

RBC ROYAL BANK (TRINIDAD & TOBAGO) LIMITED
PAYMENTS FEES
AS AT JUNE 30TH

PAYMENTS FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Debit Card (Locally Branded)										
On-us¹ ATM² transaction fees										
ATM enquiry	-	Free	-	Free	-	Free	-	Free	-	Free
ATM withdrawal (TT\$)	-	Free	-	Free	-	Free	-	Free	-	Free
ATM withdrawal declined	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$0.50
Local Off-us³ ATM transaction fees (LINX)										
ATM enquiry	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25
ATM withdrawal (TT\$)	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00
ATM withdrawal declined	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25
Card Issuance fees										
1st issue fee	-	Free (valid for 3 - 5 years)	-	Free (valid for 3 - 5 years)	-	Free (valid for 5 years)	-	Free (valid for 5 years)	-	Free (valid for 5 years)
Replacement fee	Per unit	\$50.00 (customer request/ lost/ stolen)	Per unit	\$50.00 (customer request/ lost/ stolen)	Per unit	\$50.00 (customer request/ lost/ stolen)	Per unit	\$50.00 (customer request/ lost/ stolen)	Per unit	\$50.00 (customer request/ lost/ stolen)
Point of sale fees - debit card										
Usage fee for approved local transaction	Per transaction	\$0.75	Per transaction	\$0.75	Per transaction	\$0.75	Per transaction	\$0.75	Per transaction	\$0.75
Usage fee for declined local transaction	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25
Internet Banking										
Usage fee	-	Free	-	Free	-	Free	-	Free	-	Free
Utility payment fee	-	Free	-	Free	-	Free	-	Free	-	Free
Telephone Banking										
Usage fee	-	-	-	-	-	-	-	Free	-	Free
Utility payment fee	-	-	-	-	-	-	-	Free	-	Free
Wire Transfers										
Wire transfer fee outgoing	Per transaction	\$75.00 in branch/ \$67.50 digital	Per transaction	\$75.00 in branch/ \$67.50 digital	Per transaction	\$75.00 in branch/ \$67.50 digital	Per transaction	\$75.00 in branch/ \$67.50 digital	Per transaction	\$75.00 in branch/ \$67.50 digital
Wire transfer fee incoming	Per transaction	\$50.00 credit TTD account/\$12.00 credit USD account	Per transaction	\$50.00 credit TTD account/\$12.00 credit USD account	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00
RTGS⁴ Transactions										
RTGS outgoing transaction fee	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00
RTGS incoming transaction fee	Per transaction	\$50.00 to credit RBC account	Per transaction	\$50.00 to credit RBC account	Per transaction	\$50.00 to credit RBC acc/\$65.00 to credit acc at other bank	Per transaction	\$50.00 to credit RBC acc/\$65.00 to credit acc at other bank	Per transaction	\$50.00 to credit RBC acc/\$65.00 to credit acc at other bank
ACH⁵ Transactions - Personal										
ACH fee per transaction	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25	Per transaction	\$1.25
ACH sundry query fee	Per transaction	\$10.00	Per transaction	\$10.00	Per transaction	\$10.00	-	-	-	-

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	Frequency	Value								
ACH Transactions - Business										
Maintenance fee	-	-	-	-	-	-	-	-	-	-
ACH fee per transaction	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)
ACH direct fee (processed by originator)	-	-	-	-	-	-	-	-	-	-
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-	-	-	-	-
ACH credit return fee	Per transaction	\$2.00								
ACH debit return fee	Per transaction	\$2.00								
ACH sundry query fee	Per transaction	\$10.00								

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.

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.