

**COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
AS AT JUNE 30TH 2018**

	Bank of Baroda (Trinidad & Tobago) 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	
CHEQUING FEES																
Personal	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Quarterly	Quarterly Average Balance (QAB) -\$100.00 (SB), \$1,000.00 (CA)	-	-	Monthly	\$0.00 to \$500.00 (Personal Chequing Account)	-	-	-	-	Monthly	\$100.00	-	-	-	-
Minimum balance violation fee	Quarterly	SB-\$10.00, CA-\$25.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	SB-\$4.00, CA- Free	-	-	-	-	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00	Monthly	\$25.00	Monthly	\$20.01	Monthly	\$22.00
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	\$8.00	Per transaction	Free	Per transaction	\$6.00
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)	-	-	-	-	Per transaction	Free	-	-	-	-	-	-	Monthly	12 transactions whether debits or credits or combination of
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	Free	Per transaction	\$1.50 per debit entry	Per transaction	\$1.75 per W/D	Per transaction	\$8.00 per debit entry/5 free cheques/\$3.50 per cheque after	-	Free	Per transaction	\$6.00
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) (SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter	-	-	-	-	-	Nil	-	None	Monthly	None	-	-	Monthly	12 transactions whether debits or credits or combination of
Cheque book fee	Annually	-	-	-	Per unit	\$80.44 (50 leaves) & \$116.44 (100 leaves)	Per unit	\$10.00	Per unit	\$25.00	Per unit	\$15.00-\$35.00	Per unit	Range \$29.00-\$42.00	-	Free
Cheque return fee due to insufficient funds	Per transaction	\$25.00	-	-	Per transaction	\$34.50	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$34.50	Per transaction	\$50.00
Cheque stop payment fee	Per unit	\$25.00	-	-	Per unit	Local \$74.75; Foreign Drafts: \$80.50	Per transaction	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$35.00
Dormant account fee	-	Free	-	-	-	-	-	Free	Annually	\$50.00	Monthly	\$15.00	Monthly	\$15.00	Other	\$25.00-1st and 2nd year, every 2 yrs thereafter
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)	-	-	Other	Pre-determined in the client's Credit Agreement	Monthly	\$40.00 per item plus int@24% if no OD or in excess. Min \$30.00	% of value	1% of committed amt. (minimum \$300.00)	Monthly	1% of limit, minimum \$500.00	Monthly	\$25.00	Monthly	\$30.00 plus int. if used, \$20.00 per item plus int. if > OD limit
Overdraft renewal fee	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	-	-	Annually	Pre-determined in the client's Credit Agreement	Annually	0.75% of limit, minimum \$150.00	Annually	1% of committed amt. (minimum \$300.00)	Monthly	5% of annual limit (charged monthly)	-	-	-	-
Business																
Minimum balance threshold	Quarterly	Quarterly Average Balance (QAB)-\$1,000.00	-	-	Monthly	\$0.00	-	-	-	-	-	-	-	-	Other	\$500.00
Minimum balance violation fee	Quarterly	\$25.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Maintenance fee	-	Free	Monthly	TTD \$100.00 or TTD \$200.00	Monthly	\$15.00	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$75.00	Monthly	\$30.00	Monthly	\$25.00	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit \$5.00 for 25 trns	-	-	Per transaction	Free	Per transaction	Free	-	-	Per transaction	\$1.00	-	-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	Quarterly	debits/credits, \$1.00 per trn thereafter. Min \$5.00	-	-	-	-	Per transaction	Free	-	-	-	None	-	-	Monthly	1 free entry for every \$500.00 of credit balance
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit \$5.00 for 25 trns	-	-	Per transaction	2 free, thereafter \$1.00	Per transaction	\$1.50 per debit entry	Per transaction	\$1.75 per W/D and \$1.00 per cheque debit	Per transaction	\$1.00	-	-	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	Per transaction	debits/credits, \$1.00 per trn thereafter. Min \$5.00	-	-	Monthly	2 per month	-	Nil	-	None	-	None	-	-	Monthly	1 free entry for every \$500.00 of credit balance
Cheque book fee	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter	-	-	Per unit	\$80.44 (50 leaves) & \$116.44 (100 leaves)	Per unit	\$10.00	Per unit	\$25.00	Per unit	\$20.00-\$240.00	Per unit	\$43.00	-	Free
Cheque return fee due to insufficient funds	Per transaction	\$25.00	Per transaction	TTD \$25.00	Per transaction	\$34.50	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$34.50	Per transaction	\$35.00
Cheque stop payment fee	Per unit	\$25.00	-	-	Per unit	Local \$74.75; Foreign Drafts: \$80.50	Per transaction	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$30.00
Dormant account fee	Other	Free	-	-	-	-	-	Free	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$15.00 1st and 2nd year, every 2 years thereafter
Overdraft fee (initial)	Annually	\$0 to \$25k - \$250.00, \$25k to \$50k - \$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	-	-	Other	Pre-determined in the client's Credit Agreement	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	% of value	1% of committed amt. (minimum \$300.00)	Monthly	1% of limit, minimum \$500.00	Monthly	\$23.00	Other	Min \$200.00 per overrun plus OD int.
Overdraft renewal fee	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	-	-	Annually	Pre-determined in the client's Credit Agreement	Annually	0.75% of limit, minimum \$150.00	Annually	1% of committed amt. (minimum \$300.00)	Annually	0.25% of authorized limit, minimum \$250.00	Monthly	\$100.00	Annually	1/4% to 1% of authorised limit minimum \$500.00

Source: Central Bank of Trinidad and Tobago