

**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
<b>ELECTRONIC 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>Frequency</b>	<b>Value</b>
<b>On-us<sup>1</sup> ATM<sup>2</sup> transaction fees</b>								
ATM enquiry	Other	Free	-	-	-	Free	-	Free
ATM withdrawal (TTS)	Other	Free	-	-	-	Free	Per transaction	\$0.75
ATM withdrawal declined	Other	Free	-	-	-	Free	Per transaction	\$0.75
<b>Local Off-us<sup>3</sup> ATM transaction fees (LINX)</b>								
ATM enquiry	Per transaction	\$0.50	-	-	-	Free	Per transaction	\$1.25
ATM withdrawal (TTS)	Per transaction	\$4.00	-	-	-	Free	Per transaction	\$4.00
ATM withdrawal declined	Per transaction	Free	-	-	-	Free	Per transaction	\$1.15
<b>Card Issuance fees</b>								
1st issue fee	Per unit	Free	-	-	-	Free	Annually	\$100.00-\$200.00
Replacement fee	Per unit	\$25.00	-	-	Per unit	\$30.00	Per unit	\$50.00
<b>Point of sale fees - debit card</b>								
Usage fee for approved local transaction	Per transaction	\$0.75	-	-	-	-	Per transaction	\$0.75
Usage fee for declined local transaction	Per transaction	Free	-	-	-	-	Per transaction	\$1.00
<b>Internet Banking</b>								
Usage fee	Per transaction	Free	Monthly	TTD 150.00	-	Free	-	Free
Utility payment fee	-	-	-	-	-	Free	-	Free
<b>Telephone Banking</b>								
Usage fee	-	-	-	-	-	Free	-	Free
Utility payment fee	-	-	-	-	-	Free	-	Free
<b>Wire Transfers</b>								
Wire transfer fee outgoing	Per transaction	<USD15000=USD10, USD15001-USD50000=USD15, >USD50001=USD25	Per transaction	TTD11.50/TTD15.00/TTD 61.75/TTD72.00	Per transaction	\$65.00 (via internet) & \$75.00 (via branch)	Per transaction	\$65.00
Wire transfer fee incoming	Other	Free	-	-	Per transaction	\$25.00 (to credit any of our branches), \$30.00 (at another bank)	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00
<b>RTGS<sup>4</sup> Transactions</b>								
RTGS outgoing transaction fee	Per transaction	<USD15000=USD10, USD15001-USD50000=USD15, >USD50001=USD25	Per transaction	TTD15.00	Per transaction	\$60.00	Per transaction	\$50.00
RTGS incoming transaction fee	Other	Free	-	-	-	Free	-	Free
<b>ACH<sup>5</sup> Transactions - Personal</b>								
ACH fee per transaction	Other	Free	-	-	Per transaction	\$5.00	Per unit	\$1.25
ACH sundry query fee	Other	Free	-	-	-	-	-	-
<b>ACH Transactions - Business</b>								
Maintenance fee	Other	Free	-	-	-	-	Monthly	\$100
ACH fee per transaction	Other	Free	Monthly	TTD4.00	Per transaction	\$5.00	Per unit	\$1.25
ACH direct fee (processed by originator)	-	-	-	-	-	-	Per unit	\$1.00
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-	Per unit	\$1.25
ACH credit return fee	-	-	-	-	-	-	Per transaction	\$10.00
ACH debit return fee	-	-	-	-	-	-	Per transaction	\$10.00
ACH sundry query fee	Other	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