

**COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
AS AT JUNE 30TH 2022**

CHEQUING FEES	ANSA Bank 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	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Personal																
Minimum balance threshold	Quarterly	Quarterly Average Balance (QAB)-\$100.00 (SB), \$1,000.00 (CA)	-	-	-	-	-	-	Other	\$500.00	-	\$100.00	-	-	-	-
Minimum balance violation fee	Quarterly	SB-\$10.00, CA-\$25.00	-	-	-	-	-	-	Other	No Interest Earned	-	-	-	-	-	-
Maintenance fee	Monthly	SB-\$4.00, CA- Free	-	-	-	\$10.00	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00	Monthly	\$25.00	Monthly	\$0.00 - \$20.01	Monthly	\$25.00
In-branch deposit transaction (teller) fee	Per Transaction	\$1.00 above free limit	-	-	Per transaction	Free	Per Transaction	Free	-	N/A	Per transaction	\$12.00	-	Free	Per transaction	\$10.00
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	-	N/A	-	-	-	Free	Monthly	5 transactions whether debits or credits or combination
In-branch withdrawal transaction (teller) fee	Per Transaction	\$1.00 above free limit	-	-	Per transaction	\$1.50	Per transaction	\$1.50 per debit entry	Per transaction	N/A	Per transaction	\$12.00 per debit entry/5 free cheques/\$5.50 per cheque after	-	Free	Per transaction	\$10.00
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)	-	-	-	-	-	Nil	-	N/A	Monthly	None	-	0 - 12	Monthly	5 transactions whether debits or credits or combination
Cheque book fee	Annually	(SB-50, CA-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 -\$40.00	Per unit	\$29.00 for 2	-	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	\$35.00 -\$50.00	Per transaction	\$34.50	Per transaction	\$50.00
Cheque stop payment fee	Per unit	\$25.00	-	-	Per unit	Local \$74.75; Foreign \$80.50	Per transaction	\$30.00	Per transaction	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$35.00
Dormant account fee	-	Free	-	-	-	\$17.25 (Initial notice), \$17.25 thereafter	-	Free	Per unit	\$50.00	Monthly	\$15.00	Monthly	\$15.00	Other	\$25.00-1st and 2nd year, every 2 years 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	\$100.00	Monthly	\$40.00 per item plus int@24% if no OD or in excess. Min \$30.00	Annually	1% of committed amt. (minimum \$150)	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	\$100.00	Annually	0.75% of limit, minimum \$150.00	% of value	1% of committed amt. (minimum \$150)	-	5% of annual limit (charged monthly)	Annually	\$250.00	-	-

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	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Annually	Value	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Quarterly	Quarterly Average Balance (QAB)-\$1,000.00	-	-	-	-	-	-	Other	TTD \$500,000.00	-	\$1,000.00	-	-	Other	\$500.00
Minimum balance violation fee	Quarterly	\$25.00	-	-	-	-	-	-	Other	No Interest Earned	-	-	-	-	-	-
Maintenance fee	-	Free	Monthly	TTD100.00 OR TTD200.00	Monthly	\$30.00	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	SME - \$25.00; Corporate - \$75.00	Monthly	\$30.00	Monthly	\$25.00	Monthly	\$25.00 minimum
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	Free	Per transaction	Free	-	-	Per transaction	\$1.50	-	-	Per transaction	\$1.50
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	-	-	-	-	Per transaction	Free	-	-	-	None	-	-	Monthly	5 free entry for every \$500.00 of credit balance
In-branch withdrawal transaction (teller) fee	Per Transaction	\$1.00 above free limit	-	-	Per transaction	\$1.00	Per transaction	\$1.50 per debit entry	Per transaction	Free	Per transaction	\$1.50	-	-	Per transaction	\$1.50
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	-	-	Monthly	-	-	Nil	-	Unlimited	-	None	-	-	Monthly	5 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	\$30.00	Per unit	\$25.00-\$245.00	Per unit	\$43.00	-	Free
Cheque return fee due to insufficient funds	Per Transaction	\$25.00	Per Transaction	TTD25.00	Per transaction	\$34.50	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$35.00 -\$50.00	Per transaction	\$34.50	Per transaction	\$50.00
Cheque stop payment fee	Per unit	\$25.00	Per Transaction	TTD680.00	Per unit	Local \$74.75; Foreign \$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	Other	Free	-	-	-	\$17.25 (Initial notice), \$17.25 thereafter	-	Free	Annually	\$50.00	Monthly	\$15.00	Monthly	\$15.00	Other	\$25.00-1st 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	\$100.00	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	Annually	\$1,200.00 - \$2,500.00 dependent on risk/complexity	Other	Min \$200.00 per overrun plus OD int. 2.5%
Overdraft renewal fee	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	-	-	Annually	\$100.00	Annually	0.75% of limit, minimum \$150.00	Annually	1% of committed amt. (minimum \$300.00)	Annually	0.25% of authorized limit, minimum \$500.00	Annually	\$1,200.00 - \$2,500.00 dependent on risk/complexity	Annually	1% to 1.5% of authorised limit minimum \$500.00

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.