

Service - Retail & Corporate Clients *Fee Including GCT (equivalent in other currencies applies, where not stated)*
INVESTMENTS - CASH & CHEQUES

Cash Investments - JAD	Per Investment. Maximum JA\$1,000,000.00 per business day
Cash Investments - 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 and 15,000 units for corporate clients.
Cheque Investments - Local & Foreign Currency	FREE
Cheque Investment - Collection Item (US)	US\$10.00 + Other bank charge
Cheque Delivery	JA\$500.00 per cheque delivery/per institution (fee waived for Pensioners)

ENCASHMENTS - CASH & CHEQUES

Cheque Encashments - All Currencies - Fund Accounts	Save Smart, EMMA, CMMA 0.146% of the amount encashed. Subject to a maximum JA\$582.50; no fee applies to internal transfers.
Extra reissued/cheque charge	JA\$436.88 applicable to all cheques cancelled and reissued at the client's request irrespective of account type
Foreign Draft	JA\$700.00 + Other bank charge
Manager's Cheque	JA\$436.88 per cheque + Other Bank Charge
Returned Cheque	\$873.75 per cheque + Other Bank Charge
Stop Payment/Recalled Cheque at Clients' Request - Local Cheque	JA\$524.25 per cheque + Other Bank Charge
Stop Payment/Recalled Cheque at Clients' Request - Foreign Draft	US\$14.88 per cheque + Other Bank Charge
BOJ Threshold Fee (for Cheques, ACH debits and credits of JA\$1M and over)	JA\$5,825.00 per cheque

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)	JA\$20.00 per transfer
Incoming and Outgoing RTGS Transfers	JA\$250.00 per transfer
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 FINANCIAL 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

STANDING ORDERS	
Standing Order Delivery	JA\$500.00 per cheque delivery/per institution (fee waived for Pensioners) or JA\$20.00 for each ACH Transfer
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
SPECIAL SERVICES	
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.
Audit Confirmation / Asset Valuation	JA\$4,000.00 per Account/Asset/Loan
Courier Services	Cheque Delivery Charge plus Service Charge for Service Provider Applies
Credit Report	JA\$2,912.50 per report
Duplicate Tax Certificate	JA\$750.00 per replacement Tax Certificate
Embassy Letter/Certification of Account Balance/Statement Balance/Special Letters	JA\$1,350.00 per letter/certification
Photocopy of client documents	JA\$174.75 per page
Statement Reprint (Local & Foreign accounts)	JA\$500.00 per statement
Telephone Verification of Balances	FREE
BONDS & TREASURY BILLS	
GOJ/BOJ Bid Placement Fee	0.146% of Nominal Value subject to a minimum charge of JA\$5,242.50
Bond Custodial Fees	US\$20.00 per annum deducted in half-yearly instalments of US\$10.00 at each coupon payment, or when bond is sold.
CSD - Coupon Payments	JA\$49.57 per coupon payment
CSD - Primary and Secondary Market Issue Origination	JA\$99.15 per transaction
CSD - Primary Issues Maturity / Redemption	JA\$198.29 per transaction
CSD - Secondary Issues Maturity / Redemption	JA\$198.29 per transaction
Treasury Bill	0.146% of Nominal Value
EQUITIES*	
JMMB SL Commission	2% of the value of the stocks bought or sold
PORTFOLIO MANAGEMENT FEES	
Portfolio Management - Discretionary Service	1.748% of portfolio value for Plan 1 & 0.583% for Plan 2
Portfolio Management - Non-Discretionary Service	Service fees apply as per underlying product
LOANS	
Loan - Commitment Fees (Cash, Bond, Equity)	2.33% of the loan amount; minimum JA\$10,000.00
Loan - Delinquent Cash-Secured 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\$7,000.00 per hypothecation/lien
Letter of Guarantee/Undertaking - Standard	JA\$7,000.00 per hypothecation/lien
Letter of Guarantee/Undertaking - Non-Standard	1.165% of facility subject to a minimum charge of JA\$6,250.00

ELECTRONIC TRANSACTION MACHINES (ETMs)	
ETM Encashments JA\$	JA\$34.95 per JA\$ encashment
ETM Encashments US\$	US\$1.00 per US\$ encashment
ETM Investments (US\$ Currency, Cash Only)	1.50% of amount in excess of US\$500.00 per business day, per client. Subject to a maximum of US\$5,000.00 per calendar month for individual clients.
ETM Balance Enquiry	FREE
ETM Transfer Between Own Accounts	FREE
ETM Card Declined	FREE
ETM Replacement Card	JA\$757.25. No charge if card is defective
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.	