

COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
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	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	
CREDIT CARD FEES																
VISA	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 to \$600.00	-	-	Annually	\$165.00	Annually	US\$25.75	Annually	\$625.00
Cash advance fee	-	-	-	-	Per transaction	3% of transaction amount	Per transaction	3% of the cash advance	-	-	Per transaction	3% of amount advanced, minimum \$25.00	Per transaction	3.00% of amount advanced	Per transaction	3% of cash advance. Min \$50.00
Late payment fee	-	-	-	-	Monthly	TTD Cards TT\$50.00	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00	-	-	Monthly	3% of payment due, minimum \$50.00	Monthly	3.00% of minimum payment (TT\$52.00/US\$8.00)	% of value	3% of the payment due, minimum- \$75.00
Over limit fee	-	-	-	-	Per transaction	TTD Cards TT\$55.00	Monthly	4% of amount in excess, min \$35.00	-	-	Per transaction	5% of amount exceeding limit, minimum \$50.00	Monthly	5.00% of amount in excess (min.US\$10.00)	% of value	3% of the balance over credit limit, minimum- \$75.00
Routine statement fee	-	-	-	-	-	Free	-	Free	-	-	Monthly	\$4.50	-	Free	-	Free
Interim statement fee	-	-	-	-	-	Free	Per unit	\$25.00	-	-	Per unit	\$25.00 per request	Per unit	\$15.00	Per unit	\$30.00
Replacement fee	-	-	-	-	Per transaction	Visa Platinum: Free; TT\$60.00	Per unit	\$50.00 to \$100.00	-	-	Per unit	\$50.00	Per unit	US\$5.75	Per unit	\$65.00
Mastercard																
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 advanced, minimum \$25.00	Per transaction	3.00% of amount advanced	Per transaction	3% of cash advance. Min \$50.00
Late payment fee	-	-	-	-	-	-	Monthly	10% of amount past due, minimum \$35.00	-	-	Monthly	3% of payment due, minimum \$50.00	Monthly	3.00% of minimum payment (TT\$52.00/US\$8.00)	% of value	3% of the payment due, minimum- \$75.00
Over limit fee	-	-	-	-	-	-	Monthly	4% of amount past due, min \$35.00	-	-	Per transaction	5% of amount exceeding limit, minimum \$50.00	Monthly	5.00% of amount in excess (min.US\$10.00)	% of value	3% of the balance over credit limit, minimum- \$75.00
Routine statement fee	-	-	-	-	-	-	-	Free	-	-	Monthly	\$4.50	-	Free	-	Free
Interim statement fee	-	-	-	-	-	-	Per unit	\$25.00	-	-	Per unit	\$25.00 per request	Per unit	\$15.00	Per unit	\$30.00
Replacement fee	-	-	-	-	-	-	Per unit	\$100.00	-	-	Per unit	\$50.00	Per unit	US\$5.75	Per unit	\$65.00

Source: Central Bank of Trinidad and Tobago