Local & Foreign accounts)	JA\$493.56 per statement
Telephone Verification of Balances	FREE
LOAN FEES	
Credit Bureau Fee	\$2,171.67
Credit Reports	\$2,875.00
Late Payment fee	\$1,974.25
Annual Renewal Fee	0.288%
GUARANTEE/HYPOTHECATIONS	
Copy of Title Issued	\$5,750.00
Hypothecation	\$6,909.87
Letter of Credit - Advising and Amending and Processing - Standard	\$7,896.99
Letter of Credit - Advising and Amending and Processing - Non-Standard	1.150% Plus Other Bank Charge
Letter of Guarantee/Undertaking - Standard	\$6,909.87
Letter of Guarantee/Undertaking - Non-Standard	1.150% of facility subject to a minimum charge of (JA\$6,250.00)
UNSECURED LOAN FEES	
Processing Fee - Non Cash Secured	1.23% of the loan amount negotiable. Fees for registering of securities will be charged on a cost recovery basis.
SECURED LOAN FEES	
Processing Fee - Cash Secured	1.23% of the loan amount Fees for registering of securities will be charged on a cost recovery basis.
OVERDRAFT FEES	
Commitment Fee	As negotiated
Transaction Fee per item over the authorized/unauthorized limit (All transactions which puts the account in excess)	\$ 2,171.67

DEBIT CARD		
ABM TRANSACTIONS		
Credit Union Members @ Multilink		
Withdrawal	\$	54.95
Balance Inquiry	\$	38.92
Declined ATM	\$	38.92
Credit Union Members @ Credit Union ATMs		
Withdrawal	\$	54.95
Balance Inquiry	\$	21.97
Transfer	\$	23.33
Deposit	\$	18.33
Loan Payment	\$	18.33
Declined ATM	\$	17.49
POS TRANSACTIONS		
POS		\$19.74 EzAccess Accounts - FREE
Declined POS	\$	18.22
REPLACEMENT DEBIT CARD		
ATM Replacement Card		\$747.50. No charge if card is defective
INTERNET BANKING FEES		
Access Fee - Business		FREE
PAYROLL SERVICES FEES		
Corporate Bulk Upload		Negotiated