## COMMERCIAL BANKS COMPARATIVE SCHEDULE OF FEES AND CHARGES AS AT JUNE 30TH 2018

	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	
CHEQUING FEES																
Personal	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
i cisonai	rrequency	Quarterly Average	rrequency	Value	rrequency	\$0.00 to \$500.00	rrequency	Value	rrequency	vuide	rrequency	Value	ricquency	Varac	rrequency	value
		Balance (QAB)-\$100.00				(Personal Chequing										
Minimum balance threshold	Quarterly	(SB), \$1,000.00 (CA)	-	-	Monthly	Account)	-	-		-	Monthly	\$100.00	-	-		-
Minimum balance violation fee	Quarterly	SB-\$10.00, CA-\$25.00	-	-		-		-		-		-	-	-		-
								\$20.00 per month plus								
Maintenance fee	Monthly	SB-\$4.00, CA- Free		-			Monthly	\$1.50 per debit entry	Monthly	\$20.00	Monthly	\$25.00	Monthly	\$20.01	Monthly	\$22.00
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit		-	Per transaction	Free	Per transaction	Free		Free	Per transaction	\$8.00	-	Free	Per transaction	\$6.00
		SB-(5 Dr/Cr monthly), CA-														12 transactions wheth
Number of free in-branch deposit		(\$5.00 for 25 Dr/Cr														debits or credits or
transactions per period	Other	quarterly, min-\$5.00)	_	_			Per transaction	Free							Monthly	combination of
		411 11 77 11 117										\$8.00 per debit entry/5				
												free cheques/\$3.50 per				
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit		_	Per transaction	Free	Per transaction	\$1.50 per debit entry	Per transaction	\$1.75 per W/D	Per transaction	cheque after		Free	Per transaction	\$6.00
	rei transaction	\$1.00 above free lifflit		-	Per transaction	riee	rei transaction	\$1.50 per debit entry	Per transaction	\$1.75 per W/D	Per transaction	crieque arter		Fiee	Per transaction	\$0.00
		SD (F Da/Gamanth) CA														43
		SB-(5 Dr/Cr monthly), CA-														12 transactions wheth
Number of free in-branch withdrawal	I	(\$5.00 for 25 Dr/Cr	l				I								l	debits or credits or
transactions per period	Monthly	quarterly, min-\$5.00)	-	-		-		Nil		None	Monthly	None	-		Monthly	combination of
		(SB-50, CA-100) leaves														
		free in one FY. \$1.00 per				\$80.44 (50 leaves) &										
Cheque book fee	Annually	leaf thereafter		_	Per unit	\$116.44 (100 leaves)	Per unit	\$10.00	Per unit	\$25.00	Per unit	\$15.00 -\$35.00	Per unit	Range \$29.00-\$42.00		Free
Cheque return fee due to insufficient funds	Per transaction	\$25.00		-	Per transaction	\$34.50	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$34.50	Per transaction	\$50.00
	. 2. 3. 4.15444.1511	Ţ_5.00				Local \$74.75; Foreign		+-5.00		+====		723,00		72.100		+50.00
Cheque stop payment fee	Per unit	\$25.00			Per unit	Drafts: \$80.50	Per transaction	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$35.00
	Per unit	\$25.00		-	Per unit	DI dILS: \$80.50	rei transaction	\$50.00	Per unit	\$30.00	Per unit	\$55.00	rei transaction	\$20.00	Per unit	\$35.00
																£25.00.4.1 12 :
										,		,				\$25.00-1st and 2nd yea
Dormant account fee		Free	-	-		-		Free	Annually	\$50.00	Monthly	\$15.00	Monthly	\$15.00	Other	every 2 yrs thereafter
		\$0 to \$25k - \$250.00,														
		\$25k to \$50k -\$500.00,														
		>\$50k @1.25%, min-				Pre-determined in the		\$40.00 per item plus								\$30.00 plus int. if used
		\$750.00 (1/2 paid				client's Credit		int@24% if no OD or in		1% of committed amt.		1% of limit, minimum				\$20.00 per item plus in
Overdraft fee (initial)	Per transaction	upfront)		_	Other	Agreement	Monthly	excess. Min \$30.00	% of value	(minimum \$300.00)	Monthly	\$500.00	Monthly	\$25.00	Monthly	if > OD limit
Overdrait ree (illitial)	Per transaction	0.50%, min \$150.00 and		-	Other	Pre-determined in the	iviolitiliy	excess. Will \$30.00	76 OI Value	(11111111111111111111111111111111111111	IVIOITETITY	\$300.00	IVIOIILIIIY	\$23.00	ivioritily	II > OD IIIIII
								0.75% of limit minimum		10/ of committed out		FO/ of annual limit				
		max \$30,000.00, 1.25%				client's Credit		0.75% of limit, minimum		1% of committed amt.		5% of annual limit				
Overdraft renewal fee	Annually	on increased portion	-	-	Annually	Agreement	Annually	\$150.00	Annually	(minimum \$300.00)	Monthly	(charged monthly)	•	-	-	-
Business																
	Quarterly	Quarterly Average														
	Z,	Balance (QAB)-\$1,000.00														
Minimum balance threshold		Bulance (QAB) \$1,000.00	_	_	Monthly	\$0.00									Other	\$500.00
Minimum balance violation fee	Quarterly	\$25.00		-	-					-		-		-		-
Translation between the control of t	Quarterry	\$25.00		TTD \$100.00 or TTD				\$30.00 per month plus								
Malatana a far		F	Manakk		Manufalia	£45.00	Manufalia		Manabh	675.00	Manable	¢20.00	Manadala	625.00	Manualit.	ćar 00!!
