

**COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
AS AT JUNE 30TH 2019**

	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	
PAYMENTS FEES																
Debit Card (Locally Branded)	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
On-us ATM transaction fees																
ATM enquiry	Other	Free	-	-	-	Free	-	Free	-	Free	-	Free	-	Free	Per transaction	Free or \$1.00 based on account
ATM withdrawal (TTS)	Other	Free	-	-	-	Free	Per transaction	Approved \$0.85	-	Free	-	Free	Per transaction	\$0.75	Per transaction	Free or \$2.00 based on account
ATM withdrawal declined	Other	Free	-	-	-	Free	-	Free	-	Free	Per transaction	\$1.25	Per transaction	\$0.75	Per transaction	\$0.50
Local Off-us ATM transaction fees (LINX)																
ATM enquiry	Per transaction	\$0.50	-	-	-	Free	Per transaction	Approved \$1.00; Declined \$0.30; Failed free	Per transaction	\$1.00 (approved); \$0.65 (declined)	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 free	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	TTD \$1.50	Per transaction	\$1.25	Per transaction	\$1.15	Per transaction	\$1.00
Card Issuance fees																
1st issue fee	Per unit	Free	-	-	-	Free	Per transaction	Free	Annually	\$150.00 (Visa Classic), \$200.00 (Visa Gold), Linx (Free)	-	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	\$45.00 (customer request/lost/stolen/damaged)	Per unit	\$50.00	Per unit	Free
Point of sale fees - debit card																
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	\$1.00 (Linx Only)	Per transaction	\$1.25	-	Free	Per transaction	\$0.50
Internet Banking																
Usage fee	Per transaction	Free	Monthly	TTD \$200.00	-	Free	-	Free	-	-	-	Free	-	Free	-	Free
Utility payment fee	-	-	-	-	-	-	-	Free	-	-	-	Free	-	Free	Other	Cash advance fees apply if credit cards used
Telephone Banking																
Usage fee	-	-	-	-	-	Free	-	Free	-	-	-	Free	-	Free	-	Free
Utility payment fee	-	-	-	-	-	-	-	Free	-	-	-	Free	-	Free	Other	Cash advance fees apply if credit cards used
Wire Transfers																
Wire transfer fee outgoing	Per transaction	<USD\$15,000=USD\$10.00, USD\$15,001-USD\$50,000=USD\$15.00, >USD\$50,001-USD\$25.00	Monthly	TTD \$80.00	Per transaction	\$74.75 (via internet) & \$164.11 (via branch)	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$75.00 in branch/\$67.50 digital	Per transaction	\$65.00	Per transaction	\$75.00 (but could add beneficiary charges)
Wire transfer fee incoming	Other	Free	-	-	Per transaction	\$28.75 (at our branches), \$34.50 (at other banks)	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00	Per transaction	\$20.00	Per transaction	\$50.00	Per transaction	\$73.75	Per transaction	\$0.00-\$35.00 USD
RTGS Transactions																
RTGS outgoing transaction fee	Per transaction	<USD\$15,000=USD\$10.00, USD\$15,001-USD\$50,000=USD\$15.00, >USD\$50,001-USD\$25.00	-	-	Per transaction	\$57.50 (via internet) & \$69.00 (via branch)	Per transaction	\$50.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	TT\$40.00 - non USD, TT\$60.00 - USD transactions
RTGS incoming transaction fee	Other	Free	-	-	-	Free	-	Free	-	-	Per transaction	\$65.00	Per transaction	\$28.75	-	Free
ACH Transactions - Personal																
ACH fee per transaction	Other	Free	-	-	Per transaction	\$5.00	Per unit	\$1.25	Per transaction	\$1.50-\$2.00	Per transaction	\$1.25	-	-	Per transaction	-
ACH sundry query fee	Other	Free	-	-	-	-	-	-	-	-	-	-	-	-	-	Free
ACH Transactions - Business																
Maintenance fee	Other	Free	-	-	-	-	Monthly	\$100.00	-	Free	-	-	-	-	-	-
ACH fee per transaction	Other	Free	Per transaction	TTD \$3.00	Per transaction	\$5.00	Per transaction	FC to FC \$1.00; FC to other Banks \$1.25	Per transaction	\$2.00	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	-	-	Per transaction	\$0.55
ACH direct fee (processed by originator)	-	-	-	-	-	-	Per transaction	\$2.00	Per transaction	\$2.00	Per transaction	-	Per transaction	\$1.00	Per transaction	\$1.00
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-	Per transaction	\$1.25	Per transaction	\$2.00	Per transaction	-	Per transaction	-	Per transaction	\$1.00
ACH credit return fee	-	-	Per transaction	TTD \$2.00	-	-	Per transaction	\$10.00	Per transaction	\$20.00	Per transaction	\$2.00	-	-	Per transaction	\$5.62
ACH debit return fee	-	-	Per transaction	TTD \$5.00	-	-	-	Free	Per transaction	\$20.00	Per transaction	\$2.00	-	-	Per transaction	\$5.62
ACH sundry query fee	Other	Free	-	-	-	-	-	-	-	Free	Per transaction	\$10.00	-	-	-	-

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.