



FEE GUIDE

BUSINESS CLIENTS

Fee Schedule Effective October 19, 2026

All fees include GCT (equivalent in other currencies apply, where not stated)

Please note, adjusted fees are highlighted in gray.

Service - Business Clients	Fee Including GCT (equivalent in other currencies applies, where not stated)
CURRENT ACCOUNT	
Cheque Leaves Acquisition Fee (SME) (200 leaves per order)	JA\$7,000.00
Cheque Leaves Acquisition Fee (Corporate) (600 leaves per order)	JA\$17,250.00
Monthly Service Charge	FREE
Cheque Writing Fee	JA\$90.00
Returned Cheque (Own Bank)/Chargeback item	JA\$2,000.00
Stop Payment (Own Bank)	JA\$502.25 - JA\$5,000.00 maximum
JMMB Attorney Advantage Account	One time set-up fee - JA\$2,569.48 Monthly fee - JA\$4,000.00
CASH DEPOSITS	
Cash Deposits - Foreign Currency (USD, CAD, GBP, EUR)	2.30% (2.00% plus GCT) of 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 and 15,000 units for corporate accounts
Cash Deposits in excess of JA\$1M	JA\$3.90 per JA\$1,000.00
CHEQUE DEPOSITS	
Chargeback Items (Dishonoured returned by other banks unpaid)	JA\$1,755.00
Cheque Deposit - Collection Item (US)	US\$20.00 plus Other bank charge
Foreign Cheque Returned	US\$34.55 plus Other bank charge
Foreign Cheque Stop Payment	US\$34.99 plus Other bank charge
Cheque Deposit - Same Day Value (JMMB Bank Cheques)	FREE
Cheque Cashing (Non-JMMB Bank Cheques)	FREE
CASH WITHDRAWALS	
Cash Withdrawals up to JA\$1,000,000.00 (applicable to in branch transactions)	FREE
Cash Sales (eg. Cambios)	0.5% (0.435% plus GCT) of transaction amount
TRANSFERS BETWEEN 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) - Digital Channels*	JA\$19.73 Smart Business - FREE
Transfer to other financial institution/ Third party (Local ACH) - Assisted Channels**	JA\$650.00 (All Accounts)

*Digital channels are defined as Moneyline, **Assisted channels are other channels except Moneyline



Wire - Incoming RTGS Transfers	JA\$185.00
Wire - Outgoing RTGS Transfers - Digital Channels*	JA\$200.00
Wire - Outgoing RTGS Transfers - Assisted Channels**	JA\$2,000.00
Returned/Recalled Electronic Transfers (Local ACH)	JA\$1,299.99 per transaction (fee waived for Pensioners)
Returned/Recalled Electronic Transfers (RTGS)	JA\$1,299.99 per transaction

TRANSFERS TO AND FROM INTERNATIONAL INSTITUTIONS

International Wire Transfer -Inbound - USD	US\$23.00 per transfer
International Wire Transfer -Inbound - GBP	GBP17.86 per transfer
International Wire Transfer -Inbound - CAD	CAD\$31.74 per transfer
International Wire Transfer -Inbound - EUR	EUR21.38 per transfer
International Wire Transfer -Outbound - USD	US\$40.60 per transfer
International Wire Transfer -Outbound - GBP	GBP31.53 per transfer
International Wire Transfer -Outbound - CAD	CAD\$56.02 per transfer
International Wire Transfer -Outbound - EUR	EUR37.73 per transfer
Returned/Recalled Wires (Overseas) - USD	US\$54.29 per recalled/returned wire

MANAGER'S CHEQUE/DRAFT REQUESTS AND SERVICES

Manager's Cheque	JA\$600.00 Smart Business (SME) Accounts(Chequeless) - First Cheque free for the month
Reissued Manager's Cheque	JA\$1,400.00 applicable to all cheques cancelled and reissued at the client's request irrespective of account type
Foreign Draft	JA\$2,999.99
Foreign Cheque Local	JA\$999.99
Issue Duplicate Foreign Draft	JA\$2,000.00 plus cost for new foreign draft
Stop Payment/Recalled Cheque at Clients' Request - Local Cheque	JA\$502.25 per cheque
Stop Payment/Recalled Cheque at Clients' Request -Foreign Draft	JA\$6,000.00 plus Other Bank's Charge

