

# COMBINED RATE SHEET

Schedule of Rates

Effective May 1, 2023

Rates are subject to change by the bank without notice. Products protected under the JDIC are so indicated.

## Deposit Products

### TAX-FREE Foreign Currency Accounts

A' Accounts      366 'A' Accounts  
JDIC insured

*For both Individuals & Corporations*

Accepted Currencies      US, Can, GBP  
Minimum Deposits - 1,000 in any of the accepted currencies.

US\$		TENOR			
Amount	30 days	90 days	180 days	366 days	
1,000 - 9,999	0.35%	0.45%	0.60%	0.75%	
10,000 - 24,999	0.40%	0.50%	0.70%	1.00%	
25,000 - 49,999	0.42%	0.60%	0.80%	1.20%	
50,000 - 99,999	0.50%	0.75%	0.95%	1.30%	
100,000 - 249,999	0.60%	0.90%	1.20%	1.40%	
250,000 - 499,999	0.85%	1.10%	1.25%	1.50%	
500,000 & over	Negotiable				

Can\$		TENOR			
Amount	30 days	90 days	180 days	366 days	
1,000 - 9,999	0.3500%	0.400%	0.5500%	0.700%	
10,000 - 49,999	0.3800%	0.500%	0.600%	0.800%	
50,000 and over	<----- negotiable ----->				

GBP		TENOR			
Amount	30 days	90 days	180 days	366 days	
1,000 - 9,999	0.35%	0.45%	0.60%	0.75%	
10,000 - 49,999	0.40%	0.55%	0.65%	0.80%	
50,000 - 99,999	0.55%	0.70%	0.75%	0.85%	
100,000 and over	<----- negotiable ----->				

### Certificate of Deposit (CD) / Sure Investor - JM\$

*JDIC insured*

Certificate of Deposit		TENOR				
Amount JM\$	30 days	60 dys	90 days	180 days	366 days	
2,000 - 19,999	1.85%	2.05%	2.35%	2.60%	2.85%	
20,000 - 99,999	2.00%	2.25%	2.70%	2.85%	3.05%	
100,000 - 299,999	2.25%	2.50%	2.75%	3.00%	3.25%	
300,000 - 499,999	2.50%	3.00%	3.25%	3.50%	3.75%	
500,000 - 999,999	2.75%	3.15%	3.45%	3.75%	4.05%	

Certificate of Deposit/Sure Investor		TENOR				
Amount	30 days	60 days	90 days	180 days	366 days	
1,000,000 - 4,999,999	3.05%	3.25%	3.50%	3.90%	4.25%	
5,000,000 - 14,999,999	3.25%	3.50%	3.75%	4.050%	4.40%	
15,000,000 - 19,999,999	3.30%	3.60%	3.85%	4.15%	4.45%	
\$20m and over	3.35%	3.75%	4.00%	4.25%	4.50%	

**Certificate of Deposit (CD)/ Sure Investor - US\$**

Certificate of Deposit		TENOR			
1,000 - 9,999	0.400%	0.50%	0.65%	0.90%	1.15%

Certificate of Deposit/Sure Investor		TENOR				
Amount US\$	30 days	60 days	90 days	180 days	366 days	
10,000 - 24,999	0.50%	0.65%	0.90%	1.15%	1.25%	
25,000 - 49,999	0.70%	0.95%	1.20%	1.25%	1.40%	
50,000 - 99,999	0.90%	1.05%	1.30%	1.40%	1.50%	
100,000 - 249,999	1.40%	1.6000%	1.70%	1.90%	2.00%	
250,000 - 499,999	1.60%	1.75%	2.00%	2.10%	2.2500%	
500,000 and over			-----	negotiable	----->	

**Certificate of Deposit (CD)**

Can\$		TENOR				
Amount	30 days	60 days	90 days	180 days	366 days	
1,000 - 9,999	0.35%	0.40%	0.55%	0.65%	0.75%	
10,000 - 49,999	0.40%	0.50%	0.70%	0.85%	1.00%	
50,000 and over			-----	negotiable	----->	

