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	
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	$10.00	-	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 and $10.00 2nd year, every 2 years thereafter
Business																
Minimum balance threshold	-	-	-	-	Monthly	$2,000.00 (Corporate; Premium)	Other	$100.00	Other	TTD $500.00	-	-	-	-	Monthly	$500.00
Minimum balance violation fee	-	-	-	-	Monthly	$12.00 if below $2,000.00	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	$25.00 1st and $10.00 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.*