



**Bank**  
**FEE GUIDE**  
**BUSINESS CLIENTS**

Fee Schedule Effective October 13, 2025

*All Fees include 15% GCT  
(equivalent in other currencies applies, where not stated)*

Please note that newly introduced fees are highlighted in green and updated fees are marked in blue.

Service - Business Clients	Fee Including GCT (equivalent in other currencies applies, where not stated)
<b>CURRENT ACCOUNT</b>	
Cheque Leaves Acquisition Fee (SME) (200 leaves per order)	JA\$6,400.00
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\$1,700.00
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
<b>CASH DEPOSITS</b>	
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
<b>CHEQUE DEPOSITS</b>	
Chargeback Items (Dishonoured returned by other banks unpaid)	JA\$1,755.00
Cheque Deposit - Collection Item (US)	US\$20 plus Other bank charge
Foreign Cheque Returned	US\$34.55 plus Other bank charge
Foreign Cheque Stop Payment	US\$24 plus Other bank charge
Cheque Deposit - Same Day Value (JMMB Bank Cheques)	FREE
Cheque Cashing (Non-JMMB Bank Cheques)	FREE
<b>CASH WITHDRAWALS</b>	
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
<b>TRANSFERS BETWEEN 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) - Digital Channels	JA\$19.75 Smart Business - FREE
Transfer to other financial institution/ Third party (Local ACH) - Assisted Channels	JA\$650.00 (All Accounts)



Wire - Incoming RTGS Transfers	JA\$100.00
Wire - Outgoing RTGS Transfers - Digital Channels	JA\$250.00
Wire - Outgoing RTGS Transfers - Assisted Channels	JA\$2,000.00
Returned/Recalled Electronic Transfers (Local ACH)	JA\$1,000.00 per transaction (fee waived for Pensioners)
Returned/Recalled Electronic Transfers (RTGS)	JA\$1,000.00 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
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#### MANAGER'S CHEQUE/DRAFT REQUESTS AND SERVICES

BOJ Threshold Fee (for Cheques, ACH debits and credits of JA\$1M and over)	JA\$5,750.00
Manager's Cheque	JA\$500.00
	Smart Business (SME) Accounts(Chequeless) - First Cheque FREE for the month
Reissued Manager's Cheque	JA\$1,000.00 applicable to all cheques cancelled and reissued at the client's request irrespective of account type
Foreign Draft	JA\$3,000.00
Foreign Cheque Local	JA\$1,000.00
Issue Duplicate Foreign Draft	JA\$1,500.00 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\$5,500.00 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\$495.00 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\$2,600.00 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
Duplicate Withholding Tax Cert	JA\$750.00 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\$6,910.00
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\$7,403.43 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 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 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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#### PAYROLL SERVICES FEES

Corporate Bulk Upload	Negotiated
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## VISA BUSINESS DEBIT CARDS

### REPLACEMENT CARD

Replacement VISA Debit Card	JA\$1,000.00 No charge if card is defective
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### POS TRANSACTIONS

Local POS Purchase	JA\$11.99
Local Declined POS Purchase	FREE
International POS Purchase (Terminals & online E-commerce transactions)	JA\$60.00
International Declined POS Purchase	JA\$74.25

### 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\$60.00
Balance Enquiry	JA\$30.00
Declined ATM Transaction	JA\$33.00

### 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.

