

COMMERCIAL BANKS
COMPARATIVE SCHEDULE OF FEES AND CHARGES
AS AT JUNE 30TH 2026

PAYMENTS FEES	ANSA Bank Limited		CIBC Caribbean Bank (Trinidad & Tobago) Limited		Citibank (Trinidad & Tobago) Limited		First Citizens Bank Limited		JMMB Bank (Trinidad &Tobago) Limited		RBC Royal Bank (Trinidad &Tobago) Limited		Republic Bank Limited		Scotiabank (Trinidad and Tobago) Limited	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Debit Card (Locally Branded)																
On-us ATM transaction fees																
ATM enquiry	-	-	Per transaction	\$34.50	-	-	-	-	-	-	-	-	-	-	Per transaction	Free or \$1.00 based on account
ATM withdrawal (TT\$)	-	-	-	-	-	-	Per transaction	\$0.60	-	-	-	-	Per transaction	\$0.75	Per transaction	Free or \$2.00 based on account
ATM withdrawal declined	-	-	-	-	-	-	-	-	-	-	-	-	Per transaction	\$0.75	Per transaction	\$0.50
Local Off-us ATM transaction fees (LINX)																
ATM enquiry	-	-	-	-	-	-	Per transaction	Approved \$0.60; Declined \$0.30; Failed \$0.00	-	-	Per transaction	\$1.25	Per transaction	\$0.75	Per transaction	\$1.00 if approved \$0.30 if declined
ATM withdrawal (TT\$)	-	-	-	-	-	-	Per transaction	Approved \$4.00; Failed \$1.25	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00 based on account
ATM withdrawal declined	-	-	-	-	-	-	Per transaction	\$1.00	Per transaction	\$4.00	Per transaction	\$1.25	Per transaction	\$1.15	Per transaction	\$1.15
Card Issuance fees																
1st issue fee	-	-	-	-	-	-	Per transaction	-	Per unit	\$175.00 classic \$250.00 gold	-	Free (valid for 3 - 5yrs)	-	-	Other	Free
Replacement fee	Per unit	\$50.00	-	-	-	-	Per unit	\$35.00 (no fees for stolen cards)	Per unit	\$175.00 classic/ \$250.00 gold	Per unit	\$50.00 (customer request/ lost/ stolen)	Per unit	\$50.00	Other	\$25.00
Point of sale fees - debit card																
Usage fee for approved local transaction	-	-	-	-	-	-	Per transaction	\$0.75	-	-	Per transaction	\$0.75	-	-	Per transaction	Free or \$0.75 based on account
Usage fee for declined local transaction	-	-	-	-	-	-	Per transaction	\$0.60	Per transaction	\$4.00	Per transaction	\$1.25	-	-	Per transaction	\$0.50
Internet Banking																
Usage fee	-	-	-	-	Monthly	\$200.00	-	-	-	-	-	-	-	-	Other	Free
Utility payment fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Other	Free
Telephone Banking																
Usage fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Other	Free
Utility payment fee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Other	Free
Wire Transfers																
Wire transfer fee outgoing	Per transaction	<US\$15,000: US\$10.00 US\$15,001 - US\$50,000: US\$15.00 >US\$50,001: US\$25.00	Per transaction	Branch \$164.11; Online- \$74.75(Personal)	Per transaction	\$160.00	Per transaction	\$65.00	Per transaction	\$65.00 - \$75.00	Per transaction	\$75.00 in branch/ \$67.50 digital	Per transaction	\$65.00	Per transaction	\$0.00 to \$70.00 USD
Wire transfer fee incoming	-	-	Per transaction	\$28.75(At our branches), \$34.50 (At other banks')	-	-	Per transaction	Foreign Acc - \$15.00 per currency; TTD Acc - \$50.00	Per transaction	NA local wire/ US\$15.00 foreign wire	Per transaction	TT\$50.00 credit TTD account/US\$12.00 Credit USD account	Per transaction	\$73.75	Per transaction	\$75.00

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RTGS Transactions																
RTGS outgoing transaction fee	Per transaction	<US\$15000: US\$10.00 US\$15001-US\$50000: US\$15.00 >US\$50001: US\$25.00	Per transaction	\$57.50 (Online); \$69.00 (In-branch)	-	-	Per transaction	\$50.00	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00	Other	Free
RTGS incoming transaction fee	-	-	Per transaction	\$57.50 (Online)	-	-	-	-	-	-	Per transaction	\$50.00 to credit RBC account	Per transaction	\$28.75	Per transaction	\$40.00 non USD and \$60.00 TTD transactions
ACH Transactions - Personal															Frequency	Value
ACH fee per transaction	-	-	-	-	-	-	Per unit	\$1.25	Per transaction	\$2.00	Per transaction	\$1.25	-	-	-	-
ACH sundry query fee	-	-	-	-	-	-	-	-	-	-	Per transaction	\$10.00	-	-	-	-
ACH Transactions - Business	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value		
Maintenance fee	-	-	-	-	-	-	Monthly	\$100.00	-	-	-	-	-	-	-	-
ACH fee per transaction	-	-	-	-	Per transaction	\$3.00	Per transaction	FC to FC \$1.00; FC to Other Banks \$1.25	Per transaction	\$2.00	Per transaction	\$1.25 - \$10.00 (electronic vs. manual)	-	-	Per transaction	\$1.25
ACH direct fee (processed by originator)	-	-	-	-	-	-	Per transaction	\$2.00	Per transaction	\$2.00	-	-	Per transaction	\$1.00	Per transaction	\$1.00
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-	Per transaction	\$1.25	Per transaction	\$2.00	-	-	-	-	Per transaction	\$0.68
ACH credit return fee	-	-	-	-	Per transaction	\$2.00	Per transaction	\$10.00	Per transaction	\$20.00	Per transaction	\$2.00	-	-	Per transaction	\$2.25
ACH debit return fee	-	-	-	-	Per transaction	\$5.00	Per transaction	\$5.00	Per transaction	\$20.00	Per transaction	\$2.00	-	-	Per transaction	\$2.25
ACH sundry query fee	Per transaction	Within 3 months of date of transaction: \$25.00 Prior to 3 months of date of transaction: \$50.00	-	-	-	-	-	-	-	-	Per transaction	\$10.00	-	-	-	-

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.

1. On-us: Refer to all transactions using the individual's home bank network.
2. ATM: Automated Teller Machine.
3. Off-us: Refer to all transactions using another bank's network.
4. RTGS: Real Time Gross Settlement System.
5. ACH: Automated Clearing House.