

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

PAYMENTS FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Debit Card (Locally Branded)										
On-us ¹ ATM ² transaction fees										
ATM enquiry	Per transaction	-	Per transaction	Free	Per transaction	Free	-	Free	-	Free
ATM withdrawal (TT\$)	Per transaction	-	Per transaction	Free	Per transaction	Free	-	Free	-	Free
ATM withdrawal declined	Per transaction	-	Per transaction	Free	Per transaction	Free	-	Free	-	Free
Local Off-us ³ ATM transaction fees (LINX)										
ATM enquiry	Per transaction	-	Per transaction	Free	Per transaction	Free	Per transaction	\$1.00 (approved); \$0.65 (declined)	Per transaction	\$1.00 (approved); \$0.65 (declined)
ATM withdrawal (TT\$)	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00 (Linx Only)	Per transaction	\$4.00 (Linx Only)
ATM withdrawal declined	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	TTD \$1.50	Per transaction	TTD \$1.50
Card Issuance fees										
1st issue fee	Per unit	\$150.00 (Visa Classic), \$200.00 (Visa Gold)	Annually	\$150.00 (Visa Classic), \$200.00 (Visa Gold)	Annually	\$150.00 (Visa Classic), \$200.00 (Visa Gold)	Annually	\$150.00 (Visa Classic), \$200.00 (Visa Gold), Linx (Free)	Annually	\$150.00 (Visa Classic), \$200.00 (Visa Gold), Linx (Free)
Replacement fee	Per unit	\$150.00 (Visa Classic), \$200.00 (Visa Gold)	Per unit	\$150.00 (Visa Classic), \$200.00 (Visa Gold)	Per unit	\$150.00 (Visa Classic), \$200.00 (Visa Gold)	Per unit	\$150.00 (Visa Classic), \$200.00 (Visa Gold), \$35.00 (Linx)	Per unit	\$150.00 (Visa Classic), \$200.00 (Visa Gold), \$35.00 (Linx)
Point of sale fees - debit card										
Usage fee for approved local transaction	Per transaction	-	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$1.00 (Linx Only)	Per transaction	\$1.00 (Linx Only)
Usage fee for declined local transaction	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$1.00 (Linx Only)	Per transaction	\$1.00 (Linx Only)
Internet Banking										
Usage fee	Per transaction	-	Per transaction	Free	Per transaction	Free	-	-	-	-
Utility payment fee	Per transaction	-	Per transaction	Free	Per transaction	Free	-	-	-	-
Telephone Banking										
Usage fee	-	-	-	-	-	-	-	-	-	-
Utility payment fee	-	-	-	-	-	-	-	-	-	-
Wire Transfers										
Wire transfer fee outgoing	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00
Wire transfer fee incoming	Per transaction	\$0.00 local wire / USD \$15.00 foreign wire	Per transaction	\$20.00	Per transaction	\$20.00	Per transaction	\$20.00	Per transaction	\$20.00
RTGS ⁴ Transactions										
RTGS outgoing transaction fee	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00
RTGS incoming transaction fee	Per transaction	-	Per transaction	Free	Per transaction	Free	-	-	-	-
ACH ⁵ Transactions - Personal										
ACH fee per transaction	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00
ACH sundry query fee	Per transaction	-	Per transaction	Free	Per transaction	Free	-	-	-	-

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

PAYMENTS FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
ACH Transactions - Business										
Maintenance fee	-	-	-	-	-	-	-	Free	-	Free
ACH fee per transaction	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00
ACH direct fee (processed by originator)	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00
ACH indirect fee (processed by bank obo originator)	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	\$2.00
ACH credit return fee	Per transaction	\$20.00	Per transaction	\$20.00	Per transaction	\$20.00	Per transaction	\$20.00	Per transaction	\$20.00
ACH debit return fee	Per transaction	\$20.00	Per transaction	\$20.00	Per transaction	\$20.00	Per transaction	\$20.00	Per transaction	\$20.00
ACH sundry query fee	Per transaction	-	Per transaction	Free	Per transaction	Free	-	Free	-	Free

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.

- 1. On-us: Refer to all transactions using the individual’s home bank network.
- 2. ATM: Automated Teller Machine.
- 3. Off-us: Refer to all transactions using another bank’s network.
- 4. RTGS: Real Time Gross Settlement System.
- 5. ACH: Automated Clearing House.