GBP		TENOR				
Amount	30 days	60 days	90 days	180 days	366 days	
1,000 - 9,999	0.40%	0.60%	0.65%	0.80%	0.90%	
10,000 - 49,999	0.50%	0.65%	0.75%	0.90%	1.10%	
50,000 and over	<-----	-----	negotiable	----->		
large amounts	0.70%	0.90%	1.10%	1.25%	1.500%	

EURO		TENOR				
Amount	30 days	60 days	90 days	180 days	366 days	
1,000 - 9,999	0.30%	0.40%	0.45%	0.55%	0.70%	
10,000 - 49,999	0.35%	0.55%	0.75%	0.80%	0.90%	
50,000 and over	<-----	-----	-----	negotiable	----->	

**Smart Investor - Investments - JM\$ and US\$**

Tenor	JM\$	USD
	Rate	Rate
30	4.50%	1.50%
90	4.65%	1.75%
180	4.70%	2.00%
365	4.75%	2.25%

**JMMB Advantage Gold**

USD \$	90 Day	180 days	366 Day
10,000 - 24,999	0.60%	0.95%	1.25%
25,000 - 49,000	0.80%	1.10%	1.40%
50,000 - 99,999	1.10%	1.25%	1.50%
100,000 - 249,999	1.40%	1.50%	1.75%
250,000 and over	1.60%	1.80%	2.00%

**JMMB Advantage Gold**

JA\$		TENOR		
Amount	90 Day	180 Day	366 Day	
500,000 - 999,999	3.25%	3.50%	4.00%	
1,000,000 - 4,999,999	3.75%	4.00%	4.25%	
5,000,000 and over	4.00%	4.25%	4.50%	

**JMMB Advantage Platinum**

JA\$		TENOR
Amount	366 Day	
5,000,000 and over	5.00%	

**Overdraft Excess Rate** Interest  
Contact Credit Risk

**EzAccess - J\$**

Product - Opening J\$1,000.00	Interest
1,000 - 4,999	0.20%
5,000 - 99,999	0.25%
100,000 - 249,999	0.30%
250,000 - 499,999	0.40%
500,000 and over	0.45%

**EzAccess - US\$/CAD\$/EURO/GBP**

Product- Opening US\$100.00	Interest
100 - 1,999	0.20%
2,000 - 4,999	0.20%
5,000 - 9,999	0.20%
10,000 - 99,999	0.25%
100,000 - 499,999	0.30%
500,000 and over	0.35%

**Bonus Saver JA\$**

Product - Opening J\$1,000.00	Interest	Minimum Balance for Bonus Interest to be paid Annually - Rate 0.25%
1,000 - 19,999	1.00%	\$ 10,000.00
20,000 - 49,999	1.50%	\$ 30,000.00
50,000 - 99,999	2.00%	\$ 75,000.00
100,000 - 249,999	2.10%	\$ 187,000.00
250,000 - 499,999	2.30%	\$ 375,000.00
500,000 - 999,999	2.50%	\$ 750,000.00
1,000,000 - 1,999,000	3.00%	\$ 1,500,000.00
2,000,000 - 2,999,000	3.50%	\$ 2,500,000.00
3,000,000 - 3,999,000	4.00%	\$ 3,500,000.00
4,000,000 - 4,999,000	4.50%	\$ 4,500,000.00
5,000,000 and over	5.00%	\$ 10,000,000.00

**Bonus Saver US\$/CAD\$/EURO/GBP**

Product Opening US\$100.00	Interest	Minimum Balance for Bonus Interest to be paid Annually Rate 0.25%
100 - 1,999	0.25%	\$ 1,000.00
2,000 - 4,999	0.30%	\$ 3,000.00
5,000 - 9,999	0.35%	\$ 7,500.00
10,000 - 99,999	0.45%	\$ 50,000.00
100,000 - 499,999	0.55%	\$ 250,000.00
500,000 and over	0.75%	\$ 750,000.00

