## 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	
CREDIT CARD FEES																
VISA	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Maintenance/membership fee					Annually	\$600.00	Annually	\$75.00 to \$600.00			Annually	\$165.00 -\$650.00	Annually	US\$25.75 - US\$150.00	Annually	\$625.00
														3.20% of amount		
						3% of transaction						3% of amount advanced,		advanced or min		3% of cash advance. Min
Cash advance fee			-		Per transaction	amount	Per transaction	3% of the cash advance 10% of past due amt;	-		Per transaction	minimum \$25.00	Per transaction	US\$5.00/TT\$25.00 3.20% of minimum	Per transaction	\$50.00
								Gold, Plat & Sig 5%, min				3% of payment due,				3% of the payment due,
Late payment fee					Monthly	TTD Cards TT\$50.00	Monthly	\$50.00			Monthly	minimum \$50.00	Monthly	payment or US\$10.00/TT\$68.00	% of value	minimum- \$100.00
Eure payment rec					monuny	110 Caras 11530.00	Monthly	230.00			Wildlich	111111111111111111111111111111111111111	monuny	03910.00/11900.00	70 GI VAIGE	3% of the balance over
								4% of amount in excess,				5% of amount exceeding		5.00% of amount in		credit limit, minimum-
Over limit fee				-	Per transaction	TTD Cards TT\$55.00	Monthly	min \$35.00			Per transaction	limit, minimum \$50.00	Monthly	excess (min.US\$12.00)	% of value	\$100.00
Routine statement fee				-		Free		Free		-	Monthly	\$4.50		Free		Free
Interim statement fee						Free	Per unit	\$25.00			Per unit	\$25.00 per request	Per unit	\$15.00	Per unit	\$30.00
						Visa Platinum: Free:		425.00				725100 \$51110000		7-1-1-1		
Replacement fee					Per transaction	Visa Platinum: Free; TT\$60.00	Per unit	\$50.00 to \$100.00			Per unit	\$50.00	Per unit	US\$5.75 -US\$50.00	Per unit	\$100.00
reputeriere rec					T CT CT GT GT GT CT	11,000.00	T CI UIII	330.00 to 3100.00			T CT UTIL	330.00	Terunic	0353.75 03530.00	T CT UNIC	3100.00
Mastercard																
Musicicala																
Maintenance/membership fee							Annually	\$200.00 to \$300.00					Annually	US\$25.75 - US\$75.00	Annually	\$165.00
Maintenance/membership ree							Autitioally	\$200.00 to \$300.00		•			Aillidally	3.20% of amount	Admidally	\$103.00
														advanced or min		3% of cash advance. Min
Cash advance fee				_			Per transaction	3% of the cash advance					Per transaction	US\$5.00/TT\$25.00	Per transaction	\$50.00
														3.20% of minimum		
								10% of amount past						payment or		3% of the payment due,
Late payment fee							Monthly	due, minimum \$35.00					Monthly	US\$10.00/TT\$68.00	% of value	minimum- \$100.00
								ev -4						50/ -f		3% of the balance over
Over limit fee				_		_	Monthly	4% of amount past due, min \$35.00		_		_	Monthly	5% of amount in excess (min.US\$12.00)	% of value	credit limit, minimum- \$100.00
Over minic ree	1		· ·				iviontniy	11111 335.00		•		· ·	monthly	(mm.05\$12.00)	/s of value	3100.00
L								_								
Routine statement fee	-		-			-	-	Free		•		-		Free	-	Free
Interim statement fee			-			-	Per unit	\$25.00	-			-	Per unit	\$15.00	Per unit	\$30.00
Replacement fee				-		-	Per unit	\$100.00				-	Per unit	US\$5.75 - US\$30.00	Per unit	\$100.00

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.