



Bank Fees and Charges Schedule

2026



CASH TRANSACTION DEPOSITS

Local Cash Lodgement(under 250,000)	J\$3,500.00	J\$3,500.00
Local Cash Lodgement (over 250,000)	J\$1,750.00	J\$1,750.00
FX Cash Lodgement (US\$1,000)	J\$2,000.00	J\$2,000.00
FX Cash Lodgement OVER US\$4,000)	J\$1,750.00	J\$1,750.00

WITHDRAWAL TRANSACTION FEES

CD Early Encashment

Early encashment penalty = difference between originally agreed rate and rate due for period funds actually deposited, ex: original rate 4% p.a. for 360 days. Customer encashes after 90 days, when 90-day rate was originally 1%. Customer would be paid only 1%, i.e. early encashment penalty would be 3% foregone.

CASH TRANSACTION DEPOSITS

Cheques (addn'l) JMD	JMD	J\$500.00
Cheques (addn'l) USD	USD	US\$5.00
Cheque Delivery JMD	JMD	J\$1,000
Cheques Delivery USD	USD	US\$7.50
Foreign Drafts	USD	Issuing Bank Charge +US\$25.00
Manager's Cheque	JMD	Issuing Bank Charge + J\$500.00
Replacement Cheque	JMD	J\$2,000.00 per cheque
Replacement Cheque - Foreign Draft	USD	J\$3,000.00 per cheque
Returned Cheques - JMD	JMD	Bank Charge +J\$1,600.00

WIRE TRANSACTION SERVICES

Wire Transfers (incoming)	USD	US\$30.00
Wire Transfers (outgoing)	USD	US\$40.00
Repair/Amend Outgoing Wire	USD	US\$30.00
Returned Wire to Correspondent Bank – USD	USD	US\$40.00
RTGS (Outgoing)	JMD	J\$500.00
RTGS (Incoming)	JMD	J\$100.00
Returned/Recalled RTGS	JMD	J\$500.00

OTHER BANK SERVICES

Letters of Undertaking/Guarantees	USD	Negotiated
Hypothecation Letters	USD	See Credit Fees
Audit Confirmation – Last 12 Months	USD	J\$4,000.00
Audit Confirmation – Any Prior Period	USD	J\$6,000.00
Duplicate Audit Confirmation – Last 12 Months	JMD	J\$3,000.00
Duplicate Audit Confirmation – Any Prior Period	JMD	J\$4,000.00
Special Letter to Colleges etc	JMD	J\$2,500.00
Credit or Other References	JMD	J\$6,000.00
Certification of Balances – Incl Embassies	JMD	J\$2,500.00
BOJ Threshold	JMD	\$5,500.00
Copy of Title or other security documents	JMD	\$5,500.00
Stop Payment/Cancellation	JMD	Bank Charge + J\$800.00
Stop Payment Local USD	USD	Bank Charge + \$35.00
Stop Payment – Foreign	USD	Bank Charge + \$35.00
Standing Order (re external payment)	JMD	\$600.00
Standing Order	USD	\$10.00

OTHER BANK SERVICES

Safe keeping (Investment Instruments)	JMD	J\$5,500.00 p.a.
Hold Statements	JMD	J\$1,800.00 p.a. per Statement
Hold Mail	JMD	J\$1,800.00 p.a. per item
Duplicate Withholding Tax Certificate	JMD	J\$1,500.00
Research on Acct (over 1 year prior)	JMD	J\$1,500.00 per hour Subject to minimum - \$1,500
Duplicate Statement	JMD	J\$650.00
Duplicate CD	JMD	J\$650.00
Indemnity Fee	JMD	\$1,450.00

CREDIT RELATED FEES

Letters of Undertaking	Personal (Land or Motor Vehicle Purchase)		0.25%, subject to minimum \$5,000 for motor vehicles and \$10,000 for real estate
	Corporate or Commercial (Land or Motor Vehicle Purchase)		0.25%, subject to minimum \$5,000 for motor vehicles and \$10,000 for real estate
	Letter of Hypothecation – Personal or Corporate		1%, subject to minimum \$7,000
	Letters of Undertaking - Personal (other than for land or vehicle purchase)	RRC	\$5,000.00
		Non RRC	0.25%, subject to minimum of \$5,000
Letters of Guarantee - Corporate	Guarantee (Local)	RRC	1.00-5.00%, subject to minimum \$5,000
	Guarantee (Local)	Non RRC	2.50-5.00%, subject to minimum \$10,000
	Guarantee to Service Providers	RRC	1.00-5.00%, subject to minimum \$5,000
	Guarantee to Service Providers	Non RRC	2.50-5.00%, subject to minimum \$10,000
Letters of Guarantee - Retail	Guarantee (Local)	RRC	1.00-5.00%, subject to minimum \$5,000
Credit Report Fee			\$3,000.00

CREDIT RELATED FEES (CON'T)

Commitment Fee	Small Business	Non RRC	3.00%
		RRC	2.00%
	Corporate & Commercial	Non RRC	2.00%
		RRC	2.00%
	Retail	Non RRC	3.00%
		RRC	2.00%
		Unsecured	3.00%
	Finance Leases (Fee is included in Documentation Fees of 2.50 – 2.75%)		
Annual Renewal/ Review Fee	Corporate & Commercial	Non RRC	0.75%
		RRC	0.75%
	Personal	Non RRC	1.00%
		RRC	1.00%
Securities/Loan Processing Fees (exclusive of Out of Pocket Expenses e.g. stamping & registration)	Entering & Withdrawing Caveat		\$6,000.00
	Registration of Mortgage		\$50,000.00
	Company Search		\$4,000.00
	Title Search		\$5,500.00
	Discharge of Mortgage		\$6,000.00
	Preparing, Stamping & Recording of Debenture		\$40,000.00
	Discharge of Debenture		\$15,000.00
	Cash Secured Loans		1.00%
	Motor Vehicle Registration & Stamping		\$20,000.00
	Lease – Documentation Fees		2.50-2.75%
Late Payment Fee (Subject to a minimum of \$5,000.00)			2.5%, minimum \$5,000

*RRC – Readily Realizable Collateral (cash secured)
All prices are quoted in JMD unless otherwise stated
All rates and charges are subject to additional GCT.
Government Fees are not included.