

**JMMB BANK (T&T) LIMITED**  
**CHEQUING FEES**  
**AS AT JUNE 30TH**

| CHEQUING FEES   | 2023            |   | 2022            |  | 2021            |  | 2020            |  | 2019            |  |
|---|-----------------|---|-----------------|--|-----------------|--|-----------------|--|-----------------|--|
|   | Frequency       | Value   | Frequency       | Value                                      | Frequency       | Value                                      | Frequency       | Value                                      | Frequency       | Value                                      |
| Personal  |                 |   |                 |  |                 |  |                 |  |                 |  |
| Minimum balance threshold                                   | Other           | TT\$5,000 - Ez Access;<br>TT\$10,000/US\$10,000 -<br>Private Plus | Other           | TTD \$500.00                               | Other           | TTD \$500.00                               | Other           | TTD \$500.00                               | Other           | TTD \$5,000.00                             |
| Minimum balance violation fee                               | Other           | No Interest Earned  | Other           | No Interest Earned                         | Other           | No Interest Earned                         | Other           | No Interest Earned                         | Other           | No Interest Earned                         |
| Maintenance fee   | Monthly         | \$20.00   | Monthly         | \$20.00                                    | Monthly         | \$20.00                                    | Monthly         | \$20.00                                    | Monthly         | \$20.00                                    |
| In-branch deposit transaction (teller) fee                  | -               | -   | -               | -  | -               | -  | -               | -  | -               | -  |
| Number of free in-branch deposit transactions per period    | -               | -   | -               | -  | -               | -  | -               | -  | -               | -  |
| In-branch withdrawal transaction (teller) fee               | -               | -   | Per transaction | -  | Per transaction | -  | Per transaction | -  | Per transaction | -  |
| Number of free in-branch withdrawal transactions per period | -               | -   | -               | -  | -               | -  | -               | -  | -               | -  |
| Cheque book fee   | Per unit        | \$100.00 for 4 books<br>(100 leaves)                              | Per unit        | \$25.00                                    | Per unit        | \$25.00                                    | Per unit        | \$25.00                                    | Per unit        | \$25.00                                    |
| Cheque return fee due to insufficient funds                 | Per transaction | \$30.00   | Per transaction | \$30.00                                    | Per transaction | \$30.00                                    | Per transaction | \$30.00                                    | Per transaction | \$30.00                                    |
| Cheque stop payment fee                                     | Per unit        | \$30.00   | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    |
| Dormant account fee   | Annually        | \$50.00   | Annually        | \$50.00                                    | Annually        | \$50.00                                    | Annually        | \$50.00                                    | Annually        | \$50.00                                    |
| Overdraft fee (initial)                                     | % of value      | 1% of committed amt.<br>(minimum \$150.00)                        | % of value      | 1% of committed amt.<br>(minimum \$150.00) | % of value      | 1% of committed amt.<br>(minimum \$150.00) | % of value      | 1% of committed amt.<br>(minimum \$150.00) | % of value      | 1% of committed amt.<br>(minimum \$150.00) |
| Overdraft renewal fee                                       | Annually        | 1% of committed amt.<br>(minimum \$150.00)                        | Annually        | 1% of committed amt.<br>(minimum \$150.00) | Annually        | 1% of committed amt.<br>(minimum \$150.00) | Annually        | 1% of committed amt.<br>(minimum \$150.00) | Annually        | 1% of committed amt.<br>(minimum \$150.00) |

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|---|-----------------|--|-----------------|--|-----------------|--|-----------------|--|-----------------|--|
|   | Business        | Frequency                                  | Value           | Frequency                                  | Value           | Frequency                                  | Value           | Frequency                                  | Value           | Frequency                                  |
| Minimum balance threshold                                   | Other           | TTD \$500,000.00                           | Other           | TTD \$500,000.00                           | Other           | TTD \$500,000.00                           | Other           | TTD \$500,000.00                           | Other           | TTD \$500,000.00                           |
| Minimum balance violation fee                               | Other           | No Interest Earned                         | Other           | No Interest Earned                         | Other           | No Interest Earned                         | Other           | No Interest Earned                         | Other           | No Interest Earned                         |
| Maintenance fee   | Monthly         | SME - \$25.00;<br>Corporate - \$75.00      | Monthly         | SME - \$25.00;<br>Corporate - \$75.00      | Monthly         | SME - \$25.00;<br>Corporate - \$75.00      | Monthly         | \$75.00                                    | Monthly         | \$75.00                                    |
| In-branch deposit transaction (teller) fee                  | -               | -  | -               | -  | -               | -  | -               | -  | -               | -  |
| Number of free in-branch deposit transactions per period    | -               | -  | -               | -  | -               | -  | -               | -  | -               | -  |
| In-branch withdrawal transaction (teller) fee               | -               | -  | Per transaction | Free                                       | Per transaction | Free                                       | Per transaction | Free                                       | Per transaction | Free                                       |
| Number of free in-branch withdrawal transactions per period | -               | -  | -               | Unlimited                                  | -               | Unlimited                                  | -               | Unlimited                                  | -               | Unlimited                                  |
| Cheque book fee   | Per unit        | \$360.00<br>(600 leaves)                   | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    |
| Cheque return fee due to insufficient funds                 | Per transaction | \$30.00                                    | Per transaction | \$30.00                                    | Per transaction | \$30.00                                    | Per transaction | \$30.00                                    | Per transaction | \$30.00                                    |
| Cheque stop payment fee                                     | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    | Per unit        | \$30.00                                    |
| Dormant account fee   | Annually        | \$50.00                                    | Annually        | \$50.00                                    | Annually        | \$50.00                                    | Annually        | \$50.00                                    | Annually        | \$50.00                                    |
| Overdraft fee (initial)                                     | % of value      | 1% of committed amt.<br>(minimum \$150.00) | % of value      | 1% of committed amt.<br>(minimum \$300.00) | % of value      | 1% of committed amt.<br>(minimum \$300.00) | % of value      | 1% of committed amt.<br>(minimum \$300.00) | % of value      | 1% of committed amt.<br>(minimum \$300.00) |
| Overdraft renewal fee                                       | Annually        | 1% of committed amt.<br>(minimum \$150.00) | Annually        | 1% of committed amt.<br>(minimum \$300.00) | Annually        | 1% of committed amt.<br>(minimum \$300.00) | Annually        | 1% of committed amt.<br>(minimum \$300.00) | Annually        | 1% of committed amt.<br>(minimum \$300.00) |

Source: Central Bank of Trinidad and Tobago

**Note :** A dash (-) indicates the fee or charge is not levied by the institution and/or the service is not relevant to the institution.