

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

SAVINGS 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	Monthly	No minimum	-	-	Monthly	-	Other	\$100.00	Other	TT\$1,000.00 / US\$500.00	-	\$100.00	-	-	Monthly	\$1,000.00
Minimum balance violation fee	Quarterly	-	-	-	-	-	Monthly	\$15.00	Other	No Interest Earned	-	\$20.00 for Bal < \$15,000.00	-	-	Monthly	\$12.00 if minimum balance is not maintained
Maintenance fee	Monthly	Free	-	-	-	\$10.00	-	Free	Monthly	\$10.00	Monthly	\$15.00	Monthly	\$0.00 - \$15.00	-	-
In-branch deposit transaction (teller) fee	Per transaction	-	-	-	Per transaction	Free	-	Free	-	-	Per transaction	\$12.00	-	Free	Per transaction	\$10.00
Number of free in-branch deposit transactions per period	Monthly	-	-	-	-	-	Per transaction	Free	-	-	-	None	-	Free	Monthly	1 in-branch deposit or withdrawal per month
In-branch withdrawal transaction (teller) fee	Per transaction	-	-	-	Per transaction	\$1.50	Per transaction	\$5.00	-	-	Per transaction	\$12.00	Per transaction	\$4.00	Per transaction	\$10.00
Number of free in-branch withdrawal transactions per period	Monthly	-	-	-	-	-	Monthly	1 Per Month	-	-	-	-	Monthly	2	Monthly	1 in-branch deposit or withdrawal per month
Dormant account fee	-	Free	-	-	Other	\$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
Business																
Minimum balance threshold	-	-	-	-	Monthly	-	Other	\$100.00	Other	TT\$500,000.00	-	-	-	-	Monthly	\$500.00
Minimum balance violation fee	-	-	-	-	Monthly	-	Monthly	\$15.00	Other	No Interest Earned	-	-	-	-	-	-
Maintenance fee	-	-	Monthly	TTD \$100.00 or TTD \$200.00	-	Free	-	Free	Monthly	SME - \$25.00; Corporate - \$75.00	-	-	-	-	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	-	-	-	-	Per transaction	Free	-	Free	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	-	-	-	-	Monthly	-	Per transaction	Free	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
In-branch withdrawal transaction (teller) fee	-	-	-	-	Per transaction	Free	Per transaction	\$5.00	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	-	-	-	-	Monthly	-	Monthly	1 Per Month	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
Dormant account fee	-	-	-	-	Other	\$17.25 (Initial notice), \$17.25 thereafter	-	Free	Annually	\$50.00	-	-	-	-	Other	\$25.00 1st and 2nd year, up to 10 years thereafter

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.