



# Commercial Bank Fees: At A Glance

*A comparison of fees charged by The Bahamas' commercial banks*

| Digital Banking Services      |           |               |           |
|-------------------------------|-----------|---------------|-----------|
| Average Total Monthly Charges |           |               |           |
| Bank Account Type             | June 2025 | December 2025 | June 2026 |
| Student Savings <sup>1</sup>  | \$2.77    | \$2.92        | \$2.61    |
| Retiree Savings <sup>2</sup>  | \$4.18    | \$4.02        | \$4.02    |
| Adult Chequing <sup>3</sup>   | \$16.92   | \$18.03       | \$18.03   |
| Adult Savings <sup>4</sup>    | \$9.23    | \$9.90        | \$9.58    |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>1</sup> A student account holder who holds less than \$300 in their account, and **only** carries out two (2) transactions monthly, **only** through online banking or the ATM

<sup>2</sup> A senior citizen who holds less than \$400 in their account receives pension income, and **only** carries out two (2) transactions monthly, **only** through online banking or the ATM

<sup>3</sup> An adult individual who holds less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly, **only** through online banking or the ATM

<sup>4</sup> An adult individual who holds just above \$1,500 in their savings account, and **only** carries out four (4) transactions monthly, **only** through online banking or the ATM



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## Physical / Paper Banking Services

### Average Total Monthly Charges

| Bank Account Type            | June 2025 | December 2025 | June 2026 |
|------------------------------|-----------|---------------|-----------|
| Student Savings <sup>1</sup> | \$10.78   | \$11.88       | \$11.09   |
| Retiree Savings <sup>2</sup> | \$10.23   | \$11.05       | \$10.27   |
| Adult Chequing <sup>3</sup>  | \$27.61   | \$33.50       | \$30.67   |
| Adult Savings <sup>4</sup>   | \$26.55   | \$28.20       | \$25.85   |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>1</sup> A student account holder who does not use online platforms, maintains less than \$300 in their account, and **only** carries out two (2) transactions monthly

<sup>2</sup> A senior citizen who does not use online platforms, maintains less than \$400 in their account, receives pension income, and **only** carries out two (2) transactions monthly

<sup>3</sup> An adult individual who does not use online platforms, maintains less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly

<sup>4</sup> An adult individual who does not use online platforms, maintains just above \$1,500 in their savings account, and **only** carries out four (4) transactions monthly



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| Maximum Use of Physical / Paper Banking Services Cost Estimate Per Month* |                              |                              |                             |                            |
|---------------------------------------------------------------------------|------------------------------|------------------------------|-----------------------------|----------------------------|
| Commercial Bank                                                           | Student Savings <sup>1</sup> | Retiree Savings <sup>2</sup> | Adult Chequing <sup>3</sup> | Adult Savings <sup>4</sup> |
| Bank of The Bahamas                                                       | \$18.40                      | \$18.40                      | \$34.60                     | \$25.80                    |
| Commonwealth Bank                                                         | \$6.30                       | \$8.23                       | \$30.20                     | \$20.58                    |
| CIBC Caribbean Bank                                                       | \$0.80                       | \$0.80                       | \$34.60                     | \$25.25                    |
| Fidelity Bank                                                             | \$14.00                      | \$14.00                      | \$29.10                     | \$23.60                    |
| RBC Royal Bank                                                            | \$7.95                       | \$6.30                       | \$36.25                     | \$28.55                    |
| RBC FINCO                                                                 | \$6.30                       | \$6.30                       | \$14.80                     | \$7.10                     |
| Scotiabank                                                                | \$23.90                      | \$17.85                      | \$35.15                     | \$50.00                    |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

\*Each institution provided the most inexpensive transaction costs to clients who elect to maximize the use of physical / paper services for deposit account transactions

<sup>1</sup> A student account holder who does not use online platforms, maintains less than \$300 in their account, and **only** carries out two (2) transactions monthly

<sup>2</sup> A senior citizen who does not use online platforms, maintains less than \$400 in their account, receives pension income, and **only** carries out two (2) transactions monthly

<sup>3</sup> An adult individual who does not use online platforms, maintains less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly

<sup>4</sup> An adult individual who does not use online platforms, maintains just above \$1,500 in their savings account, and **only** carries out four (4) transactions monthly



