

| <div>COMMERCIAL BANKS</div> <div>COMPARATIVE SCHEDULE OF FEES AND CHARGES</div> <div>AS AT JUNE 30TH 2025</div> |                   |                                                                   |                                                                                                                                |                                                 |                                      |       |                             |                                                                    |                         |                                            |                                           |                                                                   |                       |                  |                                        |                                                                     |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------------------------------------|-------|-----------------------------|--------------------------------------------------------------------|-------------------------|--------------------------------------------|-------------------------------------------|-------------------------------------------------------------------|-----------------------|------------------|----------------------------------------|---------------------------------------------------------------------|
| CHEQUING FEES                                                                                                   | ANSA Bank Limited |                                                                   | CIBC Caribbean Bank (Trinidad & Tobago) Limited<br>(formerly First Caribbean International Bank (Trinidad and Tobago) Limited) |                                                 | Citibank (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 |                                                                     |
| Personal                                                                                                        | Frequency         | Value                                                             | Frequency                                                                                                                      | Value                                           | Frequency                            | Value | Frequency                   | Value                                                              | Frequency               | Value                                      | Frequency                                 | Value                                                             | Frequency             | Value            | Frequency                              | Value                                                               |
| Minimum balance threshold                                                                                       | Monthly           | -                                                                 | Monthly                                                                                                                        | -                                               | -                                    | -     | -                           | -                                                                  | Other                   | TTD \$5,000/ TTD \$10,000/<br>USD \$10,000 | -                                         | \$100.00                                                          | Monthly               | -                | -                                      | -                                                                   |
| Minimum balance violation fee                                                                                   | -                 | -                                                                 | -                                                                                                                              | -                                               | -                                    | -     | -                           | -                                                                  | -                       | -                                          | -                                         | -                                                                 | -                     | -                | -                                      | -                                                                   |
| Maintenance fee                                                                                                 | Monthly           | -                                                                 | -                                                                                                                              | \$10.00                                         | -                                    | -     | Monthly                     | \$20.00                                                            | Monthly                 | \$20.00                                    | Monthly                                   | \$25.00                                                           | Monthly               | \$0.00 - \$20.01 | Monthly                                | \$25.00                                                             |
| In-branch deposit transaction (teller) fee                                                                      | Monthly           | -                                                                 | Per transaction                                                                                                                | Free                                            | -                                    | -     | Per Transaction             | -                                                                  | -                       | -                                          | Per transaction                           | \$12.00                                                           | -                     | Free             | Per transaction                        | \$10.00                                                             |
| Number of free in-branch deposit transactions per period                                                        | -                 | -                                                                 | -                                                                                                                              | -                                               | -                                    | -     | Per Transaction             | -                                                                  | -                       | -                                          | -                                         | -                                                                 | -                     | Free             | Monthly                                | 5 transactions whether debits or credits or combination             |
| In-branch withdrawal transaction (teller) fee                                                                   | Per transaction   | -                                                                 | Per transaction                                                                                                                | \$1.50                                          | -                                    | -     | Per transaction             | \$1.50 per debit (first 5);<br>\$2.50 per debit entry thereafter   | -                       | -                                          | Per transaction                           | \$12.00 per debit entry/5 free<br>cheques/\$5.50 per cheque after | -                     | Free             | Per transaction                        | \$10.00                                                             |
| Number of free in-branch withdrawal transactions per period                                                     | -                 | -                                                                 | -                                                                                                                              | -                                               | -                                    | -     | -                           | -                                                                  | -                       | -                                          | Monthly                                   | -                                                                 | -                     | 0 - 12           | Monthly                                | 5 transactions whether debits or credits or combination of          |
