

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

|   | 2018             |   | 2017             |   | 2016             |                   |
|---|------------------|---|------------------|---|------------------|-------------------|
| <b>PAYMENTS FEES</b>  |                  |   |                  |   |                  |                   |
| <b>Debit Card (Locally Branded)</b>                         | <b>Frequency</b> | <b>Value</b>  | <b>Frequency</b> | <b>Value</b>  | <b>Frequency</b> | <b>Value</b>      |
| <b>On-us<sup>1</sup> ATM<sup>2</sup> transaction fees</b>   |                  |   |                  |   |                  |                   |
| ATM enquiry   | -                | Free  | -                | Free  | -                | Free              |
| ATM withdrawal (TT\$)                                       | -                | Free  | -                | -   | -                | Free              |
| ATM withdrawal declined                                     | -                | Free  | -                | Free  | -                | Free              |
| <b>Local Off-us<sup>3</sup> ATM transaction fees (LINX)</b> |                  |   |                  |   |                  |                   |
| ATM enquiry   | -                | -   | -                | -   | -                | -                 |
| ATM withdrawal (TT\$)                                       | Per transaction  | \$4.00 (Linx Only)  | Per transaction  | \$4.00 (Linx Only)  | -                | -                 |
| ATM withdrawal declined                                     | -                | -   | -                | -   | -                | -                 |
| <b>Card Issuance fees</b>                                   |                  |   |                  |   |                  |                   |
| 1st issue fee   | Annually         | \$150.00 (Visa Classic),<br>\$200.00 (Visa Gold), Linx<br>(Free)    | Annually         | \$150.00 (Visa Classic),<br>\$200.00 (Visa Gold), Linx<br>(Free)    | Annually         | \$100.00-\$200.00 |
| Replacement fee   | Per unit         | \$150.00 (Visa Classic),<br>\$200.00 (Visa Gold),<br>\$35.00 (Linx) | Per unit         | \$150.00 (Visa Classic),<br>\$200.00 (Visa Gold),<br>\$35.00 (Linx) | Per unit         | \$100.00-\$200.00 |
| <b>Point of sale fees - debit card</b>                      |                  |   |                  |   |                  |                   |
| Usage fee for approved local transaction                    | Per transaction  | \$1.00 (Linx Only)  | Per transaction  | \$1.00 (Linx Only)  | -                | Free              |
| Usage fee for declined local transaction                    | -                | Free  | Per transaction  | Free  | -                | Free              |
| <b>Internet Banking</b>                                     |                  |   |                  |   |                  |                   |
| Usage fee   | -                | Free  | -                | Free  | -                | Free              |
| Utility payment fee   | -                | Free  | -                | Free  | -                | Free              |
| <b>Telephone Banking</b>                                    |                  |   |                  |   |                  |                   |
| Usage fee   | -                | Free  | -                | Free  | -                | Free              |
| Utility payment fee   | -                | Free  | -                | Free  | -                | Free              |
| <b>Wire Transfers</b>                                       |                  |   |                  |   |                  |                   |
| Wire transfer fee outgoing                                  | Per transaction  | \$65.00   | Per transaction  | \$65.00   | Per transaction  | \$65.00           |
| Wire transfer fee incoming                                  | Per transaction  | \$20.00   | Per transaction  | \$20.00   | Per transaction  | \$20.00           |
| <b>RTGS<sup>4</sup> Transactions</b>                        |                  |   |                  |   |                  |                   |
| RTGS outgoing transaction fee                               | Per transaction  | \$65.00   | Per transaction  | \$65.00   | Per transaction  | \$65.00           |
| RTGS incoming transaction fee                               | -                | Free  | -                | Free  | -                | Free              |
| <b>ACH<sup>5</sup> Transactions - Personal</b>              |                  |   |                  |   |                  |                   |
| ACH fee per transaction                                     | Per transaction  | \$1.50 -\$2.00  | Per transaction  | \$1.50 -\$2.00  | Per transaction  | \$1.50 -\$2.00    |
| ACH sundry query fee  | -                | Free  | -                | Free  | -                | Free              |

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| <b>PAYMENTS FEES</b>                                |                  |               |                  |               |                  |               |
| <b>ACH Transactions - Business</b>                  | <b>Frequency</b> | <b>Value</b>  | <b>Frequency</b> | <b>Value</b>  | <b>Frequency</b> | <b>Value</b>  |
| Maintenance fee                                     | -                | Free          | -                | Free          | -                | Free          |
| ACH fee per transaction                             | Per transaction  | \$1.50-\$2.00 | Per transaction  | \$1.50-\$2.00 | Per transaction  | \$1.50-\$2.00 |
| ACH direct fee (processed by originator)            | Per transaction  | \$2.00        | Per transaction  | \$2.00        | Per transaction  | \$2.00        |
| ACH indirect fee (processed by bank obo originator) | Per transaction  | \$1.50-\$2.00 | Per transaction  | \$1.50-\$2.00 | Per transaction  | \$1.50-\$2.00 |
| ACH credit return fee                               | 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       |
| ACH sundry query fee                                | -                | 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