

**COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
AS AT JUNE 30TH 2016**

	Bank of Baroda (Trinidad & Tobago) Limited		Citibank (Trinidad & Tobago) Limited		FirstCaribbean International Bank (Trinidad & Tobago) Limited		First Citizens Bank Limited		JMMB Bank (T&T) Limited		RBC Royal Bank (Trinidad & Tobago) Limited		Republic Bank Limited		Scotiabank Trinidad and Tobago Limited	
CHEQUING FEES																
Personal	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Quarterly	Quarterly average balance (QAB) - \$100.00 (SB), \$1000.00 (CA)	-	-	Monthly	\$2,000.00	-	-	-	-	Monthly	\$100.00	-	-	-	-
Minimum balance violation fee	Quarterly	SB-\$10.00, CA-\$25.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	SB-\$4.00, CA - free	-	-	-	-	Monthly	\$20.00 plus \$1.50 per debit entry (ref. below)	Monthly	\$30.00	Monthly	\$25.00	Monthly	\$20.01	Monthly	\$22.00
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	-	Free	-	Free	-	Free	-	Free	-	Free	Per transaction	\$5.00
Number of free in-branch deposit transactions per period	Other	SB - (5 Dr/Cr monthly), CA - (\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	-	-	-	-	-	Nil	-	-	-	-	-	Free	Monthly	10 in-branch transaction, whether debit or credit to account
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	-	Free	Per transaction	\$1.50	Per transaction	\$1.75 per W/D	Per transaction	\$7.00 per debit entry/ \$3.50 per cheque after/5 free cheques	-	Free	Per transaction	\$5.00
Number of free in-branch withdrawal transactions per period	Monthly	SB - (5 Dr/Cr monthly), CA - (\$5.00 for 25 Dr/Cr quarterly, min-\$5)	-	-	-	-	-	Nil	-	None	Monthly	None	-	-	Monthly	10 in-branch transaction, whether debit or credit to account
Cheque book fee	Per transaction	(SB - 50, CA - 100) leaves free in one FY. \$1.00 per leaf thereafter	-	-	-	-	Per unit	\$10.00	Per unit	\$25.00	Per unit	\$15.00 - \$35.00	Per unit	\$29.00	-	Free
Cheque return fee due to insufficient funds	Per transaction	\$25.00	-	-	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$34.50	Per transaction	\$40.00
Cheque stop payment fee	Per unit	\$25.00	-	-	Per unit	\$65.00	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$35.00
Dormant account fee	Quarterly	Free	-	-	-	-	-	Free	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$25.00-1st and 2nd year, every 2 yrs thereafter
Overdraft fee (initial)	Per transaction	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750 (1/2 paid upfront)	-	-	Other	Pre-determined in the client's credit agreement	Per transaction	\$40.00 per item plus int@24% if no OD or in excess. Min \$30.00	% of value	1% of committed amt. (minimum \$300.00)	Monthly	1% of limit, minimum \$250.00	Monthly	\$25.00	Monthly	\$30.00 plus int. if used, \$20.00 per item plus int. if > OD limit
Overdraft renewal fee	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	-	-	Annually	Pre-determined in the client's credit agreement	Annually	0.75% of limit, minimum \$150.00	Annually	1% of committed amt. (minimum \$300.00)	-	1% of limit	-	-	-	-
Business																
Minimum balance threshold	Quarterly	Quarterly average balance (QAB) - \$1000.00	-	-	-	-	-	-	-	-	-	-	-	-	Other	\$500.00
Minimum balance violation fee	Quarterly	\$25.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Other	Free	Monthly	TTD11.50 or USD5.75	Monthly	\$15.00	Monthly	\$30.00 plus \$1.50 per debit entry (ref. below)	Monthly	\$75.00	Monthly	\$30.00	Monthly	\$25.00	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	-	Free	-	Free	-	-	Per transaction	\$1.00	-	-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter, min \$5.00	-	-	-	-	-	Nil	-	-	-	None	Per transaction	\$1.00	Monthly	1 free entry for every \$500.00 of credit balance
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	\$1.00	Per transaction	\$1.50	Per transaction	\$1.75 per W/D and \$1.00 per cheque debit	Per transaction	\$1.00	-	-	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter, min \$5.00	-	-	-	None	-	Nil	-	None	-	None	Per transaction	\$1.00	Monthly	1 free entry for every \$500.00 of credit balance
Cheque book fee	Per transaction	100 leaves free in one FY. \$1.00 per leaf thereafter	-	-	-	-	Per unit	\$10.00	Per unit	\$25.00	Per unit	\$20.00-\$240.00	Per unit	\$43.00	-	Free
Cheque return fee due to insufficient funds	Per transaction	\$25.00	Per transaction	TTD25.00 OR USD25.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$34.50	Per transaction	\$35.00
Cheque stop payment fee	Per unit	\$25.00	Per transaction	TTD15.00 OR USD15.00	Per unit	\$65.00	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$30.00
Dormant account fee	Other	Free	-	-	-	-	-	Free	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$15.00 1st and 2nd year, every 2 years thereafter
Overdraft fee (initial)	Per transaction	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750 (1/2 paid upfront)	-	-	Other	Pre-determined in the client's credit agreement	Per transaction	\$40.00 per item plus int@24% if no OD or in excess. Min \$40.00	% of value	1% of committed amt. (minimum \$300.00)	Monthly	1% of limit	Monthly	\$23.00	Other	Min \$200.00 per overrun plus OD int.
Overdraft renewal fee	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	-	-	Annually	Pre-determined in the client's credit agreement	Annually	0.75% of limit, minimum \$150.00	Annually	1% of committed amt. (minimum \$300.00)	Annually	0.25% of authorized limit	Monthly	\$100.00	Annually	1/4% to 1% of authorised limit minimum \$500.00

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.