

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	
SAVINGS 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	-	-	-	-	Other	\$100.00	-	-	Monthly	\$100.00	-	-	Monthly	\$1,000.00
Minimum balance violation fee	Quarterly	\$10.00	-	-	-	-	Monthly	\$15.00	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$4.00	-	-	-	Free	-	Free	-	-	Monthly	\$15.00	Monthly	\$15.01	Monthly	\$10.00 fee waived if minimum balance is maintained
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	\$1.00	-	Free	-	Free	-	Free	-	Free	Per transaction	\$7.00
Number of free in-branch deposit transactions per period	Monthly	5 free whether debit or credit to the account	-	-	-	None	-	-	-	-	-	-	-	Free	Monthly	1 in-branch transaction, whether debit or credit to account
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	-	Free	Per transaction	\$5.00	Per transaction	\$1.75	Per transaction	\$7.00	Per transaction	\$3.00	Per transaction	\$7.00
Number of free in-branch withdrawal transactions per period	Monthly	5 free whether debit or credit to the account	-	-	-	-	Monthly	1	-	None	-	None	Monthly	1	Monthly	1 in-branch transaction, whether debit or credit to account
Dormant account fee	Other	Free	-	-	Other	\$15.00 (Initial notice), \$15.00 per notice thereafter	-	Free	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$25.00-1st, 2nd year, every 2 yrs thereafter
Business																
Minimum balance threshold	-	-	-	-	Monthly	\$2,000.00	Other	\$100.00	-	-	-	-	-	-	Monthly	\$500.00
Minimum balance violation fee	-	-	-	-	Monthly	\$12.00	Monthly	\$15.00	-	-	-	-	-	-	-	-
Maintenance fee	-	-	Monthly	TTD11.50 or USD5.75	-	-	-	Free	-	-	-	-	-	-	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	-	-	-	-	Per transaction	\$1.00	-	Free	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	-	-	-	-	Monthly	2	-	-	-	-	-	-	-	-	Monthly	1 free entry for every \$500.00 credit of balance
In-branch withdrawal transaction (teller) fee	-	-	-	-	Per transaction	\$1.00	Per transaction	\$5.00	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	-	-	-	-	Monthly	2	Monthly	1	-	-	-	-	-	-	Monthly	1 free entry for every \$500.00 credit of balance
Dormant account fee	-	-	-	-	Other	\$15.00 (Initial notice), \$15.00 thereafter	-	Free	-	-	-	-	-	-	Other	\$15.00 1st and 2nd year, every 2 years thereafter

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.