

FIRST CITIZENS BANK LIMITED
CREDIT CARD FEES
AS AT JUNE 30TH

CREDIT CARD FEES	2025		2024		2023		2022		2021	
	VISA	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency
Maintenance/membership fee	Annually	\$75.00 - \$1,000.00	Annually	\$75.00 - \$600.00						
Cash advance fee	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance
Late payment fee	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00
Over limit fee	Monthly	4% of amount in excess, min \$35.00	Monthly	4% of amount in excess, min \$35.00	Monthly	4% of amount in excess, min \$35.00	Monthly	4% of amount in excess, min \$35.00	Monthly	4% of amount in excess, min \$35.00
Routine statement fee	-	-	-	Free	-	Free	-	Free	-	Free
Interim statement fee	Per unit	\$25.00								
Replacement fee	Per unit	\$50.00 - \$100.00								
Mastercard										
Maintenance/membership fee	Annually	\$200.00 - \$300.00								
Cash advance fee	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance
Late payment fee	Monthly	10% of amount past due, minimum \$35.00	Monthly	10% of amount past due, minimum \$35.00	Monthly	10% of amount past due, minimum \$35.00	Monthly	10% of amount past due, minimum \$35.00	Monthly	10% of amount past due, minimum \$35.00
Over limit fee	Monthly	4% of amount past due, min \$35.00	Monthly	4% of amount past due, min \$35.00	Monthly	4% of amount past due, min \$35.00	Monthly	4% of amount past due, min \$35.00	Monthly	4% of amount past due, min \$35.00
Routine statement fee	-	-	-	Free	-	Free	-	Free	-	Free
Interim statement fee	Per unit	\$25.00								
Replacement fee	Per unit	\$100.00								

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.