

**COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
AS AT JUNE 30TH 2020**

	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	
PAYMENTS FEES	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
On-us ATM transaction fees																
Debit Card (Locally Branded)																
ATM enquiry	Other	Free	-	-	-	Free	-	Free	-	Free	-	Free	-	Free	Per transaction	Free or \$1.00 based on account
ATM withdrawal (TTS)	Other	Free	-	-	-	Free	Per transaction	Approved \$0.85	-	Free	-	Free	Per transaction	\$0.75	Per transaction	Free or \$2.00 based on account
ATM withdrawal declined	Other	Free	-	-	-	Free	-	Free	-	Free	Per transaction	\$0.50	Per transaction	\$0.75	Per transaction	\$0.50
Local Off-us ATM transaction fees (LINK)																
ATM enquiry	Per transaction	\$0.50	-	-	-	Free	Per transaction	Approved \$0.60; Declined \$0.30; Failed free	Per transaction	\$1.00 (approved); \$0.65 (declined)	Per transaction	\$1.25	Per transaction	\$0.75	Per transaction	\$1.00 if approved; \$0.30 if declined
ATM withdrawal (TTS)	Per transaction	\$4.00	-	-	-	Free	Per transaction	Approved \$4.00; Failed \$1.25	Per transaction	\$4.00 (Link Only)	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	Free or \$4.00 based on account
ATM withdrawal declined	Per transaction	Free	-	-	-	Free	Per transaction	\$1.00	Per transaction	TTD \$1.50	Per transaction	\$1.25	Per transaction	\$1.15	Per transaction	\$1.15
Card Issuance fees																
1st issue fee	Per unit	Free	-	-	-	Free	Per transaction	Free	Annually	\$150.00 (Visa Classic), \$200.00 (Visa Gold), Link (Free)	-	Free (valid for 20 years)	-	Free	-	Free
Replacement fee	Per unit	\$25.00	-	-	-	\$30.00	Per unit	Damaged cards only \$35.00	Per unit	\$150.00 (Visa Classic), \$200.00 (Visa Gold), \$35.00 (Link)	Per unit	\$50.00 (customer request/ lost/ stolen/ damaged)	Per unit	\$50.00	Per unit	Free
Point of sale fees - debit card																
Usage fee for approved local transaction	Per transaction	\$0.75	-	-	-	-	Per transaction	\$0.75	Per transaction	\$1.00 (Link Only)	Per transaction	\$0.75	-	Free	Per transaction	Free or \$0.75 based on account
Usage fee for declined local transaction	Per transaction	Free	-	-	-	-	Per transaction	\$0.60	Per transaction	\$1.00 (Link Only)	Per transaction	\$1.25	-	Free	Per transaction	\$0.50
Internet Banking																
Usage fee	Per transaction	Free	Monthly	TTD \$200.00	-	Free	-	Free	-	-	-	Free	-	Free	-	Free
Utility payment fee	-	-	-	-	-	-	-	Free	-	-	-	Free	-	Free	Other	cash advance fees apply if credit cards used
Telephone Banking																
Usage fee	-	-	-	-	-	Free	-	Free	-	-	-	Free	-	Free	-	Free
Utility payment fee	-	-	-	-	-	-	-	Free	-	-	-	Free	-	Free	Other	cash advance fees apply if credit cards used
Wire Transfers																
Wire transfer fee outgoing	Per transaction	<USD\$15,000+USD\$10.00, USD\$15,001-USD\$50,000-USD\$15.00, >USD\$50,001-USD\$25.00	Monthly	TTD \$80.00	Per transaction	\$74.75 (via internet) & \$164.11 (via branch)	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$75.00 in branch/ \$67.50 digital	Per transaction	\$65.00	Per transaction	\$0-\$70.00 USD
Wire transfer fee incoming	Other	Free	-	-	Per transaction	\$28.75 (at our branches), \$34.50 (at other banks)	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00	Per transaction	\$20.00	Per transaction	\$50.00	Per transaction	\$73.75	Per transaction	\$75.00
RTGS Transactions																
RTGS outgoing transaction fee	Per transaction	<USD\$15,000+USD\$10.00, USD\$15,001-USD\$50,000-USD\$15.00, >USD\$50,001-USD\$25.00	-	-	Per transaction	\$57.50 (via internet) & \$69.00 (via branch)	Per transaction	\$50.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	-	Free
RTGS incoming transaction fee	Other	Free	-	-	-	Free	-	Free	-	-	Per transaction	\$65.00	Per transaction	\$28.75	Per transaction	Free TT\$40.00- non USD, TT\$60.00- USD transactions
ACH Transactions - Personal																
ACH fee per transaction	Other	Free	-	-	Per transaction	\$5.00	Per unit	\$1.25	Per transaction	\$1.50-\$2.00	Per transaction	\$1.25	-	-	Per transaction	-
ACH sundry query fee	Other	Free	-	-	-	-	-	-	-	-	-	-	-	-	-	Free
ACH Transactions - Business																
Maintenance fee	Other	Free	-	-	-	-	Monthly	\$100.00	-	Free	-	-	-	-	-	-
ACH fee per transaction	Other	Free	Per transaction	TTD \$3.00	Per transaction	\$5.00	Per transaction	FC to FC \$1.00; FC to other Banks \$1.25	Per transaction	\$2.00	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	-	-	Per transaction	\$1.97
ACH direct fee (processed by originator)	-	-	-	-	-	-	Per transaction	\$2.00	Per transaction	\$2.00	-	-	Per transaction	\$1.00	Per transaction	\$1.00
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-	Per transaction	\$1.25	Per transaction	\$2.00	-	-	Per transaction	-	Per transaction	\$1.00
ACH credit return fee	-	-	Per transaction	TTD \$2.00	-	-	Per transaction	\$10.00	Per transaction	\$20.00	Per transaction	\$2.00	-	-	Per transaction	\$1.75
ACH debit return fee	-	-	Per transaction	TTD \$5.00	-	-	Per transaction	\$5.00	Per transaction	\$20.00	Per transaction	\$2.00	-	-	Per transaction	\$1.75
ACH sundry query fee	Other	Free	-	-	-	-	-	-	-	Free	Per transaction	\$10.00	-	-	-	-

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.
1. On-us: Refer to all transactions using the individual's home bank network.
2. ATM: Automated Teller Machine.
3. Off-us: Refer to all transactions using another bank's network.
4. RTGS: Real Time Gross Settlement System.
5. ACH: Automated Clearing House.