



**AMIB Investments**

## **FEE GUIDE**

# **PERSONAL & BUSINESS CLIENTS**

Fee Schedule Effective May 2, 2022.

*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	1.78% 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\$9.87 + Other bank charge
Cheque Delivery	JA\$493.56 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)	Save Smart, EMMA, CMMA 0.144% of the amount encashed. Subject to a maximum JA\$575.00 ; no fee applies to internal transfers.
Extra/reissued cheque charge	JA\$118.45 applicable to all JAD cheques cancelled and reissued at the client's request irrespective of account type
Foreign Drafft (all cheques drawn on Citibank including reissued cheques)	JA\$888.41 per cheque
Manager's Cheque (drawn on JMMB Bank)	JA\$118.45 per cheque
Returned Cheque	JA\$862.50 per cheque + Other Bank Charge
Stop Payment/Recalled Cheque at Clients' Request - Local Cheque	JA\$463.94 per cheque
Stop Payment/Recalled Cheque at Clients' Request -Foreign Drafft	JA\$935.92 + 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 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\$19.75 per transfer
Incoming and Outgoing RTGS Transfers	JA\$50.00 per transfer
Returned/Recalled Electronic Transfers (Local ACH)	JA\$493.56 per transfer (fee waived For Pensioners)
Returned/Recalled Electronic Transfers (RTGS)	JA\$493.56 per transaction

### TRANSFERS TO AND FROM INTERNATIONAL FINANCIAL INSTITUTIONS

International Wire Transfer -Inbound - USD	US\$23.00 per transfer
International Wire Transfer -Inbound - GBP	GBP17.39 per transfer
International Wire Transfer -Inbound - CAD	CAD\$29.62 per transfer
International Wire Transfer -Inbound - EUR	EUR19.63 per transfer
International Wire Transfer -Outbound - USD	US\$40.60 per transfer
International Wire Transfer -Outbound - GBP	GBP30.69 per transfer
International Wire Transfer -Outbound - CAD	CAD\$52.28 per transfer
International Wire Transfer -Outbound - EUR	EUR34.66 per transfer
Returned/Recalled Wires (Overseas) - USD	US\$54.29 per recalled/returned wire

### STANDING ORDERS

Standing Order Delivery	JA\$493.56 per cheque delivery/per institution (fee waived for Pensioners) or JA\$19.75 for each ACH Transfer
Standing Order- One time (Set Up)	JA\$493.56 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\$2,875.00 for up to 1 year's research; for each year thereafter JA\$575.00 per hour. Up to an overall maximum of JA\$5,750.00
Audit Confirmation / Asset Valuation	JA\$3,948.50 per Account/Asset/Loan
Courier Services	Cheque Delivery Charge plus Service Charge for Service Provider Applies
Credit Report	JA\$2,875.00 per report
Duplicate Tax Certificate	JA\$740.35 per replacement Tax Certificate
Embassy Letter/Certification of Account Balance/Statement Balance/Special Letters	JA\$1,332.62 per letter/certification
Photocopy of client documents	JA\$172.50 per page
Statement Reprint (Local & Foreign accounts)	JA\$493.56 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\$5,175.00
	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:
	- 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
Bond Custodial Fees	
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% of Nominal Value

## EQUITIES\*

JMMB SL Commission	Up to 1.50% of the value of the stocks bought or sold; minimum JA\$100.00
	0.50% of the value of the stocks bought or sold online through JMMB MONEYLINE

## PORTFOLIO MANAGEMENT FEES

Portfolio Management - Discretionary Service	1.725% of portfolio value for Plan 1 & 0.575% for Plan 2
Portfolio Management - Non-Discretionary Service	Service fees apply as per underlying product

## LOANS

Loan - Commitment Fees (Cash)	2.300% of the loan amount; minimum JA\$9,871.24
Loan - Commitment Fees Bond, Equity)	2.88% of the loan amount; minimum JA\$9,871.24
Loan - Delinquent Cash-Secured Loan Fee	JA\$1,974.25 to be added to loan balance if payment amount is not paid for two consecutive maturity periods

## GUARANTEES/HYPOTHECATIONS

Hypothecation/Liens	JA\$6,909.87 per hypothecation/ lien
Letter of Guarantee/Undertaking - Standard	JA\$6,909.87 per hypothecation/ lien
Letter of Guarantee/Undertaking - Non-Standard	1.150% of facility subject to a minimum charge of JA \$6,169.53

### NOTE:

1. All fees include GCT
2. Fees quoted in a foreign currency may be collected in JAS at the exchange rate on the date of the transaction.