

**COMMERCIAL BANKS**  
**COMPARATIVE SCHEDULE OF FEES AND CHARGES**  
**AS AT JUNE 30TH 2016**

	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	
<b>CREDIT CARD FEES</b>																
<b>VISA</b>	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Maintenance/membership fee	-	-	-	-	Annually	\$600.00	Annually	\$145.00	-	-	Annually	\$165.00	Annually	US\$25.75	Annually	\$600.00
Cash advance fee	-	-	-	-	Per transaction	3% of cash advance	Per transaction	3% of the cash advance	-	-	Per transaction	3% of amount advanced, minimum \$10.00	Per transaction	3.00% amount of advanced	Per transaction	3% of cash advance, min \$25.00
Late payment fee	-	-	-	-	Monthly	\$50.00	Monthly	10% of past due amt, min \$35.00	-	-	Monthly	3% of payment due, minimum \$35.00	Monthly	3.00% of minimum payment (TT\$52.00/US\$8.00)	Monthly	\$54.00
Over limit fee	-	-	-	-	Per transaction	\$55.00	Monthly	4% of amount in excess, min \$35.00	-	-	Per transaction	5% of amount exceeding limit, minimum \$35.00	Monthly	5.00% of amount in excess (min.US\$10.00)	Per transaction	\$54.00
Routine statement fee	-	-	-	-	-	Free	-	Free	-	-	-	Free	-	Free	-	Free
Interim statement fee	-	-	-	-	-	Free	Per unit	\$25.00	-	-	Per unit	\$25.00 per request	Per unit	\$15.00	Per unit	\$20.00
Replacement fee	-	-	-	-	-	Free	Per unit	\$100.00	-	-	Per unit	\$50.00	Per unit	US\$5.75	Per unit	\$50.00
<b>Mastercard</b>																
Maintenance/membership fee	-	-	-	-	-	-	Annually	\$200.00	-	-	Annually	\$165.00	Annually	US\$25.75	Annually	\$165.00
Cash advance fee	-	-	-	-	-	-	Per transaction	3% of the cash advance	-	-	Per transaction	3% of amount advance, minimum \$10.00	Per transaction	3.00% of amount advanced	Per transaction	3% of cash advance, min \$25.00
Late payment fee	-	-	-	-	-	-	Monthly	10% of amount past due, minimum \$35.00	-	-	Monthly	3% payment due, minimum \$35.00	Monthly	3.00% of minimum payment (TT\$52.00/US\$8.00)	Monthly	\$54.00
Over limit fee	-	-	-	-	-	-	Monthly	4% of amount past due, min \$35.00	-	-	Per transaction	5% of amount exceeding limit, minimum \$35.00	Monthly	5.00% of amount in excess (min.US\$10.00)	Per transaction	\$54.00
Routine statement fee	-	-	-	-	-	-	-	Free	-	-	Monthly	Free	-	Free	-	Free
Interim statement fee	-	-	-	-	-	-	Per unit	\$25.00	-	-	Per unit	\$25.00 per request	Per unit	\$15.00	Per unit	\$20.00
Replacement fee	-	-	-	-	-	-	Per unit	\$100.00	-	-	Per unit	\$50.00	Per unit	US\$5.75	Per unit	\$50.00

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.