



Fee Schedule Effective August 12, 2019

Service - Retail Clients

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

ACCOUNT OPENING

CURRENT ACCOUNT

Cheque Leaves Acquisition Fee (Retail) (100 leaves per order)	\$2,912.50
Monthly Service Charge	FREE
Cheque Writing Fee	\$50.00
Returned Cheque (Own Bank)/Chargeback item	\$1,300.00
Stop Payment (Own Bank)	\$450.00 \$5,000.00 maximum

TRANSACTION RELATED

CASH DEPOSITS

Cash Deposits - Foreign Currency (USD, CAD, GBP, EUR)	1.80% 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.
Cash Deposits in excess of JA\$1M	\$3.00 per \$1,000

CHEQUE DEPOSITS

Chargeback Items (Dishonoured returned by other banks unpaid)	\$1,400.00
Cheque Deposit - Collection Item (US)	US\$10.00 + Other bank charge
Foreign Cheque Returned	\$1,500.00 + Other Bank Charge
Foreign Cheque Stop Payment	US\$18.50 + Other bank charge
Cheque Deposit - Same Day Value (JMMB Bank Cheques)	FREE
Cheque Cashing (Non-JMMB Bank Cheques)	\$290.00

CASH WITHDRAWALS

Cash Withdrawals up to JA\$1,000,000.00	FREE
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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)	\$20.00 EzAccess Accounts - FREE
Wire - Incoming and Outgoing RTGS Transfers	\$250.00
Returned/Recalled Electronic Transfers (Local ACH)	JA\$500.00 per transaction (fee waived For Pensioners)
Returned/Recalled Electronic Transfers (RTGS)	JA\$500.00 per transaction
TRANSFERS TO AND FROM INTERNATIONAL INSTITUTIONS	
International Wire Transfer -Inbound - USD	US\$23.30 per transfer
International Wire Transfer -Inbound - GBP	GBP17.62 per transfer
International Wire Transfer -Inbound - CAD	CAD\$30.01 per transfer
International Wire Transfer -Inbound - EUR	EUR19.89 per transfer
International Wire Transfer -Outbound - USD	US\$41.12 per transfer
International Wire Transfer -Outbound - GBP	GBP31.09 per transfer
International Wire Transfer -Outbound - CAD	CAD\$52.96 per transfer
International Wire Transfer -Outbound - EUR	EUR35.11 per transfer
Returned/Recalled Wires (Overseas) - USD	US\$55.00 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)	\$5,825.00
Manager's Cheque	\$120.00 EzAccess Accounts (Chequeless) - First Cheque free for the month Bonus Saver Accounts - First Cheque free for the month
Reissued Manager's Cheque	JA\$120.00 applicable to all cheques cancelled and reissued at the client's request irrespective of account type
Manager's cheque - Non-Client	\$1,100.00
Foreign Draft (drawn on Citibank/Bank of New York)	\$900.00
Foreign Cheque Local	\$120.00
Issue Duplicate Foreign Draft	\$948.12
Stop Payment/Recalled Cheque at Clients' Request - Local Cheque	\$470.00
Stop Payment/Recalled Cheque at Clients' Request -Foreign Draft	\$948.12 + Other Bank's Charge
BILL PAYMENTS	
Bill Payment (In-Branch)	\$250.00
STANDING ORDER FEES	
Standing Order Transaction	Individual Transaction Fee applies
Standing Order- One time (Set Up)	JA\$500.00 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\$2,912.50 for up to 1 year's research; for each year thereafter JA\$582.50 per hour. Up to an overall maximum of JA\$5,825.00.
Auditor's Confirmation	\$4,000.00 per account/Asset/Loan
Courier Services	Service Charge for Service Provider Applies
Duplicate Withholding Tax Cert	\$750.00 per replacement tax certificate
Embassy Letter/Certification of Account Balance/Statement Balance/Special Letters	JA\$1,350.00 per letter/certification
Statement Reprint (Local & Foreign accounts)	JA\$500.00 per statement
Telephone Verification of Balances	FREE
LOAN FEES	
Credit Bureau Fee	\$2,200.00
Credit Reports	\$2,912.50
Late Payment fee	\$2,000.00

GUARANTEE/HYPOTHECATIONS	
Copy of Title Issued	\$5,825.00
Hypothecation for external parties	\$7,000.00
Documentation Fee (Loans secured by Mortgages)	0.25%
Letter of Credit - Advising and Amending and Processing - Standard	\$8,000.00
Letter of Credit - Advising and Amending and Processing - Non-Standard	1.165% Plus Other Bank Charge
Letter of Guarantee/Undertaking - Standard	\$7,000.00
Letter of Guarantee/Undertaking - Non-Standard	1.165% of facility subject to a minimum charge of (JA\$6,250.00)
UNSECURED LOAN FEES	
Commitment Fee - Non Cash Secured	3.5% of the loan amount negotiable; minimum JA\$10,000.00. Fees for registering of securities will be charged on a cost recovery basis.
SECURED LOAN FEES	
Commitment Fee - Cash Secured	2.33% of the loan amount; minimum JA\$10,000.00. 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)	\$2,200.00
DEBIT CARD	
ABM TRANSACTIONS	
Credit Union Members @ Multilink	
Withdrawal	\$55.67
Balance Inquiry	\$39.42
Declined ATM	\$39.42
Credit Union Members @ Credit Union ATMs	
Withdrawal	\$55.67
Balance Inquiry	\$22.25
Transfer	\$23.64
Deposit	\$18.57
Loan Payment	\$18.57
Declined ATM	\$17.72
POS TRANSACTIONS	
POS	\$20.00 EzAccess Accounts - FREE
Declined POS	\$18.45

REPLACEMENT DEBIT CARD	
ATM Replacement Card	\$757.25. No charge if card is defective
INTERNET BANKING FEES	
Access Fee - Personal	FREE
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.	