



Bank
FEE GUIDE
PERSONAL CLIENTS

Fee Schedule Effective June 15, 2023

*All Fees include 15% GCT
(equivalent in other currencies applies, where not stated)*

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\$1,440
Stop Payment (Own Bank)	JA\$485
	JA\$4,940 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 and 15,000 units for corporate accounts.
Cash Deposits in excess of JA\$1M	JA\$3.00 per JA\$1,000

CHEQUE DEPOSITS

Chargeback Items (Dishonoured returned by other banks unpaid)	JA\$1,380
Cheque Deposit - Collection Item (US)	US\$10 + Other bank charge
Foreign Cheque Returned	US\$34.55 + Other bank charge
Foreign Cheque Stop Payment	US\$20 + 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	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)	JA\$19.75
	EzAccess Accounts - FREE
Wire - Incoming and Outgoing RTGS Transfers	JA\$70.00
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\$155 EzAccess Accounts (Chequeless) - First Cheque free for the month Bonus Saver Accounts - First Cheque free for the month
Reissued Manager's Cheque	JA\$155 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 (drawn on Citibank/Bank of New York)	JA\$900
Foreign Cheque Local	JA\$155
Issue Duplicate Foreign Draft	JA\$1000
Stop Payment/Recalled Cheque at Clients' Request - Local Cheque	JA\$485 per cheque
Stop Payment/Recalled Cheque at Clients' Request -Foreign Draft	JA\$1500 + Other Bank's Charge

BILL PAYMENTS

Bill Payment (In-Branch)	JA\$245
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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\$3,500 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\$1,545 per letter/certification
Statement Reprint (Local & Foreign accounts)	JA\$600 per statement
Telephone Verification of Balances	FREE

LOAN FEES

Credit Bureau Fee	JA\$2,171.67
Credit Reports	JA\$2,875.00 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%
Letter of Credit - Advising and Amending and Processing - Standard	JA\$7200
Letter of Credit - Advising and Amending and Processing - Non-Standard	1.00% Plus Other Bank Charge
Letter of Guarantee/Undertaking - Standard	JA\$6,900 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	3.00% of the loan amount negotiable; minimum JA\$10,000.00 Fees for registering of securities will be charged on a cost recovery basis.
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SECURED LOAN FEES

Commitment Fee	2.30% of the loan amount; minimum JA\$10,000.00 Fees for registering of securities will be charged on a cost recovery basis.
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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\$750. No charge if card is defective
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POS TRANSACTIONS

Local POS Purchase	FREE
Local Declined POS Purchase	FREE
International POS Purchase	\$47.50
International Declined POS Purchase	\$74.25

JMMB ATM TRANSACTIONS

Withdrawal	FREE
Balance Enquiry	FREE
Deposit	FREE
Mini-Statement	FREE
Declined ATM Transaction	FREE

OTHER LOCAL BANK ATM TRANSACTIONS

Withdrawal	FREE
Balance Enquiry	FREE
Declined ATM Transaction	FREE

INTERNATIONAL BANK ATM TRANSACTIONS

Withdrawal	\$357.55
Balance Enquiry	\$55.00
Declined ATM Transaction	\$54.00

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.