| Cheque book fee                                                                                                 | Annually          | (SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter | Per unit                                                                                                                       | \$80.44 (50 leaves) &<br>\$116.44 (100 leaves)  | -                                    | -     | Per unit                    | \$12.50                                                            | Per unit                | \$100.00 for 4 books (100 leaves)          | Per unit                                  | \$20.00 - \$40.00                                                 | Per unit              | \$29.00          | Other                                  | 25 Chq Leaves - \$20.00                                             |
| Cheque return fee due to insufficient funds                                                                     | Per transaction   | \$25.00                                                           | Per transaction                                                                                                                | \$34.50                                         | -                                    | -     | Per transaction             | \$50.00                                                            | Per transaction         | \$50.00                                    | Per transaction                           | \$35.00 - \$50.00                                                 | Per transaction       | \$34.50          | Per transaction                        | \$50.00                                                             |
| Cheque stop payment fee                                                                                         | Per transaction   | \$25.00                                                           | Per unit                                                                                                                       | Local \$74.75;<br>Foreign \$80.50               | -                                    | -     | Per transaction             | \$25.00                                                            | Per unit                | \$30.00                                    | Per unit                                  | \$35.00                                                           | Per transaction       | \$20.00          | Per unit                               | \$35.00                                                             |
| Dormant account fee                                                                                             | Annually          | -                                                                 | -                                                                                                                              | \$17.25 (Initial notice),<br>\$17.25 thereafter | -                                    | -     | -                           | -                                                                  | Annually                | \$50.00                                    | Monthly                                   | \$15.00                                                           | Monthly               | \$15.00          | Other                                  | \$25.00-1st and 2nd year every 2 yrs thereafter                     |
| Overdraft fee (initial)                                                                                         | Per transaction   | 1.5% of principal value, minimum of \$1,000.00                    | Other                                                                                                                          | \$100.00                                        | -                                    | -     | Monthly                     | \$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00 | % of value              | 1% of committed amt. (minimum \$300.00)    | Monthly                                   | 1% of limit, minimum \$500.00                                     | Monthly               | \$25.00          | Monthly                                | \$30.00 plus int. if used, \$20.00 per item plus int. if > OD limit |
| Overdraft renewal fee                                                                                           | Annually          | 1.5% of principal value, minimum of \$1,000.00                    | Annually                                                                                                                       | \$100.00                                        | -                                    | -     | Annually                    | 0.75% of limit, minimum \$150.00                                   | Annually                | 1% of committed amt. (minimum \$300.00)    | -                                         | 5% of annual limit (charged monthly)                              | Annually              | \$250.00         | -                                      | -                                                                   |

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|--------------------------------------------------------------------------------------|-------------------|-------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------|------------------------------|-----------------------------|--------------------------------------------------------------------|-------------------------|-----------------------------------------|-------------------------------------------|---------------------------------------------|-----------------------|------------------------------------------------------|----------------------------------------|---------------------------------------------------|
| CHEQUING FEES                                                                        | ANSA Bank Limited |                                                       | CIBC Caribbean Bank (Trinidad & Tobago) Limited<br>(formerly First Caribbean International Bank (Trinidad and Tobago) Limited) |                                              | Citibank (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 |                                                   |
| Business                                                                             | Frequency         | Value                                                 | Frequency                                                                                                                      | Value                                        | Frequency                            | Value                        | Frequency                   | Value                                                              | Frequency               | Value                                   | Frequency                                 | Value                                       | Frequency             | Value                                                |                                        |                                                   |
| Minimum balance threshold                                                            | Quarterly         | Quarterly Average Balance (QAB)- \$1,000.00           | Monthly                                                                                                                        | -                                            | -                                    | -                            | -                           | -                                                                  | Other                   | TTD \$500,000.00                        | -                                         | \$1,000.00                                  | -                     | -                                                    | Other                                  | \$500.00                                          |
| Minimum balance violation fee                                                        | Quarterly         | 25                                                    | -                                                                                                                              | -                                            | -                                    | -                            | -                           | -                                                                  | -                       | -                                       | -                                         | -                                           | -                     | -                                                    | -                                      | -                                                 |
