

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

	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	Monthly	\$100.00	-	-	Monthly	\$0.00 to \$500.00 (Personal Savings Account)	Other	\$100.00	Other	TTD \$500.00	Monthly	\$100.00	-	-	Monthly	\$1,000.00
Minimum balance violation fee	Quarterly	\$10.00	-	-	-	-	Monthly	\$15.00	Other	No Interest Earned	-	-	-	-	Monthly	\$10.00 if minimum balance is not maintained
Maintenance fee	Monthly	\$4.00	-	-	-	-	-	Free	-	-	Monthly	\$15.00	Monthly	\$15.00	-	-
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	Free	-	Free	-	-	Per transaction	\$8.00	-	Free	Per transaction	\$8.00
Number of free in-branch deposit transactions per period	Monthly	5 free whether debit or credit to the account	-	-	-	-	Per transaction	Free	-	-	-	None	-	Free	Monthly	1 in-branch deposit or withdrawal
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	Free	Per transaction	\$5.00	-	-	Per transaction	\$10.00	Per transaction	\$3.00	Per transaction	\$8.00
Number of free in-branch withdrawal transactions per period	Monthly	5 free whether debit or credit to the account	-	-	-	-	Monthly	1 Per Month	-	-	-	None	Monthly	1	Monthly	1 in-branch deposit or withdrawal
Dormant account fee	-	Free	-	-	Other	\$15.00 (Initial notice), \$15.00 thereafter	-	Free	Annually	\$50.00	Monthly	\$15.00	Monthly	\$15.00	Other	\$25.00-1st, 2nd year, every 2 yrs thereafter
Business																
Minimum balance threshold	-	-	-	-	Monthly	\$2,000 (Corporate; Premium)	Other	\$100.00	Other	TTD \$500.00	-	-	-	-	Monthly	\$500.00
Minimum balance violation fee	-	-	-	-	Monthly	\$12.00 if below \$2,000	Monthly	\$15.00	Other	No Interest Earned	-	-	-	-	-	-
Maintenance fee	-	-	Monthly	TTD \$100.00 or TTD \$200.00	-	-	-	Free	-	-	-	-	-	-	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	-	-	-	-	Per transaction	2 free, thereafter \$1.00	-	Free	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	-	-	-	-	Monthly	2	Per transaction	Free	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 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 Per Month	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
Dormant account fee	-	-	-	-	Other	\$15.00 (Initial notice), \$15.00 thereafter	-	Free	Annually	\$50.00	-	-	-	-	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.