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| Maximum Use of Digital Banking Services Cost Estimate Per Month* |                                  |                              |                             |                            |
|------------------------------------------------------------------|----------------------------------|------------------------------|-----------------------------|----------------------------|
| Commercial Bank                                                  | Student Savings <sup>1</sup>     | Retiree Savings <sup>2</sup> | Adult Chequing <sup>3</sup> | Adult Savings <sup>4</sup> |
| Bank of The Bahamas                                              | \$0.80                           | \$0.80                       | \$17.00                     | \$8.20                     |
| Commonwealth Bank                                                | \$0.80<br>(ATM cards not issued) | \$2.46                       | \$17.02                     | \$10.70                    |
| CIBC Caribbean Bank                                              | \$0.80                           | \$0.80                       | \$14.80                     | \$5.45                     |
| Fidelity Bank                                                    | \$5.76                           | \$5.76                       | \$13.72                     | \$8.22                     |
| RBC Royal Bank                                                   | \$0.80                           | \$6.30                       | \$19.20                     | \$9.30                     |
| RBC FINCO                                                        | \$8.50                           | \$8.50                       | \$19.20                     | \$11.50                    |
| Scotiabank                                                       | \$0.80                           | \$3.55                       | \$25.25                     | \$13.70                    |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

\*Each institution provided the most inexpensive transaction costs to clients who elect to maximize the use of digital services for deposit account transactions

<sup>1</sup> A student account holder who holds less than \$300 in their account, and **only** carries out two (2) transactions monthly, **only** through online banking or the ATM

<sup>2</sup> A senior citizen who holds less than \$400 in their account, receives pension income, and **only** carries out two (2) transactions monthly, **only** through online banking or the ATM

<sup>3</sup> An adult individual who holds less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly, **only** through online banking or the ATM

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## Bank of The Bahamas Ltd.

### Average Total Monthly Charges

| Bank Account Type            | Physical Channel <sup>5</sup> | Digital Channel <sup>6</sup> |
|------------------------------|-------------------------------|------------------------------|
| Student Savings <sup>1</sup> | \$18.40                       | \$0.80                       |
| Retiree Savings <sup>2</sup> | \$18.40                       | \$0.80                       |
| Adult Chequing <sup>3</sup>  | \$34.60                       | \$17.00                      |
| Adult Savings <sup>4</sup>   | \$25.80                       | \$8.20                       |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>5</sup> Using no online platforms

<sup>6</sup> Using only online banking and/or ATMs

<sup>1</sup> A student account holder who maintains less than \$300 in their account, and **only** carries out two (2) transactions monthly

<sup>2</sup> A senior citizen who maintains less than \$400 in their account, receives pension income, and **only** carries out two (2) transactions monthly

<sup>3</sup> An adult individual who maintains less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly

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## Scotiabank (Bahamas) Ltd.

### Average Total Monthly Charges

| Bank Account Type            | Physical Channel <sup>5</sup> | Digital Channel <sup>6</sup> |
|------------------------------|-------------------------------|------------------------------|
| Student Savings <sup>1</sup> | \$23.90                       | \$0.80                       |
| Retiree Savings <sup>2</sup> | \$17.85                       | \$3.55                       |
| Adult Chequing <sup>3</sup>  | \$35.15                       | \$25.25                      |
| Adult Savings <sup>4</sup>   | \$50.00                       | \$13.70                      |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>5</sup> Using no online platforms

<sup>6</sup> Using only online banking and/or ATMs

<sup>1</sup> A student account holder who maintains less than \$300 in their account, and **only** carries out two (2) transactions monthly

<sup>2</sup> A senior citizen who maintains less than \$400 in their account, receives pension income, and **only** carries out two (2) transactions monthly

<sup>3</sup> An adult individual who maintains less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly

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## Fidelity Bank (Bahamas) Ltd.