Maintenance fee		Free	Monthly	\$200.00	Monthly	\$15.00	Monthly	\$1.50 per debit entry	Monthly	\$75.00	Monthly	\$30.00	Monthly	\$25.00	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	Free	Per transaction	Free	-	-	Per transaction	\$1.00		-	Per transaction	\$1.50
		\$5.00 for 25 trns														
		debits/credits, \$1.00 per														1 free entry for every
Number of free in-branch deposit		trn thereafter. Min														\$500.00 of credit
transactions per period	Quarterly	\$5.00		-			Per transaction	Free				None			Monthly	balance
transactions per period								T							· ·	
	I		l				I			1					l	
										\$1.75 per W/D and						
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit	-	-	Per transaction	2 free, thereafter \$1.00	Per transaction	\$1.50 per debit entry	Per transaction	\$1.00 per cheque debit	Per transaction	\$1.00	-		Per transaction	\$1.50
		\$5.00 for 25 trns														
	I	debits/credits, \$1.00 per	l				I								l	1 free entry for every
	I	trn thereafter. Min	l				I								l	\$500.00 of credit
Number of free in-branch withdrawal		\$5.00		_	Monthly	2 per month		Nil		None		None			Monthly	balance
	Per francaction			+ -	iviolitiliy	2 pci iliolitii		1411	<u> </u>	HOLIC		INUIC			iviolitiny	balance
Number of free in-branch withdrawal transactions per period	Per transaction					C00 44 (FC1) C										
	Per transaction	100 leaves free in one				\$80.44 (50 leaves) &		440.00		400.00		420.00 40.00		4.0.00		_
transactions per period		FY. \$1.00 per leaf				\$116.44 (100 leaves)	Per unit	\$10.00	Per unit	\$25.00	Per unit	\$20.00-\$240.00	Per unit	\$43.00		Free
transactions per period  Cheque book fee	Annually	FY. \$1.00 per leaf thereafter		-	Per unit			\$50.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$34.50	Per transaction	\$35.00
transactions per period		FY. \$1.00 per leaf	- Per transaction	- TTD \$25.00	Per unit Per transaction	\$34.50	Per transaction									
transactions per period  Cheque book fee	Annually	FY. \$1.00 per leaf thereafter \$25.00	- Per transaction	- TTD \$25.00		\$34.50 Local \$74.75; Foreign	Per transaction	· ·								
transactions per period  Cheque book fee	Annually	FY. \$1.00 per leaf thereafter	- Per transaction -	- TTD \$25.00			Per transaction  Per transaction	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$30.00
transactions per period  Cheque book fee  Cheque return fee due to insufficient funds	Annually Per transaction	FY. \$1.00 per leaf thereafter \$25.00	- Per transaction -		Per transaction	Local \$74.75; Foreign		\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$30.00
transactions per period  Cheque book fee  Cheque return fee due to insufficient funds	Annually Per transaction	FY. \$1.00 per leaf thereafter \$25.00	Per transaction		Per transaction	Local \$74.75; Foreign		\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	
transactions per period  Cheque book fee Cheque return fee due to insufficient funds  Cheque stop payment fee	Annually Per transaction Per unit	FY. \$1.00 per leaf thereafter \$25.00 \$25.00	Per transaction		Per transaction  Per unit	Local \$74.75; Foreign Drafts: \$80.50				-						\$15.00 1st and 2nd yea
transactions per period  Cheque book fee  Cheque return fee due to insufficient funds	Annually Per transaction	FY. \$1.00 per leaf thereafter \$25.00 \$25.00	-	-	Per transaction	Local \$74.75; Foreign	Per transaction	\$30.00 Free	Per unit Annually	\$30.00	Per unit Monthly	\$35.00 \$12.00	Per transaction  Monthly	\$20.00 \$15.00	Per unit Other	\$15.00 1st and 2nd yea
transactions per period  Cheque book fee Cheque return fee due to insufficient funds  Cheque stop payment fee	Annually Per transaction Per unit	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 Free \$0 to \$25k - \$250.00,	-	-	Per transaction  Per unit	Local \$74.75; Foreign Drafts: \$80.50	Per transaction			-						\$15.00 1st and 2nd yea
transactions per period  Cheque book fee Cheque return fee due to insufficient funds  Cheque stop payment fee	Annually Per transaction Per unit	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 \$25.00 Free \$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00,	-	-	Per transaction  Per unit	Local \$74.75; Foreign Drafts: \$80.50	Per transaction	Free		-						\$15.00 1st and 2nd ye
