

Smarter Banking

Choose the Account that's Right for You



Republic Bank
We're the One for you!

When it comes to banking, we all have different styles but one common goal – to save.

Choose the account that will make your money grow.

Almost all our savings accounts give you a free *OneCard* and 24/7 access via *RepublicOnline*, *RepublicMobile* SMS Banking, our Blue Machines (ABMs).

How To Choose The Right Account

Choosing the right account should not be complicated. All you need to do is match the right account with your life stage or how you bank.

Please read and compare our competitive features, benefits, interest rates and fees so you can make an informed decision about which account is right for you.

Depending on your life stage the following accounts would suit your needs:

- RightStart
- RS Teen
- Career Builder
- Major League

If you need easy access to your money, then you should choose a transaction account. These include:

- TimeSaver
- Personal Interest Chequing Account (PICA)

The traditional savings accounts usually carry a limited number of free withdrawals to encourage you to save more. These include:

- Savings Plus
- Optimizer

Additionally, couples who intend to get married can start an account geared toward saving for their life together. This account is called the Newly Wed Package.

Savings accounts also include Foreign Currency accounts such as:

- Certificate of Deposit
- US\$ Regular Savings
- Personal Money Market in US\$/CAD\$/Euro €/Sterling £
- Foreign Currency Certificate of Deposit in TT\$/US\$/CAD\$/Euro €/Sterling £

DAILY LIMITS

Point of Sale Limit: \$7,500

ABM Limit: \$4,000

Savings Accounts At a Glance

RightStart

This account is for persons 12 years of age and under and offers:

- FREE membership to RightStart Club for discounts at participating stores
- FREE RightStart gift certificates
- FREE local and foreign drafts for school
- FREE auto transfers
- FREE quarterly statements
- No restrictions on deposits or electronic withdrawals
- Open with a minimum of TT\$20
- 24/7 access to account with FREE Club/*OneCard*
- LINX ABM Access
- FREE online banking with RepublicOnline
- Access to RepublicMobile SMS Banking
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*

RS Teen

This account is for teenagers between 13 and 18 years and offers:

- FREE membership to RS Teen Club for discounts at participating stores
- FREE local and foreign drafts for school
- FREE auto transfers
- No restrictions on deposits or electronic withdrawals
- FREE quarterly statements
- Open with a minimum of TT\$20
- 24/7 access to account with FREE Club/*OneCard*
- LINX ABM Access
- Special teen website rsteencaribbean.com and FaceBook page
- FREE online banking with RepublicOnline
- Access to RepublicMobile SMS Banking
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*

Career Builder

This account is for young adults between 19 and 25 years and offers:

- Access to interactive website, cbcaribbean.com
- FREE membership to Career Builder Club for discounts at participating stores
- For students, FREE foreign or local drafts for school
- Auto transfer fee waived in some circumstances (refer to your branch for details)
- FREE quarterly statements
- Open with a minimum of TT\$100
- 24/7 access to account with FREE Club/*OneCard*
- LINX ABM Access
- FREE online banking with Republic*Online*
- Access to Republic*Mobile* SMS Banking
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*

Newly Wed Package

Savings Plus account and more!

- Wide range of discounts at participating merchants nationwide
- Personalised financial planning advice from our Sales Officers
- Wedding and budget planning tips via republictt.com/newlywed
- Wedding gift from us to you
- Open with a minimum of TT\$100
- FREE passbook
- 24/7 access to account with FREE *OneCard*
- LINX ABM Access
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*
- FREE online banking with Republic*Online*
- Access to Republic*Mobile* SMS Banking

TimeSaver

Ideal for salary deposits and paying bills

- FREE quarterly statements
- Auto transfer fee waived in some circumstances (refer to your branch for details)
- Open with a minimum of TT\$100
- 24/7 access to account with FREE *OneCard*
- LINX ABM Access
- FREE online banking with RepublicOnline
- Access to RepublicMobile SMS Banking
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*

Savings Plus

Helps you build your nest egg

- FREE passbook
- Open with a minimum of TT\$500
- 24/7 access to account with FREE *OneCard*
- LINX ABM Access
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*
- FREE online banking with RepublicOnline
- Access to RepublicMobile SMS Banking



Personal Interest Chequing Account (PICA)

Flexible and convenient chequing account

- Overdraft facility available upon application and approval
- Auto transfer fee waived in some circumstances (refer to your branch for details)
- FREE monthly or quarterly statements
- Open with a minimum of TT\$100
- 24/7 access to account with FREE *OneCard*
- LINX ABM Access
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*
- FREE online banking with RepublicOnline
- Access to RepublicMobile SMS Banking

Optimizer Account

Flexible account for earning competitive interest and making regular transactions

- FREE monthly or quarterly statements
- Interest rates increase as your balance grows
- Open with a minimum of TT\$15,000
- 24/7 access to account with FREE *OneCard*
- LINX ABM Access
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*
- FREE online banking with RepublicOnline
- Access to RepublicMobile SMS Banking

Major League

A value package designed for persons 60+ and offers:

