

| Service - Retail Clients   | Fee Including GCT (equivalent in other currencies applies, where not stated)   |
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| <b>ACCOUNT OPENING</b>   |  |
| <b>SAVINGS ACCOUNT</b>   |  |
| <b>CURRENT ACCOUNT</b>   |  |
| Cheque Leaves Acquisition Fee (Retail) (100 leaves per order)    | \$ 2,912.50  |
| Monthly Service Charge   | FREE   |
| Cheque Writing Fee   | \$ 50.00   |
| Returned Cheque (Own Bank)/Chargeback item                       | \$ 1,300.00  |
| Stop Payment (Own Bank)  | \$450.00<br>\$5,000.00 maximum   |
| <b>TRANSACTION RELATED</b>                                       |  |
| <b>CASH DEPOSITS</b>   |  |
| Cash Deposits - Foreign Currency (USD, CAD, GBP, EUR)            | 1.50% of amount in excess of 500 units per business day, per client.<br>Subject to a maximum of 5,000 units per calendar month for individual clients. |
| Cash Deposits in excess of JA\$1M                                | \$2.50 per \$1,000   |
| <b>CHEQUE DEPOSITS</b>   |  |
| Chargeback Items (Dishonoured returned by other banks unpaid)    | \$ 1,400.00  |
| Cheque Deposit - Collection Item (US)                            | US\$10.00 + Other bank charge  |
| Foreign Cheque Returned  | \$873.75<br>+ Other Bank Charge  |
| Foreign Cheque Stop Payment                                      | US\$15.00 + Other bank charge  |
| Cheque Deposit - Same Day Value (JMMB Bank Cheques)              | Free   |
| Cheque Cashing (Non-JMMB Bank Cheques)                           | \$275.00   |
| <b>CASH WITHDRAWALS</b>  |  |
| Cash Withdrawals up to JA\$1,000,000.00                          | Free   |
| <b>TRANSFERS WITHIN JMMB ACCOUNTS</b>                            |  |
| Transfer to Own JMMB Account                                     | FREE   |
| Transfer to Other JMMB Account                                   | FREE   |
| <b>TRANSFERS TO AND FROM LOCAL INSTITUTIONS</b>                  |  |
| Transfer to other financial institution/ Third party (Local ACH) | \$20.00<br>EzAccess Accounts - FREE  |
| Wire - Incoming and Outgoing RTGS Transfers                      | \$ 250.00  |
| Returned/Recalled Electronic Transfers (Local ACH)               | JA\$500.00 per transaction (fee waived For Pensioners)   |
| Returned/Recalled Electronic Transfers (RTGS)                    | JA\$500.00 per transaction   |

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| <b>TRANSFERS TO AND FROM INTERNATIONAL INSTITUTIONS</b>                           |   |
| International Wire Transfer -Inbound - USD  | US\$23.30 per transfer  |
| International Wire Transfer -Inbound - GBP  | GBP16.05 per transfer   |
| International Wire Transfer -Inbound - CAD  | CAD\$28.76 per transfer   |
| International Wire Transfer -Inbound - EUR  | EUR18.36 per transfer   |
| International Wire Transfer -Outbound - USD                                       | US\$41.12 per transfer  |
| International Wire Transfer -Outbound - GBP                                       | GBP28.34 per transfer   |
| International Wire Transfer -Outbound - CAD                                       | CAD\$50.77 per transfer   |
| International Wire Transfer -Outbound - EUR                                       | EUR32.41 per transfer   |
| Returned/Recalled Wires (Overseas) - USD  | US\$55.00 per recalled/returned wire  |
| <b>MANAGER'S CHEQUE/DRAFT REQUESTS AND SERVICES</b>                               |   |
| BOJ Threshold Fee (for Cheques, ACH debits and credits of JA\$1M and over)        | \$ 5,825.00   |
| Manager's Cheque  | \$120.00<br>EzAccess Accounts (Chequeless) - First Cheque free for the month<br>Bonus Saver Accounts - First Cheque free for the month  |
| Manager's cheque - Non-Client   | \$ 1,000.00   |
| Foreign Draft   | \$ 700.00   |
| Foreign Cheque Local  | \$ 120.00   |
| Issue Duplicate Foreign Draft   | US\$11.65   |
| Stop Payment/Recalled Cheque at Clients' Request - Local Cheque                   | \$ 524.25   |
| Stop Payment/Recalled Cheque at Clients' Request -Foreign Draft                   | \$524.25 + Other Bank's Charge  |
| <b>BILL PAYMENTS</b>  |   |
| Bill Payment (In-Branch)  | \$ 116.50   |
| <b>STANDING ORDER FEES</b>  |   |
| Standing Order Transaction  | Individual Transaction Fee applies  |
| Standing Order- One time (Set Up)   | JA\$500.00 per standing order for accounts not associated with JMMB loan payment or internal transfers. (Fee waived for Pensioners)     |
| Standing Order to JMMB Accounts   | FREE  |
| <b>DOCUMENT REQUEST FEES</b>  |   |
| Account Research/Voucher search   | JA\$2,912.50 for up to 1 year's research;<br>for each year thereafter JA\$582.50 per hour.<br>Up to an overall maximum of JA\$5,825.00. |
| Auditor's Confirmation  | \$4,000.00 per account/Asset/Loan   |
| Courier Services  | Service Charge for Service Provider Applies   |
| Duplicate Withholding Tax Cert  | \$750.00 per replacement tax certificate  |
| Embassy Letter/Certification of Account Balance/Statement Balance/Special Letters | JA\$1,350.00 per letter/certification   |
| Statement Reprint (Local & Foreign accounts)                                      | JA\$500.00 per statement  |
| Telephone Verification of Balances  | FREE  |

