

RBC ROYAL BANK (TRINIDAD & TOBAGO) LIMITED
CHEQUING FEES
AS AT JUNE 30TH

CHEQUING FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Personal										
Minimum balance threshold	-	\$100.00	-	\$100.00	-	\$100.00	-	\$100.00	-	\$100.00
Minimum balance violation fee	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$25.00	Monthly	\$25.00	Monthly	\$25.00	Monthly	\$25.00	Monthly	\$25.00
In-branch deposit transaction (teller) fee	Per transaction	\$12.00	Per transaction	\$12.00	Per transaction	\$12.00	Per transaction	\$12.00	Per transaction	\$12.00
Number of free in-branch deposit transactions per period	-	-	-	-	-	-	-	-	-	-
In-branch withdrawal transaction (teller) fee	Per transaction	\$12.00 per debit entry/5 free cheques/\$5.50 per cheque after	Per transaction	\$12.00 per debit entry/5 free cheques/\$5.50 per cheque after	Per transaction	\$12.00 per debit entry/5 free cheques/\$5.50 per cheque after	Per transaction	\$12.00 per debit entry/5 free cheques/\$5.50 per cheque after	Per transaction	\$12.00 per debit entry/5 free cheques/\$5.50 per cheque after
Number of free in-branch withdrawal transactions per period	Monthly	-	Monthly	-	Monthly	-	Monthly	-	Monthly	-
Cheque book fee	Per unit	\$20.00 - \$40.00	Per unit	\$20.00 - \$40.00	Per unit	\$20.00 - \$40.00	Per unit	\$20.00 - \$40.00	Per unit	\$20.00 - \$40.00
Cheque return fee due to insufficient funds	Per transaction	\$35.00 - \$50.00	Per transaction	\$35.00 - \$50.00	Per transaction	\$35.00 - \$50.00	Per transaction	\$35.00 - \$50.00	Per transaction	\$35.00 - \$50.00
Cheque stop payment fee	Per unit	\$35.00	Per unit	\$35.00	Per unit	\$35.00	Per unit	\$35.00	Per unit	\$35.00
Dormant account fee	Monthly	\$15.00	Monthly	\$15.00	Monthly	\$15.00	Monthly	\$15.00	Monthly	\$15.00
Overdraft fee (initial)	Monthly	1% of limit, minimum \$500.00	Monthly	1% of limit, minimum \$500.00	Monthly	1% of limit, minimum \$500.00	Monthly	1% of limit, minimum \$500.00	Monthly	1% of limit, minimum \$500.00
Overdraft renewal fee	-	5% of annual limit (charged monthly)	-	5% of annual limit (charged monthly)	-	5% of annual limit (charged monthly)	-	5% of annual limit (charged monthly)	-	5% of annual limit (charged monthly)

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CHEQUING FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	-	\$1,000.00	-	\$1,000.00	-	\$1,000.00	-	\$1,000.00	-	\$1,000.00
Minimum balance violation fee	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$30.00	Monthly	\$30.00	Monthly	\$30.00	Monthly	\$30.00	Monthly	\$30.00
In-branch deposit transaction (teller) fee	Per transaction	\$1.50	Per transaction	\$1.50	Per transaction	\$1.50	Per transaction	\$1.50	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	-	-	-	-	-	-	-	-	-	-
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.50	Per transaction	\$1.50	Per transaction	\$1.50	Per transaction	\$1.50	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	-	-	-	-	-	-	-	-	-	-
Cheque book fee	Per unit	\$25.00 - \$245.00	Per unit	\$25.00 - \$245.00	Per unit	\$25.00 - \$245.00	Per unit	\$25.00 - \$245.00	Per unit	\$25.00 - \$245.00
Cheque return fee due to insufficient funds	Per transaction	\$35.00 - \$50.00	Per transaction	\$35.00 - \$50.00	Per transaction	\$35.00 - \$50.00	Per transaction	\$35.00 - \$50.00	Per transaction	\$35.00 - \$50.00
Cheque stop payment fee	Per unit	\$35.00	Per unit	\$35.00	Per unit	\$35.00	Per unit	\$35.00	Per unit	\$35.00
Dormant account fee	Monthly	\$15.00	Monthly	\$15.00	Monthly	\$15.00	Monthly	\$15.00	Monthly	\$12.00
Overdraft fee (initial)	Monthly	1% of limit, minimum \$500.00	Monthly	1% of limit, minimum \$500.00	Monthly	1% of limit, minimum \$500.00	Monthly	1% of limit, minimum \$500.00	Monthly	1% of limit, minimum \$500.00
Overdraft renewal fee	Annually	0.25% of authorized limit, minimum \$500.00	Annually	0.25% of authorized limit, minimum \$500.00	Annually	0.25% of authorized limit, minimum \$500.00	Annually	0.25% of authorized limit, minimum \$500.00	Annually	0.25% of authorized limit, 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.