



FEE CHANGES

October 15, 2026

All Fees listed are inclusive of General Consumption Tax



Fee Changes

Please be advised of the update in fees for the following services that take effect on **Thursday, October 15, 2026**

CATEGORY	Existing Fee (GCT Included)	New Fee (GCT Included)
Minimum Balance Fee for Savings Accounts	\$0.00	\$200.00 per month charged on savings accounts with balances below \$5,000.00 and 2 units of foreign currency for FX accounts below 100 units of foreign currency.
Credit Bureau Fee	Personal & Business \$2,592.10	Personal & Business \$4000.00
Over the Counter Deposit Fee above One Million Dollars	0.39% per \$1M	0.475% of the deposit amount for deposits \$1,000,000.00 & over
Early Closure Fee	\$1,200.00 if closed within 6-months	\$1,500.00 if closed within 30 days
Hypothecation of funds on savings account	\$2,467.81	\$4,467.81
Replacement Cards	US\$2.47 or J\$407.55 per card	\$1,100.00 per card

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CATEGORY	Existing Fee (GCT Included)	New Fee (GCT Included)
International Wire Transfer (Outbound) From JMD Account From USD Account From CAD Account From GBP Account	J\$4,504.30 US\$30.00 CA\$35.00 GBP£25.00	J\$5,004.30 US\$35.00 CA\$40.00 GBP£30.00
Point of Sale Transactions	\$11.85	\$13.25
Cheques Returned Insufficient Funds (Inward Clearings)	\$1,700.00	\$2,100.00
Returned Cheque (Foreign Currency account)	4.93 units of Foreign Currency per item	40.69 units of Foreign Currency per item
Cheque Book (Branch Pick-Up)	\$2,231.76 First 25 cheques are FREE (4 books with 25 cheques each)	\$3200.00 per 100
Manager's Cheques	\$500.00	\$600.00
Cheque Encashment - JN Bank Cheque (Own Cheque)	Members – FREE Non-Members - \$296.14	Members – FREE Non-Members - \$339.25