| <b>LOAN FEES</b>  |  |
|---|--|
| <b>LOAN FEES</b>  |  |
| Credit Bureau Fee   | \$ 2,200.00  |
| Credit Reports  | \$ 2,912.50  |
| Late Payment fee  | \$ 2,000.00  |
| <b>GUARANTEE/HYPOTHECATIONS</b>   |  |
| Copy of Title Issued  | \$ 5,825.00  |
| Hypothecation for external parties  | \$ 7,000.00  |
| Documentation Fee ( Loans secured by Mortgages)   | 0.25%  |
| Letter of Credit - Advising and Amending and Processing - Standard  | \$ 7,000.00  |
| Letter of Credit - Advising and Amending and Processing - Non-Standard  | 1.17% Plus Other Bank Charge   |
| Letter of Guarantee/Undertaking - Standard  | \$ 7,000.00  |
| Letter of Guarantee/Undertaking - Non-Standard  | 1.17% of facility subject to a minimum charge of (JA\$6,250.00)  |
| <b>UNSECURED LOAN FEES</b>  |  |
| Commitment Fee - Non Cash Secured   | 3.5% of the loan amount negotiable; minimum JA\$10,000.00.<br>Fees for registering of securities will be charged on a cost recovery basis. |
| <b>SECURED LOAN FEES</b>  |  |
| Commitment Fee - Cash Secured   | 2.33% of the loan amount; minimum JA\$10,000.00.<br>Fees for registering of securities will be charged on a cost recovery basis.           |
| <b>OVERDRAFT FEES</b>   |  |
| Commitment Fee  | As negotiated  |
| Transaction Fee per item over the authorized/unauthorized limit (All transactions which puts the account in excess) | \$ 2,000.00  |
| <b>DEBIT CARD</b>   |  |
| <b>ABM TRANSACTIONS</b>   |  |
| <b>Credit Union Members @ Multilink</b>   |  |
| Withdrawal  | \$ 55.67   |
| Balance Inquiry   | \$ 39.42   |
| Declined ATM  | \$ 39.42   |
| <b>Credit Union Members @ Credit Union ATMs</b>   |  |
| Withdrawal  | \$ 55.67   |
| Balance Inquiry   | \$ 22.25   |
| Transfer  | \$ 23.64   |
| Deposit   | \$ 18.57   |
| Loan Payment  | \$ 18.57   |
| Declined ATM  | \$ 17.72   |
| <b> </b>  |  |

| <b>POS TRANSACTIONS</b>  |  |
|--|--|
| POS  | \$20.00<br>EzAccess Accounts - FREE      |
| Declined POS   | \$ 18.45                                 |
| <b>REPLACEMENT DEBIT CARD</b>  |  |
| ATM Replacement Card   | \$757.25. No charge if card is defective |
| <b>INTERNET BANKING FEES</b>   |  |
| Access Fee - Personal  | \$0                                      |
| <p><b>NOTE :</b></p> <p><b>1. Fees quoted in a foreign currency will be collected in J\$ at the rate on the date of the transaction.</b></p> |  |