COMMERCIAL BANKS COMPARATIVE SCHEDULE OF FEES AND CHARGES AS AT JUNE 30th 2017

	AS AT JUNE 30TH 2017										_					
	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
		Quarterly Average Balance														
Minimum halance threshold	Quarterly	(QAB) -\$100.00 (SB), \$1000.00 (CA)			Monthly	\$2,000.00 (Platinum)					Monthly	\$100.00				
Minimum balance violation fee	Quarterly	SB-\$10.00, CA-\$25.00			- Worlding	32,000.00 (Flatilidili)		- :		-	- Widitally	3100.00		-		-
								\$20.00 per month plus								
Maintenance fee	Monthly	SB-\$4.00, CA- Free			-		Monthly	\$1.50 per debit entry	Monthly	\$30.00	Monthly	\$25.00	Monthly	\$20.01	Monthly	\$22.00
In-branch deposit transaction (teller) fee	Per transaction	\$1.00 above free limit	-		-		-	Free	-	Free	Per transaction	\$8.00		Free	Per transaction	\$5.00
Number of free in-branch deposit transactions		SB-(5 Dr/Cr monthly), CA- (\$5.00 for 25 Dr/Cr														10 transactions wheth debits or credits or
per period	Other	quarterly, min-\$5.00)						Nil						Free	Monthly	combination of
												\$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	\$1.50 per debit entry	Per transaction	\$1.75 per W/D	Per transaction	cheque after	-	Free	Per transaction	\$5.00
Number of free in-branch withdrawal		SB-(5 Dr/Cr monthly), CA- (\$5.00 for 25 Dr/Cr														10 transactions wheth 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				Variable fee. Pending										
Cheque book fee	Annually	leaf thereafter			-	client request	Per unit	\$10.00	Per unit	\$25.00	Per unit	\$15.00 -\$35.00	Per unit	\$29.00		Free
Cheque return fee due to insufficient funds	Per transaction	\$25.00	-		Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$34.50	Per transaction	\$50.00
Cheque stop payment fee	Per unit	\$25.00			Per transaction	Local \$65.00; Foreign Drafts: \$50.00	Per transaction	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$35.00
crieque stop payment ree	Per unit	323.00		-	Per transaction	Diaits. \$30.00	Per transaction	\$30.00	Per unit	330.00	Per unit	333.00	Per transaction	320.00	Per unit	\$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, \$25k to														
		\$50k -\$500, >\$50k						\$40.00 per item plus				1% of limit, minimum				\$30.00 plus int. if used
Overdraft fee (initial)	Per transaction	@1.25%, min-\$750.00 (1/2 paid upfront)			Other	Pre-determined in the client's Credit Agreement	Per transaction	int@24% if no OD or in excess. Min \$30.00	% of value	1% of committed amt. (minimum \$300.00)	Monthly	\$500.00	Monthly	\$25.00	Monthly	\$20.00 per item plus int. > OD limit
Overdraft fee (fillitial)	Per transaction	0.50%, min \$150.00 and		· ·	Other	client's Credit Agreement	Per transaction	excess. Min \$30.00	% of value	(minimum \$300.00)	Monthly		Monthly	\$25.00	Monthly	> OD limit
		max \$30,000.00, 1.25% on				Pre-determined in the		0.75% of limit, minimum		1% of committed amt.		0.25% of limit, minimum				
Overdraft renewal fee	Annually	increased portion			Annually	client's Credit Agreement	Annually	\$150.00	Annually	(minimum \$300.00)		\$250.00		-		
Business																
		Quarterly Average Balance														
Minimum balance threshold Minimum balance violation fee	Quarterly Quarterly	(QAB) - \$1000.00 \$25.00	- :	- :		\$0	-	- :				- :	<u> </u>		Other	\$500.00
	quarterry	\$25.00						\$30.00 per month plus								
Maintenance fee		Free	Monthly	TTD60	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	-	-				Free			Per transaction	\$1.00			Per transaction	\$1.50
N		\$5.00 for 25 tms														
Number of free in-branch deposit transactions per period	Quarterly	debits/credits, \$1.00 per trn thereafter. Min \$5.00						NIL				None	Per transaction	\$1.00	Monthly	1 free entry for every \$500.00 of credit balance
per period	Quarterly	tili tilerearter. Willi \$5.00		-				NIL		\$1.75 per W/D and \$1.00		Notice	Per transaction	31.00	Widitilly	3300.00 of credit balant
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.00 above free limit			Per transaction	\$1.00	Per transaction	\$1.50 per debit entry	Per transaction	per cheque debit	Per transaction	\$1.00		-	Per transaction	\$1.50
		\$5.00 for 25 trns														
Number of free in-branch withdrawal		debits/credits, \$1.00 per														1 free entry for every
transactions per period	Per transaction	trn thereafter. Min \$5.00	-	-		None Variable fee pending		NIL	-	None	-	None	Per transaction	\$1.00	Monthly	\$500.00 of credit balan
						amount order, 50 leaves										
		100 leaves free in one FY.				\$80.44, 100 leaves										
Cheque book fee	Annually	\$1.00 per leaf thereafter			Per transaction	\$116.44	Per transaction	\$10.00	Per unit	\$25.00	Per unit	\$20.00-\$240.00	Per unit	\$43.00		Free
Cheque return fee due to insufficient funds	Per transaction	\$25.00	Per transaction	TTD25.00 OR TTD100.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$30.00	Per transaction	\$50.00	Per transaction	\$34.50	Per transaction	\$35.00
Cheque stop payment fee	Per unit	\$25.00	Per transaction	TTD50.00 OR TTD250.00	Per unit	\$65.00	Per transaction	\$30.00	Per unit	\$30.00	Per unit	\$35.00	Per transaction	\$20.00	Per unit	\$30.00
Dormant account fee	Other	Free						Free	Annually	\$50.00	Monthly	\$12.00	Monthly	\$15.00	Other	\$15.00 1st and 2nd year every 2 years thereafte
bornant account ree	- Out.	\$0 to \$25k -\$250, \$25k to							Announy	230.00				925.00	- Other	y L your s ore real to
		\$50k -\$500, >\$50k						\$40.00 per item plus								
		@1.25%, min-\$750.00 (1/2				Pre-determined in the		int@24% if no OD or in		1% of committed amt.		1% of limit, minimum				Min \$200.00 per overn
Overdraft fee (initial) Overdraft renewal fee	Annually	paid upfront)		-	Other	client's Credit Agreement	Per transaction	excess. Min \$40.00	% of value	(minimum \$300.00)	Monthly	\$500.00	Monthly	\$23.00	Other	plus OD int.
		0.50%, min \$150.00 and														
	Annually	max \$30,000.00, 1.25% on increased portion			Annually	Pre-determined in the client's Credit Agreement	Annually	0.75% of limit, minimum \$150.00	Annually	1% of committed amt. (minimum \$300.00)	Annually	0.25% of authorized limit, minimum \$250.00	Monthly	\$100.00	Annually	1/4% to 1% of authorize limit minimum \$500.00
Overdraft renewal fee Jource: Central Bank of Trinidad and Tobago	Annually	increased portion			Annually	client's credit Agreement	Annually	\$150.00	Annually	(minimum \$300.00)	Annually	minimum \$250.00	Monthly	\$100.00	Annually	mnit minimum \$500.00

 $\textbf{Note:} \ \textit{A dash (-) indicates the fee or charge is not levied by the institution and/or the service is not relevant to the institution.}$