transactions per period  Cheque book fee  Cheque return fee due to insufficient funds  Cheque stop payment fee	Annually Per transaction Per unit	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 Free \$0 to \$25K - \$250.00, \$25k to \$50k - \$500.00, >\$50k @1.25%, min-	-	-	Per transaction  Per unit	Local \$74.75; Foreign Drafts: \$80.50	Per transaction	Free \$40.00 per item plus int.		\$50.00		\$12.00				\$15.00 1st and 2nd ye every 2 years thereaft
transactions per period  Cheque book fee Cheque return fee due to insufficient funds  Cheque stop payment fee  Dormant account fee	Annually Per transaction Per unit Other	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 Free \$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, \$50k @1.25%, min- \$750.00 (1/2 paid	-	-	Per transaction Per unit -	Local \$74.75; Foreign Drafts: \$80.50  Pre-determined in the client's Credit	Per transaction	Free \$40.00 per item plus int. @24% if no OD or in	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$15.00 1st and 2nd ye every 2 years thereaft Min \$200.00 per overr
transactions per period  Cheque book fee  Cheque return fee due to insufficient funds  Cheque stop payment fee  Dormant account fee	Annually Per transaction Per unit	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 Free \$0 to \$25K - \$250.00, \$25k to \$50k - \$500.00, >\$50k @1.25%, min-	-	-	Per transaction  Per unit	Local \$74.75; Foreign Drafts: \$80.50	Per transaction	Free \$40.00 per item plus int.		\$50.00		\$12.00				\$15.00 1st and 2nd yes every 2 years thereaft
transactions per period  Cheque book fee Cheque return fee due to insufficient funds  Cheque stop payment fee	Annually Per transaction Per unit Other	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 Free \$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, \$50k @1.25%, min- \$750.00 (1/2 paid			Per transaction Per unit -	Local \$74.75; Foreign Drafts: \$80.50  Pre-determined in the client's Credit	Per transaction	Free \$40.00 per item plus int. @24% if no OD or in	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$15.00 1st and 2nd year every 2 years thereafted  Min \$200.00 per overro
transactions per period  Cheque book fee  Cheque return fee due to insufficient funds  Cheque stop payment fee  Dormant account fee	Annually Per transaction Per unit Other	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 Free \$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min- \$750.00 (1/2 paid upfront)			Per transaction Per unit -	Local \$74.75; Foreign Drafts: \$80.50  -  Pre-determined in the client's Credit Agreement	Per transaction	Free \$40.00 per item plus int. @24% if no OD or in	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$15.00 1st and 2nd year every 2 years thereafted  Min \$200.00 per overruplus OD int.
transactions per period  Cheque book fee  Cheque return fee due to insufficient funds  Cheque stop payment fee  Dormant account fee	Annually Per transaction Per unit Other	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 \$25.00 \$25.00 \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront) \$0.50%, min \$150.00 and			Per transaction Per unit -	Local \$74.75; Foreign Drafts: \$80.50  - Pre-determined in the client's Credit Agreement  Pre-determined in the	Per transaction	Free \$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Annually	\$50.00  1% of committed amt. (minimum \$300.00)	Monthly	\$12.00 1% of limit, minimum \$500.00	Monthly	\$15.00	Other	\$15.00 1st and 2nd yea every 2 years thereafte Min \$200.00 per overru plus OD int. 1/4% to 1% of
transactions per period  Cheque book fee Cheque return fee due to insufficient funds  Cheque stop payment fee  Dormant account fee	Annually Per transaction Per unit Other	FY. \$1.00 per leaf thereafter \$25.00 \$25.00 Free \$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min- \$750.00 (1/2 paid upfront)			Per transaction Per unit -	Local \$74.75; Foreign Drafts: \$80.50  -  Pre-determined in the client's Credit Agreement	Per transaction	Free \$40.00 per item plus int. @24% if no OD or in	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$15.00 1st and 2nd yea every 2 years thereafte Min \$200.00 per overru- plus OD int.