



Bank
FEE GUIDE
BUSINESS CLIENTS

Fee Schedule Effective February 1, 2024

Fee Including GCT (equivalent in other currencies applies where not stated)

**We invite you to note that fees that have been changed are highlighted in blue.
In addition, newly introduced fees are in green.**

CURRENT ACCOUNT	
Cheque Leaves Acquisition Fee (SME) (200 leaves per order)	JA\$5,750.00
Cheque Leaves Acquisition Fee (Corporate) (600 leaves per order)	JA\$17,250.00
Monthly Service Charge	FREE
Cheque Writing Fee	JA\$80
Returned Cheque (Own Bank)/Chargeback item	JA\$1680.00
Stop Payment (Own Bank)	JA\$502.25 JA\$5,000.00 maximum
TRANSACTION RELATED	
CASH DEPOSITS	
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
CHEQUE DEPOSITS	
Chargeback Items (Dishonoured returned by other banks unpaid)	JA\$1725.00
Cheque Deposit - Collection Item (US)	US\$10 + Other bank charge
Foreign Cheque Returned	US\$34.55 + Other bank charge
Foreign Cheque Stop Payment	US\$24 + Other bank charge
Cheque Deposit - Same Day Value (JMMB Bank Cheques)	FREE
Cheque Cashing (Non-JMMB Bank Cheques)	FREE
CASH WITHDRAWALS	
Cash Withdrawals up to JA\$1,000,000.00 (applicable to in branch transactions)	FREE
Cash Sales (eg. Cambios)	0.5%
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 Smart Business - FREE
Wire - Incoming RTGS Transfers	JA\$100.00
Wire - Outgoing RTGS Transfers	JA\$155.00
Returned/Recalled Electronic Transfers (Local ACH)	JA\$495 per transaction (fee waived for Pensioners)
Returned/Recalled Electronic Transfers (RTGS)	JA\$495 per transaction

TRANSFERS TO AND FROM INTERNATIONAL INSTITUTIONS	
International Wire Transfer -Inbound - USD	US\$23.00 per transfer
International Wire Transfer -Inbound - GBP	GBP20.52 per transfer
International Wire Transfer -Inbound - CAD	CAD\$32.96 per transfer
International Wire Transfer -Inbound - EUR	EUR22.30 per transfer
International Wire Transfer -Outbound - USD	US\$40.60 per transfer
International Wire Transfer -Outbound - GBP	GBP36.22 per transfer
International Wire Transfer -Outbound - CAD	CAD\$58.18 per transfer
International Wire Transfer -Outbound - EUR	EUR39.37 per transfer
Returned/Recalled Wires (Overseas) - USD	US\$54.29 per recalled/returned wire
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\$295.00
	Smart Business (SME) Accounts(Chequeless) - First Cheque free for the month
Reissued Manager's Cheque	JA\$295 applicable to all cheques cancelled and reissued at the client's request irrespective of account type
Manager's cheque - Non-Client	JA\$1100
Foreign Draft	JA\$1800.09
Foreign Cheque Local	JA\$295.00
Issue Duplicate Foreign Draft	JA\$1500.00
Stop Payment/Recalled Cheque at Clients' Request - Local Cheque	JA\$502.25 per cheque
Stop Payment/Recalled Cheque at Clients' Request -Foreign Draft	JA\$5500 + Other Bank's Charge
BILL PAYMENTS	
Bill Payment (In-Branch)	JA\$245
STANDING ORDER FEES	
Standing Order Transaction	Individual Transaction Fee applies
Standing Order- One time (Set Up)	JA\$495 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\$575.00 per hour. Up to an overall maximum of JA\$5,750.00
Auditor's Confirmation	JA\$3885.28 per Account/Asset/Loan
Courier Services	Cheque Delivery Charge plus Service Charge for Service Provider Applies
Duplicate Withholding Tax Cert	JA\$750 per replacement Tax Certificate
Embassy Letter/Certification of Account Balance/Statement Balance/Special Letters	JA\$2569.48 per letter/certification
Statement Reprint (Local & Foreign accounts)	JA\$641.63 per statement
Telephone Verification of Balances	FREE

LOAN FEES	
Credit Bureau Fee	JA\$2660.81
Credit Reports	JA\$3195.52 per report
Late Payment fee	JA\$2000
Annual Renewal Fee	0.60% (0.522% plus GCT) for SMEs
	0.60% (0.522% plus GCT) for Corporates
GUARANTEE/HYPOTHECATIONS	
Copy of Title Issued	JA\$5,750.00
Hypothecation	JA\$6,910
Letter of Credit - Advising and Amending and Processing - Standard	JA\$7200
Letter of Credit - Advising and Amending and Processing - Non-Standard	1.00% (0.87% plus GCT) Plus Other Bank Charge
Letter of Guarantee/Undertaking - Standard	JA\$7403.43 per hypothecation/ lien
Letter of Guarantee/Undertaking - Non-Standard	1.150% of facility subject to a minimum charge of JA \$8750
LOAN PROCESSING FEES	
Processing Fee - Cash Secured	1.00% (0.87% 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	2.10% (1.83% plus GCT) of the loan amount negotiable. Fees for registering of securities will be charged on a cost recovery basis.
OVERDRAFT FEES	
Commitment Fee	As negotiated
Transaction Fee per item over the authorized/unauthorized limit (All transactions which puts the account in excess)	JA\$2200
INTERNET BANKING FEES	
Access Fee - Business	FREE
PAYROLL SERVICES FEES	
Corporate Bulk Upload	Negotiated

VISA BUSINESS DEBIT CARDS	
REPLACEMENT CARD	
Replacement VISA Debit Card	JA\$900. No charge if card is defective
POS TRANSACTIONS	
Local POS Purchase	JA\$12.00
Local Declined POS Purchase	FREE
International POS Purchase	JA\$47.50
International Declined POS Purchase	JA\$74.25
JMMB ATM TRANSACTIONS	
Withdrawal	First 4 transactions free per month, JA\$25 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\$465.00
Balance Enquiry	JA\$55.00
Declined ATM Transaction	JA\$57.62