| Maintenance fee                                                                      | -                 | -                                                     | Monthly                                                                                                                        | \$30.00                                      | Monthly                              | TTD \$100.00 or TTD \$200.00 | Monthly                     | \$30.00 per month plus \$1.50 per debit entry                      | Monthly                 | SME - \$25.00; Corporate - \$75.00      | Monthly                                   | \$30.00                                     | Monthly               | \$25.00                                              | Monthly                                | \$25.00 minimum                                   |
| In-branch deposit transaction (teller) fee                                           | Per transaction   | -                                                     | Per transaction                                                                                                                | Free                                         | -                                    | -                            | Per transaction             | -                                                                  | -                       | -                                       | Per transaction                           | \$1.50                                      | -                     | -                                                    | Per transaction                        | \$1.50                                            |
| Number of free in-branch deposit transactions per period                             | Quarterly         | -                                                     | -                                                                                                                              | -                                            | -                                    | -                            | Per transaction             | -                                                                  | -                       | -                                       | -                                         | -                                           | -                     | -                                                    | Monthly                                | 5 free entry for every \$500.00 of credit balance |
| In-branch withdrawal transaction (teller) fee                                        | Per transaction   | -                                                     | Per transaction                                                                                                                | \$1.00                                       | -                                    | -                            | Per transaction             | \$1.50 per debit entry                                             | -                       | -                                       | Per transaction                           | \$1.50                                      | -                     | -                                                    | Per transaction                        | \$1.50                                            |
| Number of free in-branch withdrawal transactions per period                          | Per transaction   | -                                                     | Monthly                                                                                                                        | -                                            | -                                    | -                            | -                           | -                                                                  | -                       | -                                       | -                                         | -                                           | -                     | -                                                    | Monthly                                | 5 free entry for every \$500.00 of credit balance |
| Cheque book fee                                                                      | Annually          | 100 leaves free in one FY. \$1.00 per leaf thereafter | Per unit                                                                                                                       | \$80.44 (50 leaves) & \$116.44 (100 leaves)  | -                                    | -                            | Per unit                    | \$12.50                                                            | Per unit                | \$360.00 (600 leaves)                   | Per unit                                  | \$25.00 - \$245.00                          | Per unit              | \$43.00                                              | Other                                  | Free                                              |
| Cheque return fee due to insufficient funds                                          | Per transaction   | \$25.00                                               | Per transaction                                                                                                                | \$34.50                                      | Per transaction                      | TTD \$25.00                  | Per transaction             | \$50.00                                                            | Per transaction         | \$50.00                                 | Per transaction                           | \$35.00 - \$50.00                           | Per transaction       | \$34.50                                              | Per transaction                        | \$50.00                                           |
| Cheque stop payment fee                                                              | Per unit          | \$25.00                                               | Per unit                                                                                                                       | Local \$74.75; Foreign \$80.50               | Per transaction                      | TTD \$680.00                 | Per transaction             | \$30.00                                                            | Per unit                | \$30.00                                 | Per unit                                  | \$35.00                                     | Per transaction       | \$20.00                                              | Per unit                               | \$35.00                                           |
| Dormant account fee                                                                  | Other             | -                                                     | -                                                                                                                              | \$17.25 (Initial notice), \$17.25 thereafter | -                                    | -                            | -                           | -                                                                  | Annually                | \$50.00                                 | Monthly                                   | \$15.00                                     | Monthly               | \$15.00                                              | Other                                  | \$25.00-1st and 2nd year, every 2 yrs thereafter  |
| Overdraft fee (initial)                                                              | Annually          | 1.5% of principal value, minimum of \$1,000.00        | Other                                                                                                                          | \$100.00                                     | -                                    | -                            | Monthly                     | \$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00 | % of value              | 1% of committed amt. (minimum \$300.00) | Monthly                                   | 1% of limit, minimum \$500.00               | Annually              | \$1,200.00 - \$2,500.00 dependent on risk/complexity | Other                                  | Min \$200.00 per overrun plus OD int 2.5%         |
| Overdraft renewal fee                                                                | Annually          | 1.5% of principal value, minimum of \$1,000.00        | Annually                                                                                                                       | \$100.00                                     | -                                    | -                            | Annually                    | 0.75% of limit, minimum \$150.00                                   | Annually                | 1% of committed amt. (minimum \$300.00) | Annually                                  | 0.25% of authorized limit, minimum \$500.00 | Annually              | \$1,200.00 - \$2,500.00 dependent on risk/complexity | Annually                               | 1/4% to 1% of net amount minimum \$500.00         |

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.