



FEE GUIDE

PERSONAL AND BUSINESS CLIENTS

Fee Schedule Effective April 17, 2026

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

Please note, adjusted fees are highlighted in gray.

Service - Personal & Business Clients

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

INVESTMENTS - CASH & CHEQUES

Cash Investments - JMD	Per Investment. Maximum JA\$1,000,000.00 per business day
Cash Investments - 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.
Cheque Investments - Local & Foreign Currency	FREE
Cheque Investment - Collection Item (US)	US\$20.00 plus other bank's charge
Cheque Delivery	JA\$494.99 per cheque delivery/per institution (fee waived for Pensioners)

ENCASHMENTS - CASH & CHEQUES

Cheque Encashments - All currencies drawn on local banks - (Save Smart, EMMA, CMMA accounts)	JA\$500.00; no fee applies to internal transfers
Cash Withdrawals up to JA\$1,000,000.00 (applicable to in branch transactions)	FREE
Extra/reissued cheque charge	JA\$1,400.00 applicable to all JMD cheques cancelled and reissued at the client's request irrespective of account type
Foreign Draft (all cheques drawn on Citibank including reissued cheques)	JA\$2,999.89 per cheque
Manager's Cheque (drawn on JMMB Bank)	JA\$600.00 per cheque
Returned Cheque	JA\$1,700.00 per cheque plus other bank's charge
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
BOJ Threshold Fee (for Cheques, ACH debits and credits of JA\$1M and over)	JA\$5,750.00 per cheque

TRANSFERS BETWEEN JMMB ACCOUNTS

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

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



TRANSFERS TO AND FROM LOCAL INSTITUTIONS

Transfer to other financial institution/ Third party (Local ACH) - Digital Channels*	JA\$19.74 per transfer
Transfer to other financial institution/ Third party (Local ACH) - Assisted Channels**	JA\$650.00
Transfer to other financial institution/ Third party (Local ACH) - Assisted Channels** - Senior Citizens (65+)	JA\$19.74 per transfer
Wire - Incoming RTGS Transfers	JA\$185.00
Wire - Outgoing RTGS Transfers - Digital Channels*	JA\$200.00
Wire - Outgoing RTGS Transfers - Assisted Channels**	JA\$1,200.00
Wire - Outgoing RTGS Transfers - Assisted Channels** - Senior Citizens (65+)	JA\$200.00
Returned/Recalled Electronic Transfers (Local ACH)	JA\$1,299.99 per transfer (fee waived For Pensioners)
Returned/Recalled Electronic Transfers (RTGS)	JA\$1,299.99 per transaction

TRANSFERS TO AND FROM INTERNATIONAL FINANCIAL 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

STANDING ORDERS

Standing Order Delivery	JA\$494.99 per cheque delivery/per institution (fee waived for Pensioners) or JA\$19.75 for each ACH Transfer
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

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SPECIAL SERVICES

Account Research/Voucher search	JA\$2,600.00 for up to 1 year's research; for each year thereafter JA\$1150.00 per hour.
Audit Confirmation / Asset Valuation	JA\$3,885.28 per Account/Asset/Loan
Courier Services	Cheque delivery charge plus service charge for service provider applies
Credit Report	JA\$3,195.52 per report
Duplicate Tax Certificate	JA\$749.99 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

BONDS & TREASURY BILLS

GOJ/BOJ Bid Placement Fee	0.1% (0.087% plus GCT) of Nominal Value subject to a minimum charge of JA\$5,175.00
Bond Custodial Fees	US\$19.75 per annum deducted in equal instalments at each coupon payment, or when bond is sold. This fee is applicable to each bond owned by you as follows: <ul style="list-style-type: none"> • Half-yearly Coupon Payments – half yearly instalment of US\$9.87 • Quarterly Coupon Payments – quarterly instalments of US\$4.94 • Annual Coupon Payments – one payment of US\$19.75
Coupon Payment Local	JA\$48.93 per coupon payment
Coupon Payment Global	US\$9.99 per coupon payment in excess of US\$50; US\$50 and below - FREE
Primary and Secondary Market Issue Origination	JA\$97.88 per transaction
Primary Issues Maturity / Redemption	JA\$195.74 per transaction
Secondary Issues Maturity / Redemption	JA\$195.74 per transaction
Treasury Bill	0.10% (0.087% plus GCT) of Nominal Value

EQUITIES

JMMB SL Commission - Assisted Channels**	2.00% (1.74% plus GCT) of the value of the stocks bought or sold; minimum JA\$100.00
JMMB SL Commission - Digital Channels*	0.70% (0.61% plus GCT) of the value of the stocks bought or sold

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UNIT TRUST FUNDS

Bond Fund - Early Encashment Penalty Fees	3% if holding period is less than 90 days
Income & Growth Fund - Early Encashment Penalty Fees	3% if holding period is less than 60 days
JMD Income Fund - Early Encashment Penalty Fees	3% if holding period is less than 30 days
Optimum Capital (Real Estate) Fund - Early Encashment Penalty Fees	3% if holding period is less than 60 days
Real Value Fund - Early Encashment Penalty Fees	3% if holding period is less than 90 days
USD Income Fund - Early Encashment Penalty Fees	3% if holding period is less than 30 days

PORTFOLIO MANAGEMENT FEES

Portfolio Management - Discretionary Service	1.725% (1.50% plus GCT) of portfolio value for Plan 1 & 0.575% (0.50% plus GCT) for Plan 2
Portfolio Management - Non-Discretionary Service	Service fees apply as per underlying product

LOANS

Loan - Commitment Fees (Cash Secured Loans)	2.30% (2.00% plus GCT) of the loan amount; minimum JA\$10,000.00
Loan - Commitment Fees (Bond and Equity Secured Loans)	3.50% (3.04% plus GCT) of the loan amount; minimum JA\$10,000.00
Loan - Delinquent Loan Fee	JA\$2,000.00 to be added to loan balance if payment amount is not paid for two consecutive maturity periods

GUARANTEES/HYPOTHECATIONS

Hypothecation/Liens	JA\$6,909.89 per hypothecation/ lien
Letter of Guarantee - Standard	JA\$7,403.44 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

NOTE:

1. All fees include GCT
2. Fees quoted in a foreign currency may be collected in JA\$ at the exchange rate on the date of the transaction.



JMMB Investments

Tel: 876-998-JMMB    YouTube  jm.jmmb.com
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