



Fee Schedule Effective May 26, 2020

Service - Retail Clients

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

ACCOUNT OPENING

SAVINGS ACCOUNT

CURRENT ACCOUNT

Cheque Leaves Acquisition Fee (Retail) (100 leaves per order)	\$2,875.00
Monthly Service Charge	FREE
Cheque Writing Fee	\$49.36
Returned Cheque (Own Bank)/Chargeback item	\$1,283.26
Stop Payment (Own Bank)	\$444.21
	\$4,935.63 maximum

TRANSACTION RELATED

CASH DEPOSITS

Cash Deposits - Foreign Currency (USD, CAD, GBP, EUR)	1.78% amount in excess of 500 units per business day, per account. Subject to a maximum of 5,000 units per calendar month for individual accounts.
Cash Deposits in excess of JA\$1M	\$3.00 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
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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 EzAccess Accounts (Chequeless) - First Cheque free for the month Bonus Saver Accounts - 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 (drawn on Citibank/Bank of New York)	\$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 plus 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\$493.57 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	\$740.35 per replacement tax certificate
Embassy Letter/Certification of Account Balance/Statement Balance/Special Letters	\$1,332.62 per letter/certification
Statement Reprint (Local & Foreign accounts)	JA\$493.57 per statement
Telephone Verification of Balances	FREE
LOAN FEES	
LOAN FEES	
Credit Bureau Fee	\$2,171.67
Credit Reports	\$2,875.00
Late Payment fee	\$1,974.25
GUARANTEE/HYPOTHECATIONS	
Copy of Title Issued	\$5,750.00
Hypothecation for external parties	\$6,909.87
Documentation Fee (Loans secured by Mortgages)	0.25%
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	
Commitment Fee - Non Cash Secured	3.45% of the loan amount negotiable; minimum JA\$10,000.00 Fees for registering of securities will be charged on a cost recovery basis.
SECURED LOAN FEES	
Commitment Fee - Cash Secured	2.30% of the loan amount; minimum JA\$10,000.00. 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 CARDS	
ABM TRANSACTIONS	
Credit Union Members @ Multilink	
Withdrawal	\$54.96
Balance Inquiry	\$38.92
Declined ATM	\$38.92
Credit Union Members @ Credit Union ATMs	
Withdrawal	\$54.96
Balance Inquiry	\$21.97
Transfer	\$23.33
Deposit	\$18.33
Loan Payment	\$18.33
Declined ATM	\$17.49
POS TRANSACTIONS	
POS	JA\$19.75 EzAccess Accounts - FREE
Declined POS	\$18.22
REPLACEMENT MULTILINK DEBIT CARD	
ATM Replacement Card	JA\$747.50. No charge if card is defective
REPLACEMENT VISA DEBIT CARD	
Replacement VISA Debit Card	JA\$747.50. No charge if card is defective
VISA DEBIT CARDS	
POS TRANSACTIONS	
Local POS Purchase	Free
Local Declined POS Purchase	Free
International POS Purchase	Free
International Declined POS Purchase	Free
JMMB ATM TRANSACTIONS	
Withdrawal	Free
Balance Enquiry	Free
Deposit	Free
Mini-Statement	Free
Declined ATM Transaction	Free
OTHER LOCAL BANK ATM TRANSACTIONS	
Withdrawal	Free
Balance Enquiry	Free
Declined ATM Transaction	Free
INTERNATIONAL BANK ATM TRANSACTIONS	
Withdrawal	Free
Balance Enquiry	Free
Declined ATM Transaction	Free
INTERNET BANKING FEES	
Access Fee - Personal	\$0.00
NOTE :	
1. Fees quoted in a foreign currency will be collected in J\$ at the rate on the date of the transaction.	