

**COMMERCIAL BANKS  
COMPARATIVE SCHEDULE OF FEES AND CHARGES  
AS AT JUNE 30th 2017**

	Bank of Baroda (Trinidad & Tobago) Limited		Citibank (Trinidad & Tobago) Limited		FirstCaribbean International Bank & Tobago) Limited (Trinidad)		First Citizens Bank Limited		JMMB Bank (T&T) Limited		RBC Royal Bank (Trinidad & Tobago) Limited		Republic Bank Limited		Scotiabank Trinidad and Tobago Limited		
<b>ELECTRONIC PAYMENTS FEES</b>																	
Debit Card (Locally Branded)	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	
<b>On-us<sup>1</sup> ATM<sup>2</sup> transaction fees</b>																	
ATM enquiry	Other	Free	-	-	-	Free	-	Free	-	Free	-	Free	-	Free	-	Free or \$1.00 based on account	
ATM withdrawal (TTS)	Other	Free	-	-	-	Free	Per transaction	Approved \$0.85	-	-	-	Free	Per transaction	\$0.75	Per transaction	Free or \$2.00 based on account	
ATM withdrawal declined	Other	Free	-	-	-	Free	-	Free	-	Free	Per transaction	\$0.50	Per transaction	\$0.75	Per transaction	\$0.50	
<b>Local Off-us<sup>3</sup> ATM transaction fees (LINX)</b>																	
ATM enquiry	Per transaction	\$0.50	-	-	-	Free	Per transaction	Approved \$1.00; Declined \$0.30; Failed Free	-	-	Per transaction	\$1.25	Per transaction	\$0.75	Per transaction	\$1.00 if approved; \$0.30 if declined	
ATM withdrawal (TTS)	Per transaction	\$4.00	-	-	-	Free	Per transaction	Approved \$4.00; Failed - fee	Per transaction	\$4.00 (Linx Only)	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	Free or \$4.00 based on account	
ATM withdrawal declined	Per transaction	Free	-	-	-	Free	Per transaction	\$1.00	-	-	Per transaction	\$1.00	Per transaction	\$1.15	Per transaction	\$1.00	
<b>Card Issuance fees</b>																	
1st issue fee	Per unit	Free	-	-	-	Free	Per transaction	Free	Annually	\$150.00 (Visa Classic), \$200.00 (Visa Gold), Linx (Free)	Not Applicable	Free (valid for 20 yrs)	-	Free	-	Free	
Replacement fee	Per unit	\$25.00	-	-	Per unit	\$30.00	Per unit	Damaged cards only \$35.00	Per unit	\$150.00 (Visa Classic), \$200.00 (Visa Gold), \$35.00 (Linx)	Per unit	\$50.00 (customer request/lost/stolen/damaged)	Per unit	\$50.00	Per unit	Free	
<b>Point of sale fees - debit card</b>																	
Usage fee for approved local transaction	Per transaction	\$0.75	-	-	-	-	Per transaction	\$0.75	Per transaction	\$1.00 (Linx Only)	Per transaction	\$0.75	-	Free	Per transaction	Free or \$0.75 based on account	
Usage fee for declined local transaction	Per transaction	Free	-	-	-	-	Per transaction	\$0.30	Per transaction	Free	Per transaction	\$1.00	-	Free	Per transaction	\$0.25	
<b>Internet Banking</b>																	
Usage fee	Per transaction	Free	Monthly	TTD \$200.00	-	Free	-	Free	-	Free	-	Free	-	Free	-	Free	
Utility payment fee	-	-	-	-	-	-	-	Free	-	Free	-	Free	-	Free	Other	Cash advance fees apply if credit cards used	
<b>Telephone Banking</b>																	
Usage fee	-	-	-	-	-	Free	-	Free	-	Free	-	Free	-	Free	-	Free	
Utility payment fee	-	-	-	-	-	-	-	Free	-	Free	-	Free	-	Free	Other	Cash advance fees apply if credit cards used	
<b>Wire Transfers</b>																	
Wire transfer fee outgoing	Per transaction	<USD15000+USD10, USD15001-USD50000-USD15, >USD50001-USD25	Per transaction	TTD\$20.00/TTD\$80.00	Per transaction	\$65.00 (via internet) & \$75.00 (via branch) \$25.00 (to credit any of our branches), \$30.00 (at another bank)	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$67.50	Per transaction	\$65.00	Per transaction	\$75.00 (but could add beneficiary charges)	
Wire transfer fee incoming	Other	Free	-	-	Per transaction	-	Per transaction	Foreign A/C - \$5.00 per currency; TTD A/C - TTS50.00	Per transaction	\$20.00	Per transaction	\$45.00	Per transaction	\$73.75	Per transaction	\$0-\$35.00 \$USD	
<b>RTGS<sup>4</sup> Transactions</b>																	
RTGS outgoing transaction fee	Per transaction	<USD15000+USD10, USD15001-USD50000-USD15, >USD50001-USD25	Per transaction	TTD\$20.00	Per transaction	\$60.00	Per transaction	\$50.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	TT\$40.00-non USD, TT\$60.00-USD transactions
RTGS incoming transaction fee	Other	Free	-	-	-	Free	-	Free	Per transaction	Free	Per transaction	\$45.00	Per transaction	\$28.75	-	Free	
<b>ACH<sup>5</sup> Transactions - Personal</b>																	
ACH fee per transaction	Other	Free	-	-	Per transaction	\$5.00	Per unit	\$1.25	Per transaction	\$1.50-\$2.00	-	-	-	-	-	-	
ACH sundry query fee	Other	Free	-	-	-	-	-	-	-	Free	-	-	-	-	-	Free	
<b>ACH Transactions - Business</b>																	
Maintenance fee	Other	Free	-	-	-	-	Monthly	\$100.00	-	Free	-	-	Monthly	\$50.00	-	-	
ACH fee per transaction	Other	Free	Monthly	TTD\$2.00 OR TTD\$3.00	Per transaction	\$5.00	Per transaction	\$1.25	Per transaction	\$1.50-\$2.00	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	-	-	Per transaction	\$0.55	
ACH direct fee (processed by originator)	-	-	-	-	-	-	Per transaction	\$3.00	Per transaction	\$2.00	-	-	Per transaction	\$1.00	Per transaction	\$1.00	
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-	Per transaction	\$1.25	Per transaction	\$1.50-\$2.00	-	-	Per transaction	\$3.25	Per transaction	\$1.00	
ACH credit return fee	-	-	-	-	-	-	Per transaction	\$10.00	Per transaction	\$20.00	Per transaction	\$4.00	Per transaction	\$5.00	Per transaction	\$5.62	
ACH debit return fee	-	-	-	-	-	-	Per transaction	\$10.00	Per transaction	\$20.00	Per transaction	\$8.00	Per transaction	\$8.00	Per transaction	\$5.62	
ACH sundry query fee	Other	Free	-	-	-	-	-	-	-	Free	Per transaction	\$10.00	Per transaction	\$15.00	-	-	

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.

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