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

SAVINGS FEES	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	
Personal	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Monthly	-	Monthly	-	-	-	Other	\$100.00	Other	TTD \$1,000.00 / USD \$500.00	-	\$100.00		\$100.00 - \$500.00	Monthly	\$1,000.00
Minimum balance violation fee	Monthly	-	-	-	-	-	Monthly	\$15.00	-	-	Monthly	-	-	No Interest Earned	Monthly	\$12.00 if minimum balance is not maintained
Maintenance fee	Monthly	-	-	\$10.00	-	-	-	-	Monthly	TTD \$12.00 / USD \$1.50	Monthly	\$15.00	Monthly	\$0.00 - \$15.00	-	-
In-branch deposit transaction (teller) fee	Per transaction	-	Per transaction	Free		-	-	-		-	Per transaction	\$12.00		Free	Per transaction	\$10.00
Number of free in-branch deposit transactions per period	-	-	-	-	-	-	Per transaction	-		-	-	-		Free	Monthly	1 in-branch deposit or withdrawal per month
In-branch withdrawal transaction (teller) fee	Per transaction	-	Per transaction	\$1.50	-	-	Per transaction	\$5.00	-	-	Per transaction	\$12.00	Per transaction	\$3.00	Per transaction	\$10.00
Number of free in-branch withdrawal transactions per period	-	-	-	-	-	-	Monthly	1 Per Month	-	-	-	-	Monthly	1	Monthly	1 in-branch deposit or withdrawal per month
Dormant account fee	Annually	-	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
Business																
Minimum balance threshold	-	-	Monthly	-	-	-	Other	\$100.00	Other	TTD \$500,000.00	-	-		-	Monthly	\$500.00
Minimum balance violation fee	-	-	Monthly	-	-	-	Monthly	\$15.00	-	-	-	-	-	-	-	-
Maintenance fee	-	-	-	Free	Monthly	TTD \$100.00 or TTD \$200.00	-	-	Monthly	SME - \$25.00; Corporate - \$75.00	-	-	-	-	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee		-	Per transaction	Free		-		-		-	-	-		-	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	-	-	Monthly	-		-	Per transaction	-	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
In-branch withdrawal transaction (teller) fee	-	-	Per transaction	Free	-	-	Per transaction	\$5.00	-	-	-	-	-	-	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	-	-	Monthly	-	-	-	Monthly	1 Per Month	-	-	-	-	-	-	Monthly	99 free entries for every \$50,000.00 credit of balance
Dormant account fee	-	-	Other	\$17.25 (Initial notice), \$17.25 thereafter	-	-	-	-	Annually	\$50.00	-	-		-	Other	\$25.00 - 1st and 2nd year, up to 10 years thereafter

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.