### Average Total Monthly Charges

| Bank Account Type            | Physical Channel <sup>5</sup> | Digital Channel <sup>6</sup> |
|------------------------------|-------------------------------|------------------------------|
| Student Savings <sup>1</sup> | \$14.00                       | \$5.76                       |
| Retiree Savings <sup>2</sup> | \$14.00                       | \$5.76                       |
| Adult Chequing <sup>3</sup>  | \$29.10                       | \$13.72                      |
| Adult Savings <sup>4</sup>   | \$23.60                       | \$8.22                       |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>5</sup> Using no online platforms

<sup>6</sup> Using only online banking and/or ATMs

<sup>1</sup> A student account holder who maintains less than \$300 in their account, and **only** carries out two (2) transactions monthly

<sup>2</sup> A senior citizen who maintains less than \$400 in their account, receives pension income, and **only** carries out two (2) transactions monthly

<sup>3</sup> An adult individual who maintains less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly

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## CIBC Caribbean (Bahamas) Ltd.

### Average Total Monthly Charges

| Bank Account Type            | Physical Channel <sup>5</sup> | Digital Channel <sup>6</sup> |
|------------------------------|-------------------------------|------------------------------|
| Student Savings <sup>1</sup> | \$0.80                        | \$0.80                       |
| Retiree Savings <sup>2</sup> | \$0.80                        | \$0.80                       |
| Adult Chequing <sup>3</sup>  | \$34.60                       | \$14.80                      |
| Adult Savings <sup>4</sup>   | \$25.25                       | \$5.45                       |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>5</sup> Using no online platforms

<sup>6</sup> Using only online banking and/or ATMs

<sup>1</sup> A student account holder who maintains less than \$300 in their account, and **only** carries out two (2) transactions monthly

<sup>2</sup> A senior citizen who maintains less than \$400 in their account, receives pension income, and **only** carries out two (2) transactions monthly

<sup>3</sup> An adult individual who maintains less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly

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| Commonwealth Bank Ltd.        |                               |                                  |
|-------------------------------|-------------------------------|----------------------------------|
| Average Total Monthly Charges |                               |                                  |
| Bank Account Type             | Physical Channel <sup>5</sup> | Digital Channel <sup>6</sup>     |
| Student Savings <sup>1</sup>  | \$6.30                        | \$0.80<br>(ATM cards not issued) |
| Retiree Savings <sup>2</sup>  | \$8.23                        | \$2.46                           |
| Adult Chequing <sup>3</sup>   | \$30.20                       | \$17.02                          |
| Adult Savings <sup>4</sup>    | \$20.58                       | \$10.70                          |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>5</sup> Using no online platforms

<sup>6</sup> Using only online banking and/or ATMs

<sup>1</sup> A student account holder who maintains less than \$300 in their account, and **only** carries out two (2) transactions monthly

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<sup>3</sup> An adult individual who maintains less than \$500 in their chequing account, and **only** carries out four (4) transactions monthly

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| RBC Royal Bank (Bahamas) Ltd. |                               |                              |
|-------------------------------|-------------------------------|------------------------------|
| Average Total Monthly Charges |                               |                              |
| Bank Account Type             | Physical Channel <sup>5</sup> | Digital Channel <sup>6</sup> |
| Student Savings <sup>1</sup>  | \$7.95                        | \$0.80                       |
| Retiree Savings <sup>2</sup>  | \$6.30                        | \$6.30                       |
| Adult Chequing <sup>3</sup>   | \$36.25                       | \$19.20                      |
| Adult Savings <sup>4</sup>    | \$28.55                       | \$9.30                       |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>5</sup> Using no online platforms

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<sup>1</sup> A student account holder who maintains less than \$300 in their account, and **only** carries out two (2) transactions monthly

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| Finance Corp. of The Bahamas Ltd. (RBC FINCO) |                               |                              |
|-----------------------------------------------|-------------------------------|------------------------------|
| Average Total Monthly Charges                 |                               |                              |
| Bank Account Type                             | Physical Channel <sup>5</sup> | Digital Channel <sup>6</sup> |
| Student Savings <sup>1</sup>                  | \$6.30                        | \$8.50                       |
| Retiree Savings <sup>2</sup>                  | \$6.30                        | \$8.50                       |
| Adult Chequing <sup>3</sup>                   | \$14.80                       | \$19.20                      |
| Adult Savings <sup>4</sup>                    | \$7.10                        | \$11.50                      |

Source: Central Bank's Comparative Schedule of Basic Bank Fees and Charges as at June 2026

<sup>5</sup> Using no online platforms

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