



Investments

FEE GUIDE

PERSONAL & BUSINESS CLIENTS

Fee Schedule Effective October 13, 2025

*Fee Including 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 - Personal & Business Clients	Fee Including GCT (equivalent in other currencies applies, where not stated)
INVESTMENTS - CASH & CHEQUES	
Cash Investments - JMD	Per Investment. Maximum JA\$1,000,000.00 per business day
Cash Investments - 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.
Cheque Investments - Local & Foreign Currency	FREE
Cheque Investment - Collection Item (US)	US\$20.00 plus other bank's charge
Cheque Delivery	JA\$495.00 per cheque delivery/per institution (fee waived for Pensioners)
ENCASHMENTS - CASH & CHEQUES	
Cheque Encashments - All currencies drawn on local banks - (Save Smart, EMMA, CMMA accounts)	JA\$500.00; no fee applies to internal transfers
Cash Withdrawals up to JA\$1,000,000.00 (applicable to in branch transactions)	FREE
Extra/reissued cheque charge	JA\$1,000.00 applicable to all JMD cheques cancelled and reissued at the client's request irrespective of account type
Foreign Draft (all cheques drawn on Citibank including reissued cheques)	JA\$3,000.00 per cheque
Manager's Cheque (drawn on JMMB Bank)	JA\$500.00 per cheque
Returned Cheque	JA\$1,700.00 per cheque plus other bank's charge
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
BOJ Threshold Fee (for Cheques, ACH debits and credits of JA\$1M and over)	JA\$5,750.00 per cheque
TRANSFERS BETWEEN 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) - Digital Channels	JA\$19.75 per transfer
Transfer to other financial institution/ Third party (Local ACH) - Assisted Channels	JA\$650.00
Transfer to other financial institution/ Third party (Local ACH) - Assisted Channels - Senior Citizens (65+)	JA\$19.75 per transfer
Wire - Incoming RTGS Transfers	JA\$100.00
Wire - Outgoing RTGS Transfers - Digital Channels	JA\$155.00
Wire - Outgoing RTGS Transfers - Assisted Channels	JA\$1,000.00
Wire - Outgoing RTGS Transfers - Assisted Channels - Senior Citizens (65+)	JA\$155.00
Returned/Recalled Electronic Transfers (Local ACH)	JA\$1,000.00 per transfer (fee waived For Pensioners)
Returned/Recalled Electronic Transfers (RTGS)	JA\$1,000.00 per transaction

TRANSFERS TO AND FROM INTERNATIONAL FINANCIAL 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

STANDING ORDERS

Standing Order Delivery	JA\$495.00 per cheque delivery/per institution (fee waived for Pensioners) or JA\$19.75 for each ACH Transfer
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



SPECIAL SERVICES

Account Research/Voucher search	JA\$2,600.00 for up to 1 year's research; for each year thereafter JA\$1150.00 per hour.
Audit Confirmation / Asset Valuation	JA\$3,885.28 per Account/Asset/Loan
Courier Services	Cheque delivery charge plus service charge for service provider applies
Credit Report	JA\$3,195.52 per report
Duplicate Tax Certificate	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

BONDS & TREASURY BILLS

GOJ/BOJ Bid Placement Fee	0.146% (0.127% plus GCT) of Nominal Value subject to a minimum charge of JA\$5,175.00
Bond Custodial Fees	US\$19.75 per annum deducted in equal instalments at each coupon payment, or when bond is sold. This fee is applicable to each bond owned by you as follows: <ul style="list-style-type: none"> • Half-yearly Coupon Payments – half yearly instalment of US\$9.87 • Quarterly Coupon Payments – quarterly instalments of US\$4.94 • Annual Coupon Payments – one payment of US\$19.75
CSD - Coupon Payments	JA\$48.93 per coupon payment
CSD - Primary and Secondary Market Issue Origination	JA\$97.88 per transaction
CSD - Primary Issues Maturity / Redemption	JA\$195.74 per transaction
CSD - Secondary Issues Maturity / Redemption	JA\$195.74 per transaction
Treasury Bill	0.146% (0.127% plus GCT) of Nominal Value

EQUITIES

JMMB SL Commission - Assisted Channels	Up to 1.50% (1.305% plus GCT) of the value of the stocks bought or sold; minimum JA\$100.00
JMMB SL Commission - Digital Channels	0.50% (0.435% plus GCT) of the value of the stocks bought or sold



UNIT TRUST FUNDS

Bond Fund - Early Encashment Penalty Fees	3% if holding period is less than 90 days
Income & Growth Fund - Early Encashment Penalty Fees	3% if holding period is less than 60 days
JMD Income Fund - Early Encashment Penalty Fees	3% if holding period is less than 30 days
Optimum Capital (Real Estate) Fund - Early Encashment Penalty Fees	3% if holding period is less than 60 days
Real Value Fund - Early Encashment Penalty Fees	3% if holding period is less than 90 days
USD Income Fund - Early Encashment Penalty Fees	3% if holding period is less than 30 days

PORTFOLIO MANAGEMENT FEES

Portfolio Management - Discretionary Service	1.725% (1.50% plus GCT) of portfolio value for Plan 1 & 0.575% (0.50% plus GCT) for Plan 2
Portfolio Management - Non-Discretionary Service	Service fees apply as per underlying product

LOANS

Loan - Commitment Fees (Cash Secured Loans)	2.30% (2.00% plus GCT) of the loan amount; minimum JA\$10,000.00
Loan - Commitment Fees (Bond and Equity Secured Loans)	3.50% (3.04% plus GCT) of the loan amount; minimum JA\$10,000.00
Loan - Delinquent 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\$6,910.00 per hypothecation/ lien
Letter of Guarantee - Standard	JA\$7403.43 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

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.

