

**COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
AS AT JUNE 30TH 2021**

SAVINGS 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	Monthly	\$100.00	-	-	-	-	Other	\$100.00	Other	TTD \$500.00	-	\$100.00	-	-	Monthly	\$1,000.00
Minimum balance violation fee	Quarterly	\$10.00	-	-	-	-	Monthly	\$15.00	Other	No Interest Earned	-	-	-	-	Monthly	\$12.00 if minimum balance is not maintained
Maintenance fee	Monthly	\$4.00	-	-	-	\$10.00	-	Free	Monthly	\$10.00	Monthly	\$15.00	Monthly	\$0.00 - \$15.00	-	-
In-branch deposit transaction (teller) fee	Per transaction	\$ 1.00 above free limit	-	-	Per transaction	Free	-	Free	-	-	Per transaction	\$12.00	-	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	\$1.50	Per transaction	\$5.00	-	-	Per transaction	\$12.00	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	-	-	-	-	Monthly	1	Monthly	1 in-branch deposit or withdrawal
Dormant account fee	-	Free	-	-	Other	\$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
Business																
Minimum balance threshold	-	-	-	-	Monthly	-	Other	\$100.00	Other	TTD \$500.00	-	-	-	-	Monthly	\$500.00
Minimum balance violation fee	-	-	-	-	Monthly	-	Monthly	\$15.00	Other	No Interest Earned	-	-	-	-	-	-
Maintenance fee	-	-	Monthly	TTD \$100.00 or TTD \$200.00	-	Free	-	Free	Monthly	\$10.00	-	-	-	-	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	-	-	-	-	Per transaction	Free	-	Free	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	-	-	-	-	Monthly	-	Per transaction	Free	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
In-branch withdrawal transaction (teller) fee	-	-	-	-	Per transaction	Free	Per transaction	\$5.00	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	-	-	-	-	Monthly	-	Monthly	1 Per Month	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
Dormant account fee	-	-	-	-	Other	\$17.25 (Initial notice), \$17.25 thereafter	-	Free	Annually	\$50.00	-	-	-	-	Other	\$25.00-1st 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.