**Smart Business (Corporate & SME) - JA\$**

Product - Minimum opening J\$5,000.00	Interest
below \$100,000	0.00%
100,000 - 199,000	0.30%
200,000 - 499,999	0.40%
500,000 - 999,999	0.55%
1,000,000 - 1,999,999	0.70%

*JDIC insured*

Ja\$	
Amount	Rates
1,000 - 99,999	0.40%
100,000 - 249,999	0.50%
250,000 - 499,999	0.65%
500,000 - 999,999	0.80%
1,000,000 - 2,499,999	0.90%
2,500,000 and over	1.15%

US\$	
Amount	Rates
1,000 - 9,999	0.30%
10,000 - 24,999	0.40%
25,000 - 49,999	0.50%
50,000 - 99,999	0.60%
100,000 - 249,999	0.70%
250,000 and over	0.80%

Euro-CIP			GBP-CIP		
	Amount	Rates		Amount	Rates
	1,000 - 24,999	0.20%		1,000 - 24,999	0.25%
	25,000 - 49,999	0.25%		25,000 - 49,999	0.30%
	50,000 - 99,999	0.30%		50,000 - 99,999	0.40%
	100,000 - 249,999	0.40%		100,000 - 249,999	0.50%
	250,000 and over	0.50%		250,000 and over	0.60%

CAN-CIP		
	Amount	Rates
	1,000 - 24,999	0.25%
	25,000 - 49,999	0.40%
	50,000 - 99,999	0.45%
	100,000 - 249,999	0.50%
	250,000 and over	0.55%

CAPITAL US MAXIMISER			
JDIC Insured			
USD\$	18 Mths	24 Mths	
10,000-24,999	1.65%	1.90%	
25,000-49,999	1.90%	2.15%	
50,000-99,999	2.15%	2.35%	
100,000-499,999	2.30%	2.50%	
500,000 and over	2.40%	2.65%	

CAPITAL SUPER SAVER	
JDIC Insured	
JAD AMOUNT	
50,000 - 99,999	0.40%
100,000 - 249,999	0.65%
250,000 - 499,999	0.90%
500,000 - 999,999	1.15%
1,000,000 and over	1.40%

CAPITAL SUPER SAVER	
JDIC Insured	
USD AMOUNT	
2,000 - 9,999	0.30%
10,000 - 24,999	0.35%
25,000 - 49,999	0.50%
50,000 - 99,999	0.65%
100,000 - 249,999	0.90%
250,000 - 499,999	1.00%
500,000 and over	1.15%

CAPITAL SUPER SAVER	
JDIC Insured	
GBP AMOUNT	
2,000 - 24,999	0.30%
25,000 - 49,999	0.50%
50,000 - 99,999	0.55%
100,000 - 249,999	0.70%
250,000 and over	0.80%

CAPITAL SUPER SAVER	
JDIC Insured	
CDN AMOUNT	
2,000 - 24,999	0.20%
25,000 - 49,999	0.40%
50,000 - 99,999	0.65%
100,000 - 249,999	0.80%
250,000 and over	0.90%

CAPITAL SUPER SAVER	
JDIC Insured	
EURO AMOUNT	
2,000 - 24,999	0.25%
25,000 - 49,999	0.35%
50,000 - 99,999	0.45%
100,000 - 249,999	0.60%
250,000 and over	0.70%

CAPITAL EDGE ACCOUNT			
JDIC Insured			
JA\$		US\$	
Amount	Rates	Amount	Rates
\$25,000 - \$99,999	1.65%	\$500 - \$9,999	0.40%
\$100,000 - \$249,999	1.90%	\$10,000 - \$24,999	0.65%
\$250,000 - \$499,999	2.15%	\$25,000 - \$49,999	0.90%
\$500,000 - \$999,999	2.30%	\$50,000 - \$99,999	1.15%
\$1,000,000 - \$4,499,999	2.65%	\$100,000 - \$249,999	1.40%
\$5,000,000 and over	2.90%	\$250,000 and over	1.65%