

**COMMERCIAL BANKS  
COMPARATIVE SCHEDULE OF FEES AND CHARGES  
AS AT JUNE 30TH 2024**

| SAVINGS FEES  | ANSA Bank Limited |            | CIBC Caribbean Bank (Trinidad & Tobago) Limited<br>(formerly First Caribbean International Bank (Trinidad and Tobago) Limited) |  | Citibank (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>Personal</b>   |                   |            |  |  |                                      |                              |                             |             |                         |                                    |  |          |                       |                  |  |   |
| 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                 | -  | -        | -                     | -                | 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       | \$3.00           | Per transaction                        | \$10.00   |
| Number of free in-branch withdrawal transactions per period | Monthly           | -          | -  | -  | -                                    | -                            | Monthly                     | 1 Per Month | -                       | -                                  | -  | None     | Monthly               | 1                | 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 years thereafter    |
| <b>Business</b>   |                   |            |  |  |                                      |                              |                             |             |                         |                                    |  |          |                       |                  |  |   |
| 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   | -                 | -          | -  | Free   | Monthly                              | TTD \$100.00 or TTD \$200.00 | -                           | 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.