## COMMERCIAL BANKS COMPARATIVE SCHEDULE OF FEES AND CHARGES AS AT JUNE 30TH 2019

	Bank of Baroda (Trinid	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	
			l .											3.20% of amount			
						3% of transaction						3% of amount advanced,		advanced or min		3% of cash advance. Min	
Cash advance fee		-		-	Per transaction	amount	Per transaction	3% of the cash advance	-	-	Per transaction	minimum \$25.00	Per transaction	US\$5.00/TT\$25.00	Per transaction	\$50.00	
1			l .					10% of past due amt;						3.20% of minimum			
			l .					Gold, Plat & Sig 5%, min				3% of payment due,		payment or		3% of the payment due,	
Late payment fee					Monthly	TTD Cards TT\$50.00	Monthly	\$50.00		_	Monthly	minimum \$50.00	Monthly	US\$10.00/TT\$68.00	% of value	minimum- \$75.00	
1							,	100.00							77.01.10.00	3% of the balance over	
			l .					4% of amount in excess.				5% of amount exceeding		5.00% of amount in		credit limit, minimum-	
Over limit fee			l .	_	Per transaction	TTD Cards TT\$55.00	Monthly	min \$35.00			Per transaction	limit, minimum \$50.00	Monthly	excess (min.US\$12.00)	% of value	\$75.00	
Routine statement fee		-	- :	-	- rei transaction	Free	- Iviolitily	Free		-	Monthly	\$4.50	- Iviolitily	Free	76 OI Value	Free	
Interim statement fee	-	-		-		Free	Per unit	\$25.00		-	Per unit	\$25.00 per request	Per unit	\$15.00	Per unit	\$30.00	
internii statement ree	-	-	<u> </u>	-		Visa Platinum: Free;	rei uliit	\$25.00		-	rei uliit	323.00 per request	Pel ullit	\$15.00	Pel ullit	\$50.00	
Replacement fee			l .		Per transaction	TT\$60.00	Per unit	\$50.00 to \$100.00		_	Per unit	\$50.00	Per unit	US\$5.75	Per unit	\$65.00	
Replacement lee			<u> </u>	-	Per transaction	11500.00	Per unit	\$50.00 to \$100.00		-	Per unit	\$50.00	Per unit	0555.75	Per unit	\$05.00	
Mastercard																	
Maintenance/membership fee							Annually	\$200.00			Annually	\$165.00	Annually	US\$25.75	Annually	\$165.00	
iviaintenance/membership ree		-		-		-	Aillidally	\$200.00		-	Aillidally	Ş105.00	Aillidally	3.20% of amount	Aillidally	\$103.00	
			l .									3% of amount advanced.		advanced or min		3% of cash advance. Min	
Cash advance fee				_		_	Per transaction	3% of the cash advance		_	Per transaction	minimum \$25.00	Per transaction	US\$5.00/TT\$25.00	Per transaction	\$50.00	
casii advance ree		-		-		-	rei tialisactioni	370 Of the cash advance		-	rei transaction	111111111111111111111111111111111111111	rei transaction	0333.00/11323.00	rei transaction	\$30.00	
														3.20% of minimum			
								400/ - 6				20/ - f				20/ - fab	
Late manufact for			l				Monthly	10% of amount past			Monthly	3% of payment due,	Manthly	payment or	0/ of volve	3% of the payment due,	
Late payment fee	-	-	-	-		-	ivionthly	due, minimum \$35.00	-	-	Monthly	minimum \$50.00	Monthly	US\$10.00/TT\$68.00	% of value	minimum- \$75.00 3% of the balance over	
			l					40/ of amount most due				FOX of consumb assessment		5.00% of amount in			
Over limit fee			l				Monthly	4% of amount past due,			Per transaction	5% of amount exceeding limit, minimum \$50.00	Monthly	excess (min.US\$10.00)	% of value	credit limit, minimum- \$75.00	
	-			-		-		min \$35.00	-	-				, , ,		· ·	
Routine statement fee	-	-		-		-		Free	-	-	Monthly	\$4.50	- D	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

**Note**: A dash (-) indicates the fee or charge is not levied by the institution and/or the service is not relevant to the institution.