BILL PAYMENTS

Bill Payment (Assisted Channels)	JA\$500.00
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STANDING ORDER FEES

Standing Order Transaction	Individual Transaction Fee applies
Standing Order- One time (Set Up)	JA\$494.99 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\$2,600.00 for up to 1 year's research; for each year thereafter JA\$1,150.00 per hour
Auditor's Confirmation	JA\$3,885.28 per Account/Asset/Loan
Courier Services	Cheque Delivery Charge plus Service Charge for Service Provider Applies

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Duplicate Withholding Tax Cert	JA\$749.98 per replacement Tax Certificate
Embassy Letter/Certification of Account Balance/Statement Balance/Special Letters	JA\$2,569.48 per letter/certification
Statement Reprint (Local & Foreign accounts)	JA\$2,000.00 per statement
Telephone Verification of Balances	FREE

LOAN FEES

Credit Bureau Fee	JA\$2,660.81
Credit Reports	JA\$3,195.52 per report
Late Payment fee	JA\$2,000.00
Annual Renewal Fee	0.60% (0.522% plus GCT) for SMEs 0.60% (0.522% plus GCT) for Corporates

GUARANTEES/HYPOTHECATIONS

Copy of Title Issued	JA\$5,750.00
Hypothecation for external parties	JA\$7,500.00
Letter of Credit - Advising and Amending and Processing - Standard	JA\$7,500.00
Letter of Credit - Advising and Amending and Processing - Non-Standard	1.00% (0.87% plus GCT) Plus Other Bank Charge
Letter of Guarantee - Standard	JA\$7,403.42 per hypothecation/ lien
Letter of Guarantee - Non-Standard	1.150% (1.00% plus GCT) of facility subject to a minimum charge of JA \$8,750.00

LOAN PROCESSING FEES

Processing Fee - Cash Secured	1.15% (1.00% plus GCT) of the loan amount; minimum JA\$11,500.00 (JA\$10,000 plus GCT) Fees for registering of securities will be charged on a cost recovery basis
Processing Fee - Unsecured & Other Secured Loans	2.88% (2.50% plus GCT) of the loan amount negotiable; minimum JA\$11,500.00 (JA\$10,000 plus GCT) Fees for registering of securities will be charged on a cost recovery basis
Waiver Fee	0.144% (0.125% + GCT) of the original loan amount
Amendment Fee	0.144% (0.125% + GCT) of the original loan amount

OVERDRAFT FEES

Commitment Fee	As negotiated
Transaction Fee per item over the authorized/unauthorized limit (All transactions which put the account in excess)	JA\$2,500.00

INTERNET BANKING FEES

Access Fee - Business	FREE
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MERCHANT SERVICES

Rental Fee - Wireless Terminal (Data/Wi-Fi)	JA\$4,174.67 per month
Merchant Discount Rate - Wireless Terminal	4.14% (3.60% plus GCT)
Merchant Discount Rate - eCommerce	4.89% (4.25% plus GCT)

PAYROLL SERVICES FEES

Corporate Bulk Upload	Negotiated
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VISA BUSINESS DEBIT CARDS

REPLACEMENT CARD

Replacement VISA Debit Card	JA\$999.99 No charge if card is defective
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POS TRANSACTIONS

Local POS Purchase	JA\$13.98
Local Declined POS Purchase	FREE
International POS Purchase (Terminals & online E-commerce transactions)	JA\$59.98
International Card Transaction Conversion Fee	2.30% (2.00% plus GCT)
International Declined POS Purchase	JA\$74.24

JMMB ATM TRANSACTIONS

Withdrawal	First 4 transactions free per month, JA\$25.00 per transaction thereafter
Balance Enquiry	FREE
Deposit	FREE
Mini-Statement	JA\$30.00
Declined ATM Transaction	FREE

OTHER LOCAL BANK ATM TRANSACTIONS

Withdrawal	JA\$59.99
Balance Enquiry	JA\$30.00
Declined ATM Transaction	JA\$32.99

INTERNATIONAL BANK ATM TRANSACTIONS

Withdrawal	JA\$500.00
Balance Enquiry	JA\$100.00
Declined ATM Transaction	JA\$100.00

NOTE:

1. Fees quoted in a foreign currency will be collected in J\$ at the rate on the date of the transaction.





Tel: 876-998-JMMB
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