

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

CREDIT CARD 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
<b>VISA</b>																
Maintenance/membership fee	-	-	-	-	Annually	Platinum - \$600.00; Business - \$500.00	Annually	\$75.00 to \$1000.00	-	-	Annually	\$165.00 - \$750.00	Annually	US\$25.75 - US\$150.00	Annually	\$625.00
Cash advance fee	-	-	-	-	Per transaction	3% of transaction amount	Per transaction	3% of the cash advance	-	-	Per transaction	3% of amount advanced, minimum \$25.00	Per transaction	3.2% of amount advanced or min US\$5.00/TT\$25.00	Per transaction	3.2% of cash advance. Min \$50.00
Late payment fee	-	-	-	-	Monthly	TTD Cards TT\$50.00	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00	-	-	Monthly	3% of payment due, minimum \$50.00	Monthly	3.2% of minimum payment or US\$10.00/TT\$68.00	% of value	3% of the payment due, minimum-\$100.00
Over limit fee	-	-	-	-	Per transaction	TTD Cards TT\$55.00	Monthly	4% of amount in excess, min \$35	-	-	Other	5% of amount exceeding limit, minimum \$50.00	Monthly	5% of amount in excess (min.US\$12.00)	% of value	3% of the balance over credit limit, minimum-\$100.00
Routine statement fee	-	-	-	-	-	Free	-	Free	-	-	Monthly	\$10.00	-	Free	-	Free
Interim statement fee	-	-	-	-	-	Free	Per unit	\$25.00	-	-	Per unit	\$25.00 per request	Per unit	\$15.00	Per unit	\$30.00
Replacement fee	-	-	-	-	Per transaction	Platinum: Free; Business: TT\$50.00	Per unit	\$50.00 to \$100.00	-	-	Per unit	\$50.00	Per unit	US\$5.75 - US\$50.00	Per unit	\$100.00
<b>Mastercard</b>																
Maintenance/membership fee	-	-	-	-	-	-	Annually	\$200.00 to \$300.00	-	-	-	-	Annually	US\$25.75 - US\$75.00	Annually	\$165.00
Cash advance fee	-	-	-	-	-	-	Per transaction	3% of the cash advance	-	-	-	-	Per transaction	3.2% of amount advanced or min US\$5.00/TT\$25.00	Per transaction	3.2% of cash advance. Min \$50.00
Late payment fee	-	-	-	-	-	-	Monthly	10% of amount past due, minimum \$35.00	-	-	-	-	Monthly	3.2% of minimum payment or US\$10.00/TT\$68.00	% of value	3% of the payment due, minimum-\$100.00
Over limit fee	-	-	-	-	-	-	Monthly	4% of amount past due, min \$35	-	-	-	-	Monthly	5% of amount in excess (min.US\$12.00)	% of value	3% of the balance over credit limit, minimum-\$100.00
Routine statement fee	-	-	-	-	-	-	-	Free	-	-	-	-	-	Free	-	Free
Interim statement fee	-	-	-	-	-	-	Per unit	\$25.00	-	-	-	-	Per unit	\$15.00	Per unit	\$30.00
Replacement fee	-	-	-	-	-	-	Per unit	\$100.00	-	-	-	-	Per unit	US\$5.75 - US\$30.00	Per unit	\$100.00

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.