

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)	\$	2,912.50
Monthly Service Charge		FREE
Cheque Writing Fee	\$	50.00
Returned Cheque (Own Bank)/Chargeback item	\$	1,300.00
Stop Payment (Own Bank)		\$450.00 \$5,000.00 maximum
TRANSACTION RELATED		
CASH DEPOSITS		
Cash Deposits - Foreign Currency (USD, CAD, GBP, EUR)		1.50% of amount in excess of 500 units per business day, per client. 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
CHEQUE DEPOSITS		
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 + 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
CASH WITHDRAWALS		
Cash Withdrawals up to JA\$1,000,000.00		Free
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)	\$20.00 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
TRANSFERS TO AND FROM INTERNATIONAL INSTITUTIONS	
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
MANAGER'S CHEQUE/DRAFT REQUESTS AND SERVICES	
BOJ Threshold Fee (for Cheques, ACH debits and credits of JA\$1M and over)	\$ 5,825.00
Manager's Cheque	\$436.88 EzAccess Accounts (Chequeless) - First Cheque free for the month Bonus Saver Accounts - First Cheque free for the month
Manager's cheque - Non-Client	\$ 1,000.00
Foreign Draft	\$ 700.00
Foreign Cheque Local	\$ 436.88
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

BILL PAYMENTS	
Bill Payment (In-Branch)	\$ 116.50
STANDING ORDER FEES	
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
DOCUMENT REQUEST FEES	
Account Research/Voucher search	JA\$2,912.50 for up to 1 year's research; for each year thereafter JA\$582.50 per hour. 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
LOAN FEES	
LOAN FEES	
Credit Bureau Fee	\$ 2,200.00
Credit Reports	\$ 2,912.50
Late Payment fee	\$ 2,000.00
GUARANTEE/HYPOTHECATIONS	
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)

UNSECURED LOAN FEES	
Commitment Fee - Non Cash Secured	3.5% 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	2.33% 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)	\$ 2,000.00
DEBIT CARD	
ABM TRANSACTIONS	
Credit Union Members @ Multilink	
Withdrawal	\$ 55.67
Balance Inquiry	\$ 39.42
Declined ATM	\$ 39.42
Credit Union Members @ Credit Union ATMs	
Withdrawal	\$ 55.67
Balance Inquiry	\$ 22.25
Transfer	\$ 23.64
Deposit	\$ 18.57
Loan Payment	\$ 18.57
Declined ATM	\$ 17.72
POS TRANSACTIONS	
POS	\$20.00 EzAccess Accounts - FREE
Declined POS	\$ 18.45
REPLACEMENT DEBIT CARD	
ATM Replacement Card	\$757.25. No charge if card is defective
INTERNET BANKING FEES	
Access Fee - Personal	\$0
NOTE :	
1. Fees quoted in a foreign currency will be collected in J\$ at the rate on the date of the transaction.	