

RATE SHEET



SCHEDULE OF RATES DEPOSIT PRODUCTS

Effective June 1, 2025

Rates are subject to change by the bank without notice. Products protected under the JDIC are so indicated.

TAX-FREE FOREIGN CURRENCY ACCOUNTS

A' Accounts

366 'A'
Accounts

For both Individuals & Corporations

Accepted Currencies: US, CAN, GBP

Minimum Deposits: 1,000 in any of the accepted currencies.

JDIC insured

US\$	TENOR			
Amount	30 days	90 days	180 days	366 days
1,000 - 9,999	0.35%	0.45%	0.60%	0.75%
10,000 - 24,999	0.40%	0.50%	0.70%	1.00%
25,000 - 49,999	0.42%	0.60%	0.80%	1.20%
50,000 - 99,999	0.50%	0.75%	0.95%	1.30%
100,000 - 249,999	0.60%	0.90%	1.20%	1.40%
250,000 - 499,999	0.85%	1.10%	1.25%	1.50%
500,000 & over	<----- negotiable ----->			

CAN\$	TENOR			
Amount	30 days	90 days	180 days	366 days
1,000 - 9,999	0.3500%	0.400%	0.5500%	0.700%
10,000 - 49,999	0.3800%	0.500%	0.600%	0.800%
50,000 and over	<----- negotiable ----->			

GBP	TENOR			
Amount	30 days	90 days	180 days	366 days
1,000 - 9,999	0.35%	0.45%	0.60%	0.75%
10,000 - 49,999	0.40%	0.55%	0.65%	0.80%
50,000 - 99,999	0.55%	0.70%	0.75%	0.85%
100,000 and over	<----- negotiable ----->			

CERTIFICATE OF DEPOSIT (CD) JA\$

JDIC insured

CERTIFICATE OF DEPOSIT	TENOR				
Amount	30 days	60 days	90 days	180 days	366 days
2,000 - 19,999	1.85%	2.05%	2.35%	2.60%	2.85%
20,000 - 99,999	2.00%	2.25%	2.70%	2.85%	3.05%
100,000 - 299,999	2.25%	2.50%	2.75%	3.00%	3.25%
300,000 - 499,999	2.50%	3.00%	3.25%	3.50%	3.75%
500,000 - 999,999	2.75%	3.15%	3.45%	3.75%	4.05%
1,000,000 - 4,999,999	3.05%	3.25%	3.50%	3.90%	4.25%
5,000,000 - 14,999,999	3.25%	3.50%	3.75%	4.05%	4.40%
15,000,000 - 19,999,999	3.30%	3.60%	3.85%	4.15%	4.45%
\$20m and over	3.35%	3.75%	4.00%	4.25%	4.50%

CERTIFICATE OF DEPOSIT (CD) US\$

JDIC insured

CERTIFICATE OF DEPOSIT	TENOR				
Amount	30 days	60 days	90 days	180 days	366 days
1,000 - 9,999	0.400%	0.50%	0.65%	0.90%	1.15%
10,000 - 24,999	0.500%	0.65%	0.90%	1.15%	1.25%
25,000 - 49,999	0.700%	0.95%	1.20%	1.25%	1.40%
50,000 - 99,999	0.900%	1.05%	1.30%	1.40%	1.50%
100,000 - 249,999	1.400%	1.60%	1.70%	1.90%	2.00%
250,000 - 499,999	1.600%	1.75%	2.00%	2.10%	2.25%
500,000 and over	<----- negotiable ----->				

CERTIFICATE OF DEPOSIT (CD)

JDIC insured

CAN\$	TENOR				
Amount	30 days	60 days	90 days	180 days	366 days
1,000 - 9,999	0.35%	0.40%	0.55%	0.65%	0.75%
10,000 - 49,999	0.40%	0.50%	0.70%	0.85%	1.00%
50,000 and over	<----- negotiable ----->				