- FREE admission to TTARP and discounted annual fee
- No annual card fee on our credit cards except Republic Bank Signature, Platinum and AAdvantage credit cards
- Reduced fees on local and foreign drafts
- FREE embassy letters
- Discounts at select medical service providers
- FREE auto transfers
- FREE monthly or quarterly statements
- Interest rates increase as your balance grows
- Open with a minimum of TT\$1,000
- 24/7 access to account with FREE Club/*OneCard*
- LINX ABM Access
- FREE Point of Sale Transactions at all merchants with the Republic *OneCard*
- FREE online banking with Republic*Online*
- Access to Republic*Mobile* SMS Banking



Local and Foreign Currency Accounts at a Glance

Republic Certificate of Deposit (TT\$)

- Open to individuals, sole traders, partnerships, companies, trade unions and more!
- Convenient term options- choose from 3 months, 6 months, 12 months, 2 years or 3 years
- Funds can be used as security for loans and overdrafts
- Access to your interest after renewing the deposit
- Open with a minimum of TT\$1,000

Republic Certificate of Deposit (US\$)

- Open to individuals, sole traders, partnerships, companies, trade unions and more!
- Convenient term options- choose from 1, 3, 6 or 12 months
- Funds can be used as security for loans and overdrafts
- Access to your interest after renewing the deposit
- Open with a minimum of US\$1,000

Republic Certificate of Deposit (Euro €)

- Open to individuals, sole traders, partnerships, companies, trade unions and more!
- Convenient term options- choose from 1, 3, 6 or 12 months
- Funds can be used as security for loans and overdrafts
- Access to your interest after renewing the deposit
- Open with a minimum of €1,000

Republic Certificate of Deposit (CAD\$)

- Open to individuals, sole traders, partnerships, companies, trade unions and more!
- Convenient term options- choose from 3, 6 or 12 months
- Funds can be used as security for loans and overdrafts
- Access to your interest after renewing the deposit
- Open with a minimum of CAD\$1,000

Republic Certificate of Deposit (Sterling £)

- Open to individuals, sole traders, partnerships, companies, trade unions and more!
- Convenient term options- choose from 3, 6 or 12 months
- Funds can be used as security for loans and overdrafts
- Access to your interest after renewing the deposit
- Open with a minimum of £1,000



US\$ Savings Account

- Interest calculated daily and credited to account monthly
- FREE quarterly statements
- Open with a minimum of US\$500

Money Market Account (US\$)

- Easy access to your funds anytime
- Managed by team of investment experts
- Interest rates increase as your balance grows
- FREE monthly statements
- Open with a minimum of US\$3,000

Money Market Account (Euro €)

- Easy access to your funds anytime
- Managed by team of investment experts
- Interest rates increase as your balance grows
- FREE monthly statements
- Open with a minimum of €3,000

Money Market Account (CAD\$)

- Easy access to your funds anytime
- Managed by team of investment experts
- FREE monthly statements
- Open with a minimum of CAD\$3,000

Money Market Account (Sterling £)

- Easy access to your funds anytime
- Managed by team of investment experts
- FREE monthly statements
- Open with a minimum of £3,000



ABM And POS Transaction Fees

ABM transactions at Republic Bank:

- Approved cash withdrawal: \$0.75
- Declined cash withdrawal: \$0.75

ABM transactions at other banks:

- Approved cash withdrawal: \$4.00
- Declined cash withdrawal: \$1.15
- Approved balance enquiry: \$0.75
- Declined balance enquiry: \$0.75

Point of Sale transactions (LINX Purchases) at Republic Bank and other banks' merchants/terminals:

- FREE

Other Important Fees To Consider

Cheque fees

Manager's cheque: \$20

Not Sufficient Funds (NSF) cheque: \$34.50

Cashing of other bank cheques (including Manager's cheques and UTC cheques) up to \$15,000: \$23 per cheque

Other bank cheques that are deposited directly to a Republic Bank account do not attract encashment fees.

Regular personal cheque books	2 x 25: \$29
	4 x 25: \$42

Duplicate personal cheque books	2 x 25: \$42
	4 x 25: \$59

Replacement Fees

If you lose any of these items you must pay the relevant fee.

OneCard replacement: \$50

Passbook: \$20

Duplicate statement: \$15 (go paperless and get them FREE at Republic*Online*)

Certificate of Deposit receipt: \$20

Other payment fees and services

Auto transfer facility: \$7 per month

Overdrawn account: \$30

Overdraft facility: \$25 per month

Stop payment order: \$20

Dormant account (TTD): \$15 per month

Dormant account (USD): US \$5 per month

Certificate of balance: \$25

Holding charge on bills of collection: \$115 per month

Foreign currency draft: \$28.75

Wire transfer payment: \$65

Repair fee for incoming wire transfers: \$28.75

Republic Visa TravelMoney Card: US\$10

Republic Visa TravelMoney load/reload fee: 1.15% of load value

ABM related customer queries involving reviews of DVR footage from the ABM: \$100

Customer-written instructions for transfers: \$20

Teller cash withdrawals: \$3 per transaction

Questions?

Call us on 625-4411

Visit us on republictt.com

Email us at email@republictt.com

Come in to any branch to discuss your options today



Republic Bank

We're the One for you!

Revised May 2016
Visit us on republictt.com
or email us at email@republictt.com