

**COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
AS AT JUNE 30TH 2023**

CHEQUING FEES	ANSA Bank 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	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Personal																
Minimum balance threshold	Quarterly	-	-	-	Monthly	-	-	-	Other	TT\$5,000.00 - Ez Access; TT\$10,000.00/US\$10,000.00 - Private Plus	-	\$100.00	Monthly	-	-	-
Minimum balance violation fee	-	-	-	-	-	-	-	-	Other	No Interest Earned	-	-	-	-	-	-
Maintenance fee	Monthly	Free	-	-	-	\$10.00	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00	Monthly	\$25.00	Monthly	\$0.00 - \$20.01	Monthly	\$25.00
In-branch deposit transaction (teller) fee	Per Transaction	-	-	-	Per transaction	Free	Per Transaction	Free	-	-	Per transaction	\$12.00	-	Free	Per transaction	\$10.00
Number of free in-branch deposit transactions per period	Other	-	-	-	-	-	Per Transaction	Free	-	-	-	-	-	Free	Monthly	5 transactions whether debits or credits or combination
In-branch withdrawal transaction (teller) fee	Per Transaction	-	-	-	Per transaction	\$1.50	Per transaction	\$1.50 per debit entry	-	-	Per transaction	\$12.00 per debit entry/5 free cheques/\$5.50 per cheque after	-	Free	Per transaction	\$10.00
Number of free in-branch withdrawal transactions per period	Monthly	-	-	-	-	-	-	-	-	-	Monthly	None	-	0 - 12	Monthly	5 transactions whether debits or credits or combination
Cheque book fee	Annually	(SB-50,CA-100) leaves free in one FY. \$1.00 per leaf thereafter	-	-	Per unit	\$80.44 (50 leaves) & \$116.44 (100 leaves)	Per unit	\$10.00	Per unit	\$100.00 for 4 book (100 leaves)	Per unit	\$20.00 - \$40.00	Per unit	\$29.00 for 2	-	25 Chq Leaves - \$20.00
Cheque return fee due to insufficient funds	Per Transaction	\$25.00	-	-	Per transaction	\$34.50	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$35.00 - \$50.00	Per transaction	\$34.50	Per transaction	\$50.00
Cheque stop payment fee	Per unit	\$25.00	-	-	Per unit	Local \$74.75; Foreign \$80.50	Per transaction	\$25.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$35.00
Dormant account fee	-	Free	-	-	-	\$17.25 (Initial notice), \$17.25 thereafter	-	Free	Annually	\$50.00	Monthly	\$15.00	Monthly	\$15.00	Other	\$25.00-1st and 2nd year, every 2 yrs thereafter
Overdraft fee (initial)	Per Transaction	1.5% of principal value, minimum of \$1,000.00	-	-	Other	\$100.00	Monthly	\$40.00 per item plus int@24% if no OD or in excess, min \$30.00	% of value	1% of committed amt. (minimum \$150.00)	Monthly	1% of limit, minimum \$500.00	Monthly	\$25.00	Monthly	\$30.00 plus int. if used, \$20.00 per item plus int. if > OD limit
Overdraft renewal fee	Annually	1.5% of principal value, minimum of \$1,000.00	-	-	Annually	\$100.00	Annually	0.75% of limit, minimum \$150.00	Annually	1% of committed amt. (minimum \$150.00)	-	5% of annual limit (charged monthly)	Annually	\$250.00	-	-

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	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Business																
Minimum balance threshold	Quarterly	Quarterly Average Balance (QAB) \$1,000.00	-	-	Monthly	-	-	-	Other	TTD \$500,000.00	-	\$1,000.00	-	-	Other	\$500.00
Minimum balance violation fee	Quarterly	\$25.00	-	-	-	-	-	-	Other	No Interest Earned	-	-	-	-	-	-
Maintenance fee	-	Free	Monthly	TTD100.00 OR TTD200.00	Monthly	\$30.00	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	SME - \$25.00; Corporate - \$75.00	Monthly	\$30.00	Monthly	\$25.00	Monthly	\$25.00 minimum
In-branch deposit transaction (teller) fee	Per transaction	-	-	-	Per transaction	Free	Per transaction	Free	-	-	Per transaction	\$1.50	-	-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	Quarterly	-	-	-	-	-	Per transaction	Free	-	-	-	None	-	-	Monthly	5 free entry for every \$500.00 of credit balance
In-branch withdrawal transaction (teller) fee	Per Transaction	-	-	-	Per transaction	\$1.00	Per transaction	\$1.50 per debit entry	-	-	Per transaction	\$1.50	-	-	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	Per Transaction	-	-	-	Monthly	-	-	-	-	-	-	None	-	-	Monthly	5 free entry for every \$500.00 of credit balance
Cheque book fee	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter	-	-	Per unit	\$80.44 (50 leaves) & \$116.44 (100 leaves)	Per unit	\$10.00	Per unit	\$360.00 (600 leaves)	Per unit	\$25.00-\$245.00	Per unit	\$43.00	-	Free
Cheque return fee due to insufficient funds	Per Transaction	\$25.00	Per Transaction	TTD25.00	Per transaction	\$34.50	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$35.00 - \$50.00	Per transaction	\$34.50	Per transaction	\$50.00
Cheque stop payment fee	Per unit	\$25.00	Per Transaction	TTD680.00	Per unit	Local \$74.75; Foreign \$80.50	Per transaction	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$35.00
Dormant account fee	Other	Free	-	-	-	\$17.25 (Initial notice), \$17.25 thereafter	-	Free	Annually	\$50.00	Monthly	\$15.00	Monthly	\$15.00	Other	\$25.00-1st and 2nd year, every 2 yrs thereafter
Overdraft fee (initial)	Annually	1.5% of principal value, minimum of \$1,000.00	-	-	Other	\$100.00	Monthly	\$40 per item plus int@24% if no OD or in excess, min \$40.00	% of value	1% of committed amt. (minimum \$150.00)	Monthly	1% of limit, minimum \$500.00	Annually	\$1,200.00 - \$2,500.00 dependent on risk/complexity	Other	Min \$200.00 per overrun plus OD int. 2.5%
Overdraft renewal fee	Annually	1.5% of principal value, minimum of \$1,000.00	-	-	Annually	\$100.00	Annually	0.75% of limit, minimum \$150.00	Annually	1% of committed amt. (minimum \$150.00)	Annually	0.25% of authorized limit, minimum \$500.00	Annually	\$1,200.00 - \$2,500.00 dependent on risk/complexity	Annually	1/4% to 1% of net amount 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.