GBP	TENOR				
Amount	30 days	60 days	90 days	180 days	366 days
1,000 - 9,999	0.40%	0.60%	0.65%	0.80%	0.90%
10,000 - 49,999	0.50%	0.65%	0.75%	0.90%	1.10%
50,000 and over	<----- negotiable ----->				
Large amounts	0.70%	0.90%	1.10%	1.25%	1.500%

EURO	TENOR				
Amount	30 days	60 days	90 days	180 days	366 days
1,000 - 9,999	0.30%	0.40%	0.45%	0.55%	0.70%
10,000 - 49,999	0.35%	0.55%	0.75%	0.80%	0.90%
50,000 and over	<----- negotiable ----->				

JMMB ADVANTAGE GOLD

JDIC insured

US\$	TENOR		
Amount	90 days	180 days	366 days
10,000 - 24,999	0.60%	0.95%	1.25%
25,000 - 49,000	0.80%	1.10%	1.40%
50,000 - 99,999	1.10%	1.25%	1.50%
100,000 - 249,999	1.40%	1.50%	1.75%
250,000 and over	1.60%	1.80%	2.00%

JMMB ADVANTAGE GOLD

JDIC insured

JA\$	TENOR		
Amount	90 days	180 days	366 days
500,000 - 999,999	3.00%	3.25%	3.75%
1,000,000 - 4,999,999	3.50%	3.75%	4.00%
5,000,000 and over	3.75%	4.00%	4.25%

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JMMB ADVANTAGE PLATINUM

JDIC insured

JA\$	TENOR
Amount	366 days
5,000,000 and over	4.55%

EZACCESS - JA\$

JDIC insured

PRODUCT - OPENING JA\$1,000.00	INTEREST
1,000 - 4,999	0.20%
5,000 - 99,999	0.25%
100,000 - 249,999	0.30%
250,000 - 499,999	0.40%
500,000 and over	0.45%

EZACCESS - US\$/CAN\$/EURO/GBP

JDIC insured

PRODUCT - OPENING US\$100.00	INTEREST
100 - 1,999	0.20%
2,000 - 4,999	0.20%
5,000 - 9,999	0.20%
10,000 - 99,999	0.25%
100,000 - 499,999	0.30%
500,000 and over	0.35%

BONUS SAVER JA\$

JDIC insured

PRODUCT - OPENING US\$100.00	INTEREST	MINIMUM BAL FOR BONUS INTEREST TO BE PAID ANNUALLY - RATE 0.25%
1,000 - 19,999	0.75%	\$10,000.00
20,000 - 49,999	0.85%	\$30,000.00
50,000 - 99,999	1.25%	\$75,000.00
100,000 - 249,999	1.50%	\$187,000.00
250,000 - 499,999	1.80%	\$375,000.00
500,000 - 999,999	2.00%	\$750,000.00
1,000,000 - 1,999,999	2.50%	\$1,500,000.00
2,000,000 - 2,999,999	3.25%	\$2,500,000.00
3,000,000 - 3,999,999	3.75%	\$3,500,000.00
4,000,000 - 4,999,999	3.85%	\$4,500,000.00
5,000,000 and over	4.00%	\$10,000,000.00

BONUS SAVER US\$/CAN\$/EURO/GBP

JDIC insured

PRODUCT - OPENING US\$100.00	INTEREST	MINIMUM BAL FOR BONUS INTEREST TO BE PAID ANNUALLY - RATE 0.25%
100 - 1,999	0.25%	\$1,000.00
2,000 - 4,999	0.30%	\$3,000.00
5,000 - 9,999	0.35%	\$7,500.00
10,000 - 99,999	0.45%	\$50,000.00
100,000 - 499,999	0.55%	\$250,000.00
500,000 and over	0.75%	\$750,000.00

SMART BUSINESS (CORPORATE & SME) - JA\$

JDIC insured

PRODUCT - OPENING US\$100.00	INTEREST
Below \$100,000	0.00%
100,000 - 199,000	0.30%
200,000 - 499,999	0.40%
500,000 - 999,999	0.55%
1,000,000 - 1,999,999	0.70%
2,000,000 and over	0.90%

