

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

CREDIT CARD FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
VISA										
Maintenance/membership fee	Annually	\$75.00 - \$1,000.00	Annually	\$75.00 - \$1,000.00	Annually	\$75.00 - \$1,000.00	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	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Replacement fee	Per unit	\$50.00 - \$100.00	Per unit	\$50.00 - \$100.00	Per unit	\$50.00 - \$100.00	Per unit	\$50.00 - \$100.00	Per unit	\$50.00 - \$100.00
Mastercard										
Maintenance/membership fee	Annually	\$200.00 - \$300.00	Annually	\$200.00 - \$300.00	Annually	\$200.00 - \$300.00	Annually	\$200.00 - \$300.00	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	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Replacement fee	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$100.00	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.