COMMERCIAL BANKS COMPARATIVE SCHEDULE OF FEES AND CHARGES AS AT JUNE 30TH 2025

	ANSA Bank Limited		CIBC Caribbean Bank (Trinidad & Tobago) Limited (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	
OTHER FEES																
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Miscellaneous services Bank reference letter	Per unit	\$25.00	Per unit	\$23.00	Per transaction	TTD \$100.00	Per unit	\$50.00	Per unit	\$50.00	Per unit	\$25.00 (personal)	Per unit	\$25.00	Per unit	\$45.00
Embassy statement	Per unit	\$25.00	Per unit	\$23.00	-	-	Per unit	\$35.00	Per unit	\$50.00	Per unit	\$40.00 (personal)	Per unit	\$25.00	Per unit	\$45.00
Manager's cheques - bank customer (local draft)	Per unit	\$25.00	Per unit	\$17.25 (online); \$23.00 (in-branch)	Per transaction	TTD \$40.00	Per unit	\$30.00	Per unit	\$20.00 online request; \$35.00 in branch request	Per unit	\$28.00	Per unit	\$20.00	Per unit	\$30.00
Manager's cheques - bank customer (foreign draft)		-	Per unit	\$23.00 - \$28.75 (online); \$28.75 - \$32.20 (in-branch)	Per transaction	TTD \$40.00	Per unit	\$35.00	Per unit	\$20.00 online request; \$35.00 in branch request	Per unit	Less than \$25,000 - \$50.00; \$25,000 and over - \$55.00	Per unit	\$28.75	Per unit	\$50.00
Manager's cheques - non-bank customer (local draft)	-	-	Per unit	\$17.25 (online); \$23.00 (in-branch)	-	-	-	-	Per unit	-	Per unit	-	-	-	-	-
Manager's cheques - non-bank customer (foreign draft)	Per unit	<usd\$15,000=usd\$10.00, USD\$15,001- USD\$50,000=USD\$15.00, >USD\$50,001=USD\$25.00</usd\$15,000=usd\$10.00, 	Per unit	\$23.00 - \$28.75 (online); \$28.75 - \$32.20 (in-branch)	-	-		-	Per unit	-	Per unit	-		-		-
Standing order	Per transaction	\$35.00 plus postage where applicable	Per transaction	\$6.90	-	-	Per transaction	External - \$6.00; Internal - \$3.00	Per transaction	\$10.00	Per transaction	Initial Setup fee = \$12.00 then \$10.00 per withdrawal	Monthly	\$7.00	Per transaction	\$7.00
Safe facilities								V I								
Safety deposit box		-			-	-	Annually	X-Large \$325.00; Large \$275.00; Med \$225.00; Small \$200.00	Annually	\$74.75-\$375.00	Annually	\$250.00 - \$400.00	Annually	\$250.00	Annually	\$350.00 - \$450.00 based on box size
Night bag fee	-	-		-	-	-	Per unit	Bags \$3.00 per bag > 25; \$5.00 < 25. Proc \$35.00 and \$80.00 per bag	Per unit	\$3.00	Other	\$300.00 per 100 bags	Per unit	\$2.25	Per unit	\$3.50 per bag
Point of sale																
Merchant terminal rental fee		-	Monthly	\$20.00 (stand alone) \$45.00 (wireless terminal)	.	-	Monthly	\$400.00		-	Monthly	\$400.00	Monthly	\$100.00 - \$400.00	Monthly	\$300.00
Mobile terminal rental fee		-		-	-	-	Monthly	Wireless \$600.00; MPOS \$150.00; E-commerce \$0.00 to US\$100.00		-	Monthly	\$500.00	Monthly	\$300.00 - \$500.00	Monthly	\$500.00
Merchant transaction fee for credit card		-		-	-	-	Per transaction	Varies per merchant	-	-	Other	Variable % based on merchant industry sector	% of value	0.85% - 5.00%	Per transaction	3% to 5% of the transaction amount
Electronic money										I						
Pre-paid card loading fee	-	-	-	-	-		Per transaction	1.15% of load/ reload amount	-			-	% of value	1.15%	-	-
Bureau de change commissions																
Cash Sale	Per transaction	-		-	-	-		-		-		-		-		-
Cash Purchase	Per transaction	-		-	-	-	-	-	-	-		-	-	-		-

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.