

**COMMERCIAL BANKS  
COMPARATIVE SCHEDULE OF FEES AND CHARGES  
AS AT JUNE 30TH 2018**

	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	
<b>SAVINGS FEES</b>																
<b>Personal</b>	Frequency	Value	Frequency	Value	Frequency	Value \$0.00 to \$500.00 (Personal Savings Account)	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Monthly	\$100.00	-	-	Monthly	-	Other	\$100.00	-	-	Monthly	\$100.00	-	-	Monthly	\$1,000.00
Minimum balance violation fee	Quarterly	\$10.00	-	-	-	-	Monthly	\$15.00	-	-	-	-	-	-	Monthly	\$10.00 if minimum balance is not maintained
Maintenance fee	Monthly	\$4.00	-	-	-	-	-	Free	-	-	Monthly	\$15.00	Monthly	\$15.01	-	-
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	Free	-	Free	-	Free	Per transaction	\$8.00	-	Free	Per transaction	\$8.00
Number of free in-branch deposit transactions per period	Monthly	5 free whether debit or credit to the account	-	-	-	-	Per transaction	Free	-	-	-	None	-	Free	Monthly	1 in-branch deposit or withdrawal
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	Free	Per transaction	\$5.00	Per transaction	\$1.75	Per transaction	\$8.00	Per transaction	\$3.00	Per transaction	\$8.00
Number of free in-branch withdrawal transactions per period	Monthly	5 free whether debit or credit to the account	-	-	-	-	Monthly	1 Per Month	-	None	-	None	Monthly	1	Monthly	1 in-branch deposit or withdrawal
Dormant account fee	-	Free	-	-	Other	\$15.00 (Initial notice), \$15.00 thereafter	-	Free	Annually	\$50.00	Monthly	\$15.00	Monthly	\$15.00	Other	\$25.00-1st, 2nd year, every 2 yrs thereafter
<b>Business</b>																
Minimum balance threshold	-	-	-	-	Monthly	\$2,000 (Corporate; Premium)	Other	\$100.00	-	-	-	-	-	-	Monthly	\$500.00
Minimum balance violation fee	-	-	-	-	Monthly	\$12.00 if below \$2,000	Monthly	\$15.00	-	-	-	-	-	-	-	-
Maintenance fee	-	-	Monthly	TTD \$100.00 or TTD \$200.00	-	-	-	Free	-	-	-	-	-	-	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	-	-	-	-	Per transaction	2 free, thereafter \$1.00	-	Free	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	-	-	-	-	Monthly	2 per month	Per transaction	Free	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
In-branch withdrawal transaction (teller) fee	-	-	-	-	Per transaction	\$1.00	Per transaction	\$5.00	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	-	-	-	-	Monthly	2	Monthly	1 Per Month	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
Dormant account fee	-	-	-	-	Other	\$15.00 (Initial notice), \$15.00 thereafter	-	Free	-	-	-	-	-	-	Other	\$15.00 1st and 2nd year, every 2 years thereafter

Source: Central Bank of Trinidad and Tobago