



Bank
FEE GUIDE
PERSONAL 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 (Retail) (100 leaves per order)	JA\$2,875.00
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\$4,940.00 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
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 EzAccess Accounts - 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 EzAccess Accounts (Chequeless) - First Cheque free for the month Bonus Saver Accounts - 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
Foreign Draft (drawn on Citibank/Bank of New York)	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\$245.00
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\$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 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\$641.63 per statement
Telephone Verification of Balances	FREE
LOAN FEES	
LOAN FEES	
Credit Bureau Fee	JA\$2,660.81
Credit Reports	JA\$3195.52 per report
Late Payment fee	JA\$2000
GUARANTEE/HYPOTHECATIONS	
Copy of Title Issued	JA\$5,750.00
Hypothecation for external parties	JA\$6,910
Documentation Fee (Loans secured by Mortgages)	0.25% (0.22% plus GCT)
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

UNSECURED LOAN FEES	
Commitment Fee	3.50% (3.04% plus GCT) 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	2.30% (2.00% plus GCT) 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)	JA\$2200
VISA 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	FREE
Declined ATM Transaction	FREE
OTHER LOCAL BANK ATM TRANSACTIONS	
Withdrawal	JA\$60.00
Balance Enquiry	FREE
Declined ATM Transaction	FREE
INTERNATIONAL BANK ATM TRANSACTIONS	
Withdrawal	JA\$465.00
Balance Enquiry	JA\$55.00
Declined ATM Transaction	JA\$57.62
INTERNET BANKING FEES	
Access Fee - Personal	FREE

NOTE :

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