SMART BUSINESS RATES (CORPORATE & SME)- US\$/CAN\$/EURO/GBP

JDIC insured

PRODUCT - OPENING US\$100.00	INTEREST
500 - 4,999	0.25%
5,000 - 9,999	0.30%
10,000 - 99,999	0.35%
100,000 and over	0.40%

**** We are no Longer offering the accounts below therefore **No New** Accounts should be opened.

CAPITAL INVESTOR PLUS (CIP)

JDIC insured

JA\$		US\$	
Amount	Rates	Amount	Rates
1,000 - 99,999	0.40%	1,000 - 9,999	0.30%
100,000 - 249,999	0.50%	10,000 - 24,999	0.40%
250,000 - 499,999	0.65%	25,000 - 49,999	0.50%
500,000 - 999,999	0.80%	50,000 - 99,999	0.60%
1,000,000 - 2,499,999	0.90%	100,000 - 249,999	0.70%
2,500,000 and over	1.15%	250,000 and over	0.80%

EURO-CIP		GBP-CIP		CAN-CIP	
Amount	Rates	Amount	Rates	Amount	Rates
1,000 - 24,999	0.20%	1,000 - 24,999	0.25%	1,000 - 24,999	0.25%
25,000 - 49,999	0.25%	25,000 - 49,999	0.30%	25,000 - 49,999	0.40%
50,000 - 99,999	0.30%	50,000 - 99,999	0.40%	50,000 - 99,999	0.45%
100,000 - 249,999	0.40%	100,000 - 249,999	0.50%	100,000 - 249,999	0.50%
250,000 and over	0.50%	250,000 and over	0.60%	250,000 and over	0.55%

CAPITAL US\$ MAXIMISER

JDIC insured

US\$	18 Months	24 Months
Amount	Amount	Amount
10,000 - 24,999	1.65%	1.90%
25,000 - 49,999	1.90%	2.15%
50,000 - 99,999	2.15%	2.35%
100,000 - 499,999	2.30%	2.50%
500,000 and over	2.40%	2.65%

CAPITAL SUPER SAVER

JDIC insured

JA\$ AMOUNT		US\$ AMOUNT	
Amount	Rates	Amount	Rates
50,000 - 99,999	0.40%	2,000 - 9,999	0.30%
100,000 - 249,999	0.65%	10,000 - 24,999	0.35%
250,000 - 499,999	0.90%	25,000 - 49,999	0.50%
500,000 - 999,999	1.15%	50,000 - 99,999	0.65%
1,000,000 and over	1.40%	100,000 - 249,999	0.90%
		250,000 - 499,999	1.00%
		500,000 and over	1.15%

GBP AMOUNT		CAN\$ AMOUNT		EURO AMOUNT	
Amount	Rates	Amount	Rates	Amount	Rates
2,000 - 24,999	0.30%	2,000 - 24,999	0.20%	2,000 - 24,999	0.25%
25,000 - 49,999	0.50%	25,000 - 49,999	0.40%	25,000 - 49,999	0.35%
50,000 - 99,999	0.55%	50,000 - 99,999	0.65%	50,000 - 99,999	0.45%
100,000 - 249,999	0.70%	100,000 - 249,999	0.80%	100,000 - 249,999	0.60%
250,000 and over	0.80%	250,000 and over	0.90%	250,000 and over	0.70%

CAPITAL EDGE ACCOUNT

JDIC insured

JA\$		US\$	
Amount	Rates	Amount	Rates
\$25,000 - \$99,999	1.65%	\$500 - \$9,999	0.40%
\$100,000 - \$249,999	1.90%	\$10,000 - \$24,999	0.65%
\$250,000 - \$499,999	2.15%	\$25,000 - \$49,999	0.90%
\$500,000 - \$999,999	2.30%	\$50,000 - \$99,999	1.15%
\$1,000,000 - \$4,499,999	2.65%	\$100,000 - \$249,999	1.40%
\$5,000,000 and over	2.90%	\$250,000 and over	1.65%