



Bank
FEE GUIDE
PERSONAL CLIENTS

Fee Schedule Effective November 2, 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 Clients	Fee Including GCT (equivalent in other currencies applies, where not stated)
CURRENT ACCOUNT	
Cheque Leaves Acquisition Fee (Retail) (100 leaves per order)	JA\$3,200.00
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
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\$1,000.00
CHEQUE DEPOSITS	
Chargeback Items (Dishonoured returned by other banks unpaid)	JA\$1,755.00
Cheque Deposit - Collection Item (US)	US\$20.00 plus Other bank charge
Foreign Cheque Returned	US\$34.55 plus Other bank charge
Foreign Cheque Stop Payment	US\$24.00 plus 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
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 EzAccess Accounts - FREE
Transfer to other financial institution/ Third party (Local ACH) - Assisted Channels	JA\$650.00 (All Accounts)
Transfer to other financial institution/ Third party (Local ACH) - Assisted Channels - Senior Citizens (65+)	JA \$19.75 EzAccess Accounts - FREE
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 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

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
	EzAccess Accounts (Chequeless) - First Cheque free for the month Bonus Saver Accounts - 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 (drawn on Citibank/Bank of New York)	JA\$3,000.00
Foreign Cheque Local	JA\$500.00
Issue Duplicate Foreign Draft	JA\$1,500.00 plus cost for new 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

GUARANTEES/HYPOTHECATIONS

Copy of Title Issued	JA\$5,750.00
Hypothecation for external parties	JA\$6,910.00
Documentation Fee (Loans secured by Mortgages)	0.25% (0.22% plus GCT)
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

UNSECURED LOAN FEES

Commitment Fee	3.50% (3.04% plus GCT) of the loan amount negotiable; minimum JA\$11,500.00 (\$10,000.00 plus GCT)
	Fees for registering of securities will be charged on a cost recovery basis

SECURED LOAN FEES

Commitment Fee	2.30% (2.00% plus GCT) of the loan amount; minimum JA\$11,500.00 (JA\$10,000.00 plus GCT)
	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 put the account in excess)	JA\$2,500.00

VISA 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	FREE
Declined ATM Transaction	FREE

OTHER LOCAL BANK ATM TRANSACTIONS

Withdrawal	JA\$60.00
Balance Enquiry	JA\$30.00
Declined ATM Transaction	FREE

INTERNATIONAL BANK ATM TRANSACTIONS

Withdrawal	JA\$500.00
Balance Enquiry	JA\$100.00
Declined ATM Transaction	JA\$100.00

INTERNET BANKING FEES

Access Fee - Personal	FREE
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NOTE:

1. Fees quoted in a foreign currency will be collected in J\$ at the rate on the date of the transaction.

