

BANK OF BARODA (TRINIDAD & TOBAGO) LIMITED
CHEQUING FEES
AS AT JUNE 30TH

	2018		2017		2016	
CHEQUING FEES						
Personal	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Quarterly	Quarterly Average Balance (QAB)-\$100.00 (SB), \$1,000.00 (CA)	Quarterly	Quarterly Average Balance (QAB) -\$100.00 (SB), \$1000.00 (CA)	Quarterly	Quarterly average balance (QAB) - \$100.00 (SB), \$1000.00 (CA)
Minimum balance violation fee	Quarterly	SB-\$10.00, CA-\$25.00	Quarterly	SB-\$10.00, CA-\$25.00	Quarterly	SB-\$10.00, CA-\$25.00
Maintenance fee	Monthly	SB-\$4.00, CA- Free	Monthly	SB-\$4.00, CA- Free	Monthly	SB-\$4.00, CA - free
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit
Number of free in-branch deposit transactions per period	Other	SB-(5 Dr/Cr monthly), CA- (\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Other	SB-(5 Dr/Cr monthly), CA- (\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Other	SB - (5 Dr/Cr monthly), CA - (\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	Per transaction	\$ 1.00 above free limit	Per transaction	\$1.00 above free limit
Number of free in-branch withdrawal transactions per period	Monthly	SB-(5 Dr/Cr monthly), CA- (\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Monthly	SB-(5 Dr/Cr monthly), CA- (\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Monthly	SB - (5 Dr/Cr monthly), CA -(\$5.00 for 25 Dr/Cr quarterly, min-\$5)
Cheque book fee	Annually	(SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter	Annually	(SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter	Per transaction	(SB - 50, CA - 100) leaves free in one FY. \$1.00 per leaf thereafter
Cheque return fee due to insufficient funds	Per transaction	\$25.00	Per transaction	\$25.00	Per transaction	\$25.00
Cheque stop payment fee	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Dormant account fee	-	Free	-	Free	Quarterly	Free
Overdraft fee (initial)	Per transaction	\$0 to \$25k - \$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Per transaction	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Per transaction	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750 (1/2 paid upfront)
Overdraft renewal fee	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion

BANK OF BARODA (TRINIDAD & TOBAGO) LIMITED
CHEQUING FEES
AS AT JUNE 30TH

Business	2018		2017		2016	
	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Quarterly	Quarterly Average Balance (QAB)-\$1,000.00	Quarterly	Quarterly Average Balance (QAB) - \$1000.00	Quarterly	Quarterly average balance (QAB) - \$1000.00
Minimum balance violation fee	Quarterly	\$25.00	Quarterly	\$25.00	Quarterly	\$25.00
Maintenance fee	-	Free	-	Free	Other	Free
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit
Number of free in-branch deposit transactions per period	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter, min \$5.00
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit
Number of free in-branch withdrawal transactions per period	Per transaction	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Per transaction	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter, min \$5.00
Cheque book fee	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter	Per transaction	100 leaves free in one FY. \$1.00 per leaf thereafter
Cheque return fee due to insufficient funds	Per transaction	\$25.00	Per transaction	\$25.00	Per transaction	\$25.00
Cheque stop payment fee	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Dormant account fee	Other	Free	Other	Free	Other	Free
Overdraft fee (initial)	Annually	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Annually	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Per transaction	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750 (1/2 paid upfront)
Overdraft